

Tax Sale FAQs

How do I get information on tax sales?

Visit our website regularly for updates. Tax sales are typically held online in August, with information posted in advance. You may also register for free notifications at: sanmateo.mytaxsale.com

Do you sell tax lien certificates?

No. San Mateo County does not sell tax lien certificates.

Can I acquire a property before the tax sale by paying the delinquent taxes?

No. Legal title to tax-defaulted property can only be obtained by being the highest bidder at the tax sale.

When does the property owner's right to redeem expire?

The right of redemption ends at the close of business on the last business day before the tax sale.

How can I view the list of properties approved for sale?

When a sale is scheduled, the list will be posted at sanmateo.mytaxsale.com. Not all listed properties will be auctioned, as some may be redeemed, postponed, or removed.

Why are properties removed from the public auction?

Common reasons include payment of taxes, bankruptcy filings, or incomplete notifications to interested parties. Removed properties may be offered at a future sale.

How do I register to bid at a tax sale?

Register at sanmateo.mytaxsale.com. A deposit is required and will be applied to your purchase if successful. Unsuccessful bidders receive a refund within about 10 business days.

Note: You must provide vesting (refers to the manner in which individuals or entities hold title) information during registration—this cannot be changed later.

How is the minimum price determined?

By law, the minimum bid must cover the total redemption amount and sale costs. Unsold properties may be reoffered at a lower price in future auctions.

How can I locate a property I want to bid on?

Most sale listings include a street address (not guaranteed accurate). Use the Parcel Number with the Assessor's GIS system. Parcel maps are also available from:

County Assessor's Office

555 County Center, 1st Floor, Redwood City, CA 94063

Phone: (650) 363-4500

Only a licensed surveyor can determine exact boundaries.

How can I determine the permitted use of a tax sale property?

Contact the city's zoning department, or for unincorporated areas, the County's Planning and Environmental Review office. Check easements through the County Recorder's Office or a title insurance company.

How can I find out if a property has liens?

Liens can be researched in person at the San Mateo County Recorder's Office. For a full picture, consult a title company.

What happens to liens after a property is sold at a tax sale?

Most liens are removed, but exceptions (e.g., IRS liens, Lis Pendens, and some per R&T Code §3712) may remain. Buyers must conduct their own due diligence.

How do I pay for a property at the tax sale?

Full payment is due within **five business days** to Grant Street (the auction platform).

Additional costs include:

- Recording fees
- Documentary transfer tax: \$0.55 per \$500 (over \$100)
- Other applicable fees

What happens if I win the bid but don't pay?

You will forfeit your deposit, lose rights to the property, and be banned from bidding for **five years**.

When can I take possession of the property?

After receipt of the recorded deed.

How will the title be vested?

Title is recorded exactly as specified at registration. It **cannot be changed** afterward.

How long should I wait before improving or selling the property?

It's recommended to wait **one year** after the deed is recorded, as prior owners or lienholders have this window to challenge the sale.

What if someone is living in the property after the sale?

You must handle the situation through a **civil process**. For eviction, contact the **Sheriff's Civil Division**.

What happens to unsold properties?

They remain in the tax sale inventory. The owner's right of redemption is reinstated, and they retain legal ownership until the next sale opportunity.

Can I purchase unsold properties outside of a tax sale?

No. All sales must occur through the public auction process.

Excess Proceeds from Tax Sale

What are Excess Proceeds?

These are funds remaining after covering delinquent taxes, costs, and fees. Any surplus over \$150 may be claimed by eligible parties.

Where can I find the list of properties with excess proceeds?

If available, it will be posted under the **Forms/Brochures** section on our website.

Who are eligible claimants?

"Parties of Interest" as defined in R&T Code §4675, including former owners or lienholders at the time of sale.

What documentation is required to claim excess proceeds?

- A completed **claim form**
- Copy of a **recorded document** showing ownership/lien interest
- A **claim calculation**, including interest (if applicable)

Is there a charge to file a claim?

Yes. A **\$300 processing fee** is deducted from the excess proceeds.

Can someone file a claim on my behalf?

Yes, but a **written and dated assignment agreement** is required. Full disclosure of the proceeds amount and claimant rights is mandatory.

When can claims be filed?

Claims must be submitted **within one year** of the deed recording date. Early submissions are not reviewed, and late submissions will not be accepted.

How is claim priority determined?

1. **Lienholders** (by priority)
2. **Former owners**, after all lienholders are satisfied
Note: Some liens may have statutory priority.

What is the review process?

Claims are reviewed by the Tax Collector and legal staff. Claimants are contacted if more information is needed. A final distribution recommendation is approved by the Board of Supervisors.

How do I dispute a distribution decision?

Submit a **written dispute** within **90 days** of notification. Funds are withheld until all disputes are resolved. If no disputes are filed, proceeds are distributed as recommended.