## NACCTFO

July 2023

Tax Deed & Tax Lien States

Washington State

# REAL PROPERTY TAX FORECLOSURE PRESENTED BY

# ERIC SULLIVAN REVENUE OFFICER, THURSTON COUNTY

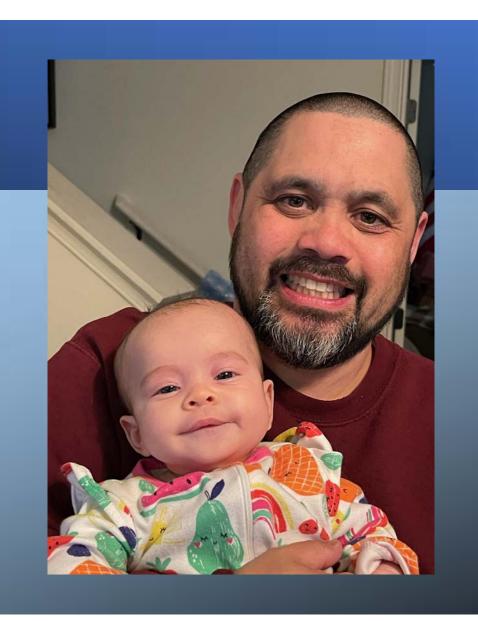


# PRESENTER INFORMATION

#### **ERIC SULLIVAN**

- REVENUE OFFICER, THURSTON COUNTY TREASURER'S OFFICE
- 22 YEARS WITH COUNTY, 27 YEARS COLLECTIONS
- TAX FORECLOSURE, DISTRAINT, WRITE OFF'S, ADVANCE TAXES, ULID & RID FORECLOSURE, TAX TITLE, PAY PLANS, ABATEMENTS, BANKRUPTCY, & EXCISE BACK UP
- 360-786-5548 ERIC.SULLIVAN@CO.THURSTON.WA.US







- ONLY STATE NAMED AFTER PRESIDENT
- LARGEST FERRY FLEET IN COUNTRY
- HAS SIX MAJOR MOUNTAIN PEAKS: MT. RAINIER, BAKER, ADAMS, OLYMPUS, ST. HELENS, & GLACIER PEAK
- 2<sup>ND</sup> LARGEST WINE PRODUCTION IN USA
- APPROXIMATLEY 1/2 OF WA IS DESERT
- PRODUCES OVER 60% OF NATIONS APPLE CROP
- FAMOUS PEEPS: GARY LARSON, JIMI HENDRIX, BING CROSBY, KURT KOBAIN, BILL GATES, ADAM WEST, ANNA FARIS, MACKLEMORE, CHRIS PRATT, & BRUCE LEE

## BACKGROUND/LAWS/RULES

- Revised Code Washington (RCW) Laws & Washington Administrative Codes (WAC) Rules
- Property Taxes are highest priority lien
- Treasurer required to foreclose Tax year 3 years delinquent
- Judicial Lien Foreclosure En Rem Case Superior Court
- Prosecuting Attorney assist at no cost
- Certificates of Delinquency (COD) filed at no cost Starts process
  - Owner Name, year, tax amount due w/ interest/penalties/costs, & legal description
  - File all years or just offending year on COD
  - What is filed must get paid to redeem
  - No property with \$100 or less tax owing

#### **BASIC REQUIREMENTS**

- File COD with Superior Court
- Title Search Legal Description, Vested Ownership, & Liens
- Legal Notification Notice and Summons
  - Personal Service (Very Rare)
  - Publication in local newspaper & mailing via Certified Mail
    - Return mail must be remailed via regular mail
- Default Hearing/Summary Judgment Hearing Order of Sale
- Auction
  - Live or Electronic
- Tax Deed to highest bidder
- Liens are forever barred
  - IRS redemption rights 120 days
  - Minor or Incompetent person redemption rights 3 years
  - Lien Improvements remain

Pay Tax – Only by interested party

Bankruptcy

**REDEMPTION** 

Deferral Applicant (DOR will pay back tax w/ lien)

**County Error** 



- Title report vested interest at time COD filed Certificate of Ownership
- Application completed & notarized
- Proof of applicant authority
  - Heirs Probated, Will, or Affidavit of Successor
  - Businesses
- Interpleader
  - Filed Superior Court if more than one claimant
- Third party requests
  - No application given
  - Notarized request to do so from owner
  - Percentage charged of surplus
- After three years Goes to general fund of county
- Municipalities with statutes
  - Child Support, Office Financial Recovery, Labor & Industries, Judgments in favor of municipality
  - IRS

#### OTHER STUFF

- Pre-Collection efforts & Costs
  - Statements, letters, post card & pre-collection costs
- Washington State Treasurers Operations & Maintenance Fund (O&M)
  - All collection fees
  - Treasurer can use under their own authority
- Assistance and Programs
  - Monthly Payment Plans
  - Exemptions & Deferrals
  - Washington Homeownership Resource Center
  - One time waiver of interest and penalties
    - Must live on property
    - Income Qualify

### ANYTHING I MISSED YOU WANT TO KNOW ABOUT????





THANKS FOR THE OPPORTUNITY