THE FREE MIAMI-DADE TAX GUIDE

7 things to check before you sell a house with a tax lien.

Number 4 is the one people miss.

Your folio landed on the tax deed sales list. It feels like the end. It is not. Here is exactly what to look at, in order, before you decide anything, from a Miami-Dade buyer who does this every week.

CASH · 7 DAYS · AS-IS

READ IN ORDER

Before you sign anything.

1 Find your real deadline, not the scary one.

The date that matters is when a certificate holder can apply for the tax deed, then the auction date the Clerk sets. Pull it from the Miami-Dade Tax Collector and the Clerk of Courts. Until that gavel drops, you still own the house and you have room to move.

2 Know the difference: certificate vs deed.

A sold tax certificate is not your house being sold. It is interest accruing. The house only changes hands at the tax deed sale. Most owners think they are further along than they are, and panic-sell for less.

3 Add up all the debt, not just the tax.

The number that decides your options is total payoff at closing: back taxes, certificate holder interest, County fees, plus any other liens or code debt on the folio. Get the full figure before you compare offers.

4 Check what a cash sale actually clears for you.

This is the one people miss. In a cash close at a local title company, the tax debt comes out of the proceeds at closing. You do not pay it first out of pocket. You walk with the equity that is left, instead of losing all of it at auction.

5 Confirm your exemptions before they lapse.

Homestead and other exemptions change the math and sometimes the timeline. Know what you still have, because it can quietly disappear once the property status changes.

6 Do not wait for the auction to force your hand.

Once the tax deed is issued, it is gone, and so is your equity. Everything on this list only works while you still hold the deed. The worst option is running the clock out and letting the County decide for you.

7 Get a written number before you choose.

Whatever you decide, decide against a real figure. A written cash offer, with the lien math shown, lets you compare keeping the house against selling it honestly, side by side.

THE HONEST PART

You have four real options. All four.

Pay it off / redeem

If you have the cash or can refinance, clear the taxes and keep the house. Best when there is real equity and income to carry it.

Fight or negotiate

Payment plans and disputes exist. Slow, and the clock keeps running, but sometimes right.

Sell to us for cash

7 days, as-is, at a local title company. The tax comes out at closing. No realtor, no repairs, no fees. You keep the equity that is left.

List it traditional

Higher number on paper. 60 to 120 days, repairs, showings, and the deadline may beat you to it.

WHEN YOU WANT THE NUMBER

Send the address. Get a written offer.

We reply in 24 to 48 hours with a cash number and the lien math laid out. No obligation, no pressure. If keeping the house is the better move, we will tell you that too.

helpwithviolations.com/landing/tax

Or call a real person on our Miami-Dade team: (305) 209-6283