

Quick Reference Guide to New Jersey

Type of Tax Sale:

Tax Lien

How Tax Sale Buyers Get Title / Owner Loses Property:

Tax Buyer purchases tax lien and must wait minimum 2 years from the time taxes first became delinquent. This may not necessarily be 2 years from the date of the sale but must be at least 6 months from the date of the sale. If lien is still unpaid after this time, tax buyer may start a foreclosure process and get title to property.

Many buyers wait much more than 2 years to begin the process, so they can earn interest by paying subsequent taxes.

Governmental Body Holding Tax Sale:

Tax Sales are conducted by the tax collector of the municipality (city), not county. There are over 500 municipalities from which to obtain lists in New Jersey.

Public Access Law:

Very liberal in favor of the citizen. Requests must be granted electronically, if records are kept electronically. If not, copies must be furnished at 25 cents per page or actual reproduction costs.

Each agency has its own form for public records requests, and it's a good idea to submit this form by certified mail before traveling to the city to get your list. Many times you can find this online at the tax collector's site. You may also have luck getting the information by mail.

How to Get List of Tax-Delinquent Properties:

The tax collector is required to make a list of properties to be offered at the tax lien sale, to be made as a permanent record of his office. He also is required to mark "sold" by the properties that actually have a lien sold against them.

The certificate of sale is also required to be recorded as a mortgage.

The collector must also keep a cash book to keep records of payments made. This book is open for public inspection, and you can use this to see which tax liens have paid since they were sold.

How to Get Your DeedGrabber "Last Minute" List

A tax buyer must file a complaint to foreclose the property, and may do so any time after 2 years that the taxes first became delinquent. During the time it takes to foreclose, redemptions can still be made.

A copy of the complaint is filed in the office of the tax collector, and also is listed in the index of "lis pendens" with the county recording officer, with a special note in the margin with the certificate number for the tax sale. Note that these may be mixed in with mortgage foreclosures, depending on what the "lis pendens" list also contains.