The Florida Tax Deed Auction Guide

What you're buying, how a sale runs, and how to set a bid you won't regret.

Israel Chen
israelchen.com
November 2026 edition

What's inside

1. What you're actually buying
2. How a sale runs, step by step
3. Where the 67 counties hold sales
4. Research
5. Your maximum bid
6. After you win: clearing title
7. Surplus funds
8. Buying without an auction
9. Your next step, and sources

CHAPTER 1

What you're actually buying

> In Florida a tax certificate is a lien: you pay the tax and earn interest if the owner redeems. A tax deed is the property itself, sold at a clerk's auction after a certificate holder applies. One is a loan against land; the other is ownership.

	TAX CERTIFICATE	TAX DEED
Who sells it	Tax Collector	Clerk of Court
When	On or before June 1 each year	Whenever a sale is set, after an application
What you get	A lien and interest if redeemed	The property, as-is
Main risk	The owner never redeems and you must apply for a deed	Title problems and surviving liens

Why I work on the deed side

Tax deeds are how I built my holdings: you end up with land you can use or sell. Certificates suit people who want interest and don't want to own anything. Know which you're buying before you fund an account, because the research is completely different.

CHAPTER 2

How a sale runs, step by step

> When property taxes go unpaid, the county sells a tax certificate. After two years the holder can apply for a tax deed, the clerk advertises a public sale, and the property goes to the highest bidder, who must pay in full within 24 hours.

The steps

1. **Taxes go unpaid.** The Tax Collector holds a tax certificate sale on or before June 1.
2. **A certificate is sold.** The buyer pays the tax and earns interest if the owner redeems.
3. **The holder applies for a deed.** Clerks describe this as possible between two and seven years after the certificate was bought.
4. **The clerk advertises.** Notice runs once a week for four weeks in a local paper, and owners and lienholders are told.
5. **The sale.** Bidding opens at the amount needed to cover taxes, interest and costs. The highest bidder wins.
6. **Deposit and payment.** The winner posts a nonrefundable 5% of the bid or $200, whichever is greater, and pays the balance, documentary stamps and recording fees within 24 hours, excluding weekends and legal holidays.
7. **The deed.** Anything above the opening bid becomes surplus funds.

What trips people up

The deposit rule is statewide, but deadlines aren't. Volusia wants ACH deposits 4 full working days ahead; Osceola wants funds settled by 3:00 p.m. the day before. Read each county's rules before sale week. My Florida Tax Deed Finder lists all 67.

CHAPTER 3

Where the 67 counties hold sales

> As of November 6, 2026, 44 Florida counties sell tax deeds online, 19 hold live sales, and 4 (Gadsden, Glades, Holmes and Lafayette) don't say on any page we could read. Most online sales run on RealAuction's sites; Okaloosa uses Bid4Assets.

What I found reading all 67

I read each county's own page rather than trusting a platform list, and it mattered:

- **Gulf went back to live bidding** in the front lobby of the Port St. Joe courthouse, though an old auction page still exists.
- **Some counties use a different address.** Brevard, Charlotte, Manatee, Miami-Dade, St. Lucie and Walton sell through realforeclose.com, not realtaxdeed.com.
- **Okaloosa is the only county I found on Bid4Assets.**
- **Live sales really are live.** Madison sells on the courthouse steps, Sumter on the front steps of the historic courthouse, Liberty at the courthouse door.

Every county, with its auction site, time, place, rules and the line the fact came from, is in the Florida Tax Deed Finder.

CHAPTER 4

Research

> Most bad buys are decided before the auction opens. Work through this list on every parcel, and walk away from any you can't finish.

- [ ] Read the whole tax deed file on the clerk's site.
- [ ] Pull the Property Appraiser's record and map.
- [ ] Look at the land itself: road, wetlands, shape, access.
- [ ] Ask whether it can actually be built on, and under what conditions.
- [ ] Compare real recent sales of similar land nearby, not only the county value.
- [ ] Check for government liens that can survive the deed.
- [ ] Price your title route: quiet title or certification.
- [ ] Fund your deposit before your county's deadline.
- [ ] Write down your maximum, and stop there.

A warning sign worth knowing

When a county's value sits far below similar lots nearby, that's often a parcel you can't build on. Cheap land usually has a reason.

CHAPTER 5

Your maximum bid

> Decide your number at your desk, not in the auction. Bidding is the worst time to do arithmetic.

A. A value you can defend, from real nearby sales

B. Your spend limit (0.50 means half of A)

C. Recording fees

D. Title and other costs

Maximum bid = (A × B − C − D) ÷ 1.007

The ÷ 1.007 covers documentary stamps at $0.70 per $100 of the bid, the rate on my Volusia sheet. Check the rate and recording fees with your county's clerk.

Worked example

$20,000 × 0.50 − $10 − $1,500 = $8,490. Divide by 1.007, and your maximum is about $8,431.

In Volusia County, the free Bid Desk does this for you, using real lot sales.

CHAPTER 6

After you win: clearing title

> A Florida tax deed doesn't guarantee clear, marketable title, so title insurers may not cover a resale straight away. Buyers usually fix that with a quiet title action through a lawyer, or a title certification from a specialist firm.

Collier's clerk says it directly: the tax deed does not guarantee clear and marketable title. Plan the cost of fixing that before you bid, not after you win.

Two usual routes

- **Quiet title action.** A lawsuit in circuit court that settles who owns the property. It needs a lawyer and time.
- **Title certification.** Florida firms such as Clear to Sell and Tax Deed Closings offer research-based programs meant to let a tax deed property be insured and sold without a quiet title suit. Ask each firm what its current process, price and underwriter terms are.

What survives a tax deed

Most interests end with the deed. Section 197.552 says none survive except as chapter 197 provides, and it keeps alive a lien of record held by a municipal or county governmental unit if the sale proceeds didn't satisfy it. Check for code enforcement and similar liens. Easements survive under section 197.572, and restrictions and covenants under section 197.573.

Put your title cost into the bid calculator so your maximum bid already covers it. Ask a Florida attorney about your parcel.

CHAPTER 7

Surplus funds

> Surplus is what's left when a Florida tax deed sells above the opening bid. Government liens are paid first, then others with an interest in the property may claim. Claimants have 120 days from the clerk's notice, and late claims are barred.

The order of things under s. 197.582

1. The certificate holder is repaid with interest at 1.5% a month if someone else bought the property.
2. Governmental units with recorded liens are paid first from the surplus.
3. The clerk mails notice, and people with an interest have 120 days to file a written claim.
4. The clerk acts within 90 days after the claim period ends, and may ask the circuit court to decide conflicting claims.
5. If nobody claims, the legal titleholder of record is presumed entitled, and the money is handled as unclaimed property under chapter 717.

Don't sign away your money without reading

Gulf County's clerk puts it in capitals: you are not required to obtain a third party to submit an application for surplus funds. Each clerk publishes a claim form.

CHAPTER 8

Buying without an auction

> A property that gets no bids at a Florida tax deed sale can go on the county's list of lands available for taxes. The county gets the first 90 days on the list. After that, any person or government unit may buy it from the clerk for the opening bid. There is no auction: you ask the clerk for the amount and pay it.

How it works

- Duval's clerk describes the list as properties offered at a tax deed sale but not purchased.
- Under s. 197.502(8), the land escheats to the county three years after the day it was offered for public sale, so ask how long a parcel has been there.
- If two people ask about the same parcel, Duval says it isn't held for either: it's first come, first served.

The catch

Nobody bid for a reason. It might be a sliver, wetland or landlocked. Brevard's clerk also warns that the minimum bids shown online for these parcels aren't the current amount, so always get a statement first. In Volusia, the Bid Desk warns you when the county's value sits far below similar lots, which is often the sign of a parcel you can't build on.

CHAPTER 9

Your next step

1. Find your county's rules in the free Florida Tax Deed Finder. All 67 are there.
2. Pick one parcel and work through the Chapter 4 checklist.
3. Write down your maximum bid before sale day.

Want to go through a real parcel? In a parcel review session I show you how I read the file, the value and the title risk, so you can decide for yourself. Ask at israelchen.com/contact.

Sources

- Citrus County Clerk: tax deeds: https://www.citrusclerk.org/207/Tax-Deeds
- Section 197.542, Florida Statutes: https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0197/Sections/0197.542.html
- St. Lucie County Clerk: tax deeds: https://stlucieclerk.gov/services/auctions/tax-deeds
- Florida Tax Deed Finder: https://taxdeeds.wpvyb.com/
- Gulf County Clerk: tax deeds: https://www.gulfclerk.com/courts/tax-deeds/
- Okaloosa County Clerk: tax deed sales: https://okaloosaclerk.com/board-services/tax-deed-sales/
- Collier County Clerk: tax deed sales: https://www.collierclerk.com/tax-deed-sales/
- Franklin County Clerk: tax deeds (quoting s. 197.552): https://www.franklinclerk.com/courts/tax-deeds/
- Clear to Sell company profile: https://village.ai/company/cleartosell
- Tax Deed Closings vendor listing: https://www.thefund.com/resources/vendors/tax-deed-closings-llc
- Section 197.582, Florida Statutes: https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199/0197/Sections/0197.582.html
- Duval County Clerk: tax deed files: https://www.duvalclerk.com/departments/county-services/tax-deed-files
- DeSoto County Clerk: tax deeds: https://www.desotoclerk.com/clerk-services/tax-deeds/
- Brevard County Clerk: tax deeds: https://www.brevardclerk.us/services/clerk-services/property-sales/tax-deeds-auctions/

Rules change, so confirm every date and fee with your county's clerk before you bid.