



# TAX-FORFEITED LAND SALE INFORMATION

Property Records & Taxation

## What is tax-forfeited land?

Tax-forfeited land is property on which delinquent real estate property taxes were not paid. Title to the land and buildings was forfeited and is now vested in the State of Minnesota. The properties are managed by the County. Following a review period per Minnesota statutes, the properties are classified and can be sold to the public.

Anoka County offers tax-forfeited lands periodically via a variety of different sale types and sale methods. This informational packet can be used a resource to assist potential buyers, however, is not all inclusive. All buyers are encouraged to do their own research and consult with a legal professional.

## Types of Sales and Sale Methods

### PUBLIC SALES

As directed by statute, tax-forfeited lands will be offered to the public for sale. Each parcel will have a minimum starting bid price and will be sold to the highest bidder. The method for public sales can be either by **ONLINE AUCTION** via a third party vendor or as a **SEALED BID AUCTION**.

### PRIVATE SALES

Qualifying tax-forfeited lands may be offered on a private sale to adjacent property owners only. These parcels are usually small, unbuildable and of little value to the general public. Private sales are only offered by **SEALED BID AUCTION**.

### COUNTER SALES

Qualifying parcels not sold at a sale may be purchased **OVER THE COUNTER** by offering to pay the minimum bid price. Prices cannot be changed until the parcel is reappraised, republished and approved/offered at another sale.

## Where can I find sale and property listings?



All public sale notifications are published in the official newspaper of record, on our website, and in our office.

<https://www.anokacountymn.gov/310/Tax-Forfeited-Land-Sales>

All online auctions are listed on the Public Surplus website.

<https://www.publicsurplus.com/sms/anokacore,mn/list/current?orgid=1050725>



You may also request to be notified of upcoming sales via email. Send your request to [Proptax@anokacountymn.gov](mailto:Proptax@anokacountymn.gov)



# TAX-FORFEITED LAND BUYER'S RESPONSIBILITIES

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### What are the costs and fees for purchasing tax-forfeited land?

#### PAYMENT REQUIREMENTS:



Payment must be made in full by personal check, cashier's check, certified check or money order made payable to "Anoka County".

#### BUYER'S RESPONSIBILITIES:

Below is a general list of items that become the Buyer's responsibility upon sale. This list is not meant to be all inclusive.

AMOUNT DUE UPON SALE		
	<b>Base Sale Price</b>	Full payment of final bid amount.
	<b>State Assurance Fee</b>	3% of the base sale price. This percentage is state mandated and goes into the State's General Fund to cover losses in the event that the state has to defend its right to forfeit land.
	<b>Deed Fee</b>	\$25.00
	<b>Buyer Premium</b>	For online auctions, there is a buyer premium of 5% of the base sale price (final bid).
	<b>Recording Fee</b>	\$46.00 or as set by the County Recorder. If there is a well on the property, it is an additional \$50.00 for well disclosure.
	<b>Deed Tax</b>	\$1.65 for sales up to \$3,000, or .0033 times the base sale price plus buyer premium for sales over \$3,000.

- Payment of all future **PROPERTY TAXES**.
- Payment of any **ASSESSMENTS** reinstated after sale.
- Acquiring **PROPERTY INSURANCE** on insurable structures.
- All **MAINTENANCE** of structure(s) and grounds.
- Locating or determining **PROPERTY BOUNDARIES**.
- Determining **PERMITTED USES** and following **ZONING ORDINANCES**.
- Obtaining proper **PERMITS** for constructing, moving or altering structures or for any change in land use.
- Locating or obtaining **ACCESS** and obtaining the proper approvals to develop the access.
- Any **TITLE** work.
- Complying with all federal, state and local **LAWS AND REGULATIONS**.
- Buyer understands that all sales are **SUBJECT TO** existing liens, leases, easements, deed restrictions, dedications and rights-of-way.

ADDITIONAL EXPENSES TO CONSIDER		
	<b>Special Assessments</b>	Check with city/town clerk where the property is located for any additional assessments they may reassess to the parcel.
	<b>Title Work</b>	Additional title work may be needed to make the title marketable.



# Questions and Disclosures

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### QUESTIONS

#### **1** WHAT HAPPENS IF A PROPERTY HAS AN UNSATISFIED MORTGAGE OR LIEN HELD AGAINST IT?

Regarding existing, unsatisfied, recorded mortgages or liens, it is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties with unsatisfied mortgages or liens held against them.

#### **2** ONCE A PROPERTY IS ACQUIRED, IS THERE A REDEMPTION PERIOD BEFORE I CAN TAKE POSSESSION?

There is not a redemption period once a property is acquired.

#### **3** WHAT TYPE OF DOCUMENT IS ISSUED UPON SALE?

An Auditor's Certificate of Purchase is issued once registration is complete. After all financial obligations, paperwork and other conditions are satisfied, a state deed is issued by the Minnesota Department of Revenue.

#### **4** WHAT IF A BID FALLS THROUGH?

A winning bid constitutes a legally binding contract. Failure to make payment and submit paperwork within the allotted time frame may result in the sale going to the next highest bidder. We reserve the right to ban bidders who refuse to pay for land purchased.

#### **5** DO PRICES EVER CHANGE?

The county may reoffer individual unsold properties to the general public on an over the counter listing or at online auction until the properties are sold or withdrawn. Adjoining owners will not be re-notified when such price adjustments occur. It is the sole responsibility of any prospective buyer to monitor any potential price adjustments.

### FUTURE REAL ESTATE TAXES AND VALUATION

#### **TAX-FORFEITED PROPERTY IS TAX EXEMPT UNTIL SOLD**

When a tax-forfeited property is sold, it is returned to the tax rolls. Purchasers of tax-forfeited land will be responsible for paying property taxes the year after their purchase.

#### **VALUATION**

Assessors estimate property market values, classify properties according to their use, and review valuations on a regular basis. To contact your assessor regarding valuation questions please call 763-323-5400.

#### **TAXES**

Real estate property taxes are due in two installments according to the property's classification. Anoka County provides a variety of options to pay your property taxes including online, in person at the Government Center and via mail.

### OTHER DISCLOSURES

#### **LEAD STATEMENT:**

Some properties may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. If you are interested in purchasing a single-family dwelling built prior to 1978, you have the right to conduct a risk assessment or inspection for lead-based paint hazards at your expense at least ten (10) days before the sale date. Please contact our office for more information.

#### **RADON WARNING STATEMENT:**

The Minnesota Department of Health strongly recommends that ALL homebuyers have an indoor radon test performed prior to purchase or taking occupancy and recommends having the radon levels mitigated if elevated concentrations are found. Every buyer of an interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class A human carcinogen, is the leading cause of lung cancer in nonsmokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling. Anoka County has not performed and is not aware of any radon testing on properties offered for sale, unless otherwise noted. The county will provide a copy of the Minnesota Department of Health's "Radon in Real Estate Transactions" publication to any buyer of residential tax-forfeited property.



# Contacts and Resources

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## Municipality Contacts

CITY OF ANDOVER	763-755-5100	CITY OF HAM LAKE	763-434-9555
CITY OF ANOKA	763-576-2700	CITY OF HILLTOP	763-571-2023
CITY OF BETHEL	763-434-4366	CITY OF LEXINGTON	763-784-2792
CITY OF BLAINE	763-784-6700	CITY OF LINO LAKES	651-982-2400
CITY OF CENTERVILLE	651-429-3232	TOWNSHIP OF LINWOOD	651-462-2812
CITY OF CIRCLE PINES	763-784-5898	CITY OF NOWTHEN	763-441-1347
CITY OF COLUMBIA HEIGHTS	763-706-3600	CITY OF OAK GROVE	763-404-7000
CITY OF COLUMBUS	651-464-3120	CITY OF RAMSEY	763-427-1410
CITY OF COON RAPIDS	763-755-2880	CITY OF SPRING LAKE PARK	763-784-6491
CITY OF EAST BETHEL	763-367-7840	CITY OF ST. FRANCIS	763-753-2630
CITY OF FRIDLEY	763-571-3450		

## AGENCY RESOURCES

### COUNTY

Environmental Services  
 Call: 763-324-4260  
 Website: [anokacountymn.gov/554/Environmental-Health-Services](http://anokacountymn.gov/554/Environmental-Health-Services)

### STATE

MN DEPARTMENT OF NATURAL RESOURCES  
 Call: 651-296-6157  
 Website: [dnr.state.mn.us](http://dnr.state.mn.us)

MN DEPARTMENT OF HEALTH  
 Call: 651-201-5000  
 Website: [health.state.mn.us](http://health.state.mn.us)

MN POLLUTION CONTROL AGENCY  
 Call: 1-800-422-0798  
 Website: [pca.state.mn.us](http://pca.state.mn.us)

### OTHER

COON CREEK WATERSHED DISTRICT	763-755-0975
COON LAKE IMPROVEMENT DISTRICT	Email: <a href="mailto:Info@clidmn.org">Info@clidmn.org</a>
RICE CREEK WATERSHED DISTRICT	763-398-3070
SUNRISE RIVER WATERSHED MANAGEMENT ORGAIZATION	763-434-2030 X 210
LOWER RUM RIVER WATERSHED MANAGEMENT ORGANIZATION	763-434-2030 X 140
UPPER RUM RIVER WATERSHED MANAGEMENT ORGANIZATION	612-414-3513
VADNAIS LAKE AREA WATER MANAGEMENT ORGANIZATION	651-204-6070

### You're the winning bidder! Now what?

Below is a summary of what happens after the auction. This is not an all-inclusive list as all properties are unique. Some may have additional requirements or special circumstances.

## SEALED BID AUCTIONS

- The Property Records & Taxation Department will mail notification with instructions to the winner. We ask you complete the **OWNERSHIP WORKSHEET** that will be included. The information you provide will be used to request the state deed. Please write legibly and review for errors before submitting.
- A **PAYMENT WORKSHEET** will also be provided. This will detail the final purchase price along with additional costs and fees. All payments must be paid in full. No contracts or payment plans are accepted.
- Once you receive the paperwork and figures, you must sign the paperwork and return it to us with the additional fees within ten (10) business days. The original check included with your bid will be held and processed at the same time as the additional fees.
- Once the **PAYMENT AND PAPERWORK IS RECEIVED**, Anoka County will request the state deed from the Minnesota Department of Revenue. It may take up to 6 weeks to receive the deed from the state.
- The deed will be recorded on the property and the original will be mailed to the buyer.

## ONLINE AUCTIONS

- The winning bidder will receive an automatic email from Public Surplus after the auction closes. The amount generated by Public Surplus will not be the final amount. **DO NOT** pay through Public Surplus. Anoka County will provide the final amount due in a separate email within 48 hours of the close of the auction.
- The Property Records & Taxation Department will send an email to the winner with instructions. We ask you complete the **OWNERSHIP WORKSHEET** that will be attached to the email. The information you provide will be used to request the state deed. Please write legibly and review for errors before submitting.
- A **PAYMENT WORKSHEET** will also be provided. This will detail the final purchase price along with additional costs and fees. All payments must be paid in full. No contracts or payment plans are accepted.
- Once you receive the paperwork and figures, you must sign the paperwork and return it to us with payment within ten (10) business days.
- Once the **PAYMENT AND PAPERWORK IS RECEIVED**, Anoka County will request the state deed from the Minnesota Department of Revenue. It may take up to 6 weeks to receive the deed from the state.
- The deed will be recorded on the property and the original will be mailed to the buyer.