

DELINQUENT TAX SALE BIDDER INFORMATION

COUNTY OF CHARLESTON

Monday, December 4, 2023, starting at 9:00 am

CASH WILL NO LONGER BE ACCEPTED AS BID PAYMENT

BY VIRTUE OF EXECUTIONS issued by the Charleston County Treasurer, pursuant to SC Code Section 12-45-180, she has directed the Charleston County Tax Collector, to levy the Executions by distress and sell certain pieces and parcels of real and personal property of the defaulting taxpayer's estate in her jurisdiction in order to collect the delinquent taxes, assessments, penalties and costs due.

LOCATION AND TIME: The tax sale will be held at the **Montague Room above the ticket office at the North Charleston Coliseum: 5001 Coliseum Dr, North Charleston, SC 29418**. The sale will begin at 9:00 am, Monday, December 4, 2023, and will resume on following days at 9:00 am, if necessary. **There will be no lunch breaks.**

TAX SALE LISTING: Starting on Monday, October 9, 2023, a listing of properties will be available on the Charleston County website (www.charlestoncounty.org/departments/delinquent-tax/tax-sale.php) and in the Delinquent Tax Office. The list will be updated periodically, but the finalized list will only be available the day of the tax sale, at the auction. Final lists will be provided to registered bidders on the day of the sale.

BIDDER REGISTRATION: Registration will begin Monday, October 9, 2023, and end Monday, November 27, 2023. There will be no registration on the day of the tax sale. Registration is available online this year. You may also register in the office with cash, check, or credit card. A copy of a valid, government issued, photo ID will be required if you win a bid at the tax sale.

TO REGISTER FOR THE TAX SALE, GO HERE: [AVAILABLE STARTING OCTOBER 9, 2023](#)

TAX SALE PROCEDURES: Properties will be auctioned in alphabetical order, by owner last name. The real estate tax sale will take place first, followed by the mobile home tax sale. All bids must be paid by money order, certified check, or bank wire. There is a \$35 fee for all bank wires. Bids are due IN FULL at the close of business on the day of the tax sale. If the sale extends past or close to the end of business, bids will be due the following day by noon. If bids are not received by that time, a \$500 default fee, per bid, will be charged and the bid will be placed with the Forfeited Land Commission. **ALL BIDS ARE FINAL.** Defaulted bids may result in termination of registration and being prohibited from future tax sales. Defaulted fees will be subject to judgements if not paid. Bids will start at the total amount of taxes due at the time of sale. This includes, taxes, assessments, penalties, costs and current (TY 2023) taxes. The amount shown on tax sale lists prior to the sale only include delinquent taxes. Assignments of a bid will be accepted from December 11, 2023, through December 5, 2024. Mobile homes sold during the mobile home tax sale are sold on their own and do not include the land where they are located.

BUNDLED PROPERTIES: If an individual or company owns more than one property that goes up for sale, then those properties will be grouped together for the purpose of the tax sale only. If enough bid money is generated on one property to satisfy the taxes on all the properties, then only one bid will be collected. As a bidder, the only property subject to conveyance will be the property in which the bid was placed. **ONLY ONE PROPERTY WILL BE CONSIDERED SOLD.** Bidders do not have claim to interest or deed on the other properties. This is to protect taxpayers from losing all their properties at once or being subject to excessive redemption penalties.

SEALED-BID SALE: Properties that do not receive bids and are sold to the Forfeited Land Commission may be placed in a sealed-bid sale starting on January 5, 2024, and ending February 2, 2024. This will be a silent auction where bids will be placed using a form provided by our office and submitted in a sealed envelope. Historically, all properties receive bids either through the original auction or the sealed- bid sale. We currently do not have any leftover properties.

LIENS: During the redemption period, the Delinquent Tax Office will notify any mortgage holders associated with the property. If the mortgage holder chooses not to redeem the property from tax sale, then they will lose their interest in the property. Other types of liens (mechanic's, IRS, State, etc.) will remain on the property.

REDEMPTION: Taxpayers will have one year to redeem their property from the tax sale. If redeemed, the owner will pay taxes plus interest to keep their property from being conveyed. Interest is due on the whole amount of the bid based on the month during the redemption period. Property is redeemed according to the following schedule: property redeemed in the first three months 3%; months four, five and six 6%; months seven, eight and nine 9% and last three months 12%. However, the amount of interest due must not exceed the amount of the opening bid on the property submitted for the Forfeited Land Commission. Please refer to the "Sample Interest Calculation" sheet for more information. Bidders may not redeem property in which they have placed a bid. Only the defaulting taxpayer, grantee from the owner, or mortgage or judgement creditor may redeem a property from tax sale. Mobile home sales will additionally receive rent based on the month in which the property is redeemed. Rent is calculated at 1/12th of the TY 2022 original tax amount without costs, fees, and penalties, but cannot be less than \$10 a month. Charleston County has about an 80% redemption rate.

VOID: The Delinquent Tax Collector may need to overturn a tax sale on a property due to many reasons (bankruptcy, county error, etc.). This can happen at any time before a tax title is issued. If a tax sale is overturned, bidders will collect actual interest earned. This means that a bidder will receive their full bid, plus the amount of interest that money earned while in the bank. Charleston County has about a 10% void rate.

REFUNDS: If a property is redeemed or voided, the Delinquent Tax Office will notify bidders by mail. ORIGINAL RECEIPTS must be returned to the office to receive a refund. These receipts are typically on yellow paper and have the county seal on the back. If you did not receive, or are missing your original receipt, please contact our office. Bidders should allow at least twenty (20) business days for the processing of refund checks. The office will not start the refund process until the original receipt is returned.

CONVEYANCES: Property not redeemed will be conveyed by tax title to the successful bidder after thirty (30) days, or as soon thereafter, the twelve-month redemption period has expired. The purchaser will be notified in writing and must pay all applicable fees prior to the deed being recorded by the Register of Deeds. If you do not pay the recording fee, then the office will pay it for you and collect this amount from you by any legal means allowable. Tax deeds are quit claim deeds that do not guarantee clear title. To obtain clear title after a tax deed has been received, please contact an attorney to start that process. The purchaser of a mobile home will be required to sign a limited power of attorney to allow the County to title the mobile home in your name at the SCDMV as well as register the mobile home with the County. Once this is done then the title will be delivered to the bidder. The bidder will also be required to pay the SCDMV Titling Fees and County Fees. The title must be in your name or business name to be able to sell or mortgage the mobile home according to SC Code Section 56-19-210. Failing to follow this request will bar you from future mobile home sales. Charleston County has about a 10% conveyance rate.

THE PURCHASER OF PROPERTY AT A TAX SALE ACQUIRES THE TITLE WITHOUT WARRANTY AND BUYS AT THEIR OWN RISK. THE COUNTY IS NOT LIABLE FOR THE QUALITY OR QUANTITY OF THE PROPERTY SOLD.

For the bidder's own protection, it is highly recommended that legal advice be sought if there are any questions pertaining to properties sold or acquired at a delinquent tax sale. **Each bidder is responsible for their own research and understanding of what they are bidding on. Charleston County sells any type of property that is taxed. This includes residential, commercial, undevelopable, underwater, vacant, etc. The Delinquent Tax Office does not research property before the sale, so each bidder must do their own research.** Not following the directions of the tax collector or causing unnecessary controversy may bar you from participation in future tax sales.

For additional information, below are links for some of the SC Codes the Delinquent Tax Office is governed by:

<https://www.scstatehouse.gov/code/t12c049.php>

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