

Tax Lien States

In these states, the county sells a **lien certificate** on the property to an investor. The owner must repay the amount (plus interest) to prevent foreclosure.



1. Alabama
2. Arizona
3. Colorado
4. Florida
5. Illinois
6. Indiana (Hybrid: Tax lien sale followed by deed process)
7. Iowa
8. Kentucky
9. Maryland
10. Mississippi (Hybrid: Tax lien with automatic deed if unredeemed after 2 years)
11. Missouri (Hybrid: technically a lien sale with later deed transfer)
12. Montana
13. Nebraska
14. New Jersey
15. New York (varies by county; often tax liens)
16. Ohio (some counties use tax liens)
17. South Carolina
18. Vermont
19. West Virginia
20. Wyoming
21. Washington D.C.

Tax Deed States

In these states, the county sells the actual **property deed** at auction after the owner fails to pay property taxes for a set time.

1. Alaska
2. Arkansas
3. California
4. Georgia (Hybrid – "redeemable deed")
5. Hawaii
6. Idaho
7. Louisiana
8. Maine
9. Michigan
10. Minnesota
11. Nevada
12. New Hampshire

13. New Mexico
14. North Carolina
15. North Dakota
16. Oklahoma
17. Oregon
18. Pennsylvania (Hybrid – repository sales, judicial tax deed sales)
19. South Dakota
20. Tennessee
21. Texas (Hybrid – redeemable deed)
22. Utah
23. Virginia
24. Washington
25. Wisconsin



Hybrid States

These states use a **mix of tax lien and deed systems**, or have unique redemption rules:

- **Georgia** – Redeemable deed (tax deed sold with redemption period)
 - **Texas** – Redeemable deed
 - **Indiana** – Lien certificate followed by deed after expiration
 - **Mississippi** – Lien process that results in deed if not redeemed in 2 years
 - **Pennsylvania** – Has upset sales (lien-like) and judicial sales (deed)
 - **Missouri** – Similar to lien, but title eventually conveyed
 - **Connecticut** – Strict foreclosure process more akin to deed
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