

FREQUENTLY ASKED QUESTIONS

UPSET & JUDICIAL TAX SALES

Below is a list of questions we get asked frequently surrounding our tax sales and their process. Click on the question's link to take you to the answer.

HINT: To help find a specific question, you can use CTRL+F and search for keywords.

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1. What are the different types of sales Tax Claim holds?
 - a. We have 3 types of auctions each year:
 - i. UPSET – Held in September each year – This is the first sale that a property will be exposed to for a delinquent tax balance. All properties are sold with their liens and encumbrances to the highest bidder. This is a live auction, held through our online vendor.
 - ii. JUDICIAL (a.k.a. Free & Clear) – Typically held in June each year – This is the second sale that a property will be exposed to, if it went unsold at Upset. A property cannot be sold at a free and clear sale if it was not exposed to Upset first. This is a live auction, held through our online vendor.
 - iii. REPOSITORY – Open from March 1 – October 31 each year – After a property has been exposed to both Upset and Judicial, and remains unsold, it is moved onto the Repository list where it can be bid on at any time from March to October. This is a private auction, where the highest bid received that day then gets sent to the taxing authorities for their approval. Upon approval, the property gets conveyed to the bidder. This is a sealed bid auction through the mail to our office. These properties are also sold free and clear.
2. How much must I pay if I win a property through a sale?
 - a. After the auction has concluded, you will be notified by email from our vendor as to the amount due. This will amount will consist of the winning bid amount, fees, and transfer tax, as applicable. You are responsible to make settlement in full by the deadline outlined in the conditions of sale; or by the settlement instructions outlined on our vendors website.
3. When am I considered the owner of a property I purchased through a tax sale?
 - a. If you are the winning bidder, you are considered the ‘equitable’ owner immediately. You will be supplied with a receipt from our online auction vendor, and the Tax Claim office within a few days after settlement to confirm same. You are responsible for the property from the date of the sale, even if you are not the ‘record; owner, meaning a deed has not yet been recorded.
4. Can I return/give back a property that I won that I no longer want.
 - a. No. There are no refunds and no exceptions. All sales are final with properties sold as is, where is. It is your responsibility to know what you’re purchasing. If you do not make full settlement on the property, Tax Claim has the right to take legal action against you, for the amount of the winning bid and any associated fees. You will be banned from bidding in any other auction going forward.
5. How can I find out if there is a mortgage or lien on the property?
 - a. It is our recommendation that you have a title search completed by a professional to ensure that all mortgages, liens, and judgements associated with the property are correctly identified. Failure to acknowledge there are liens on a property is not grounds to overturn a sale.
6. Can a sale be overturned after I have been deemed the winning bidder?
 - a. A sale can be overturned at any time for a number of reasons. There is no ‘redemption period’ in Berks County, and no statute of limitations for a previous owner to object to the sale. In addition, if the Tax Claim Bureau identifies an error and determines the property should not have been exposed to sale, the Bureau can and will set the sale aside. In the event a sale is overturned, the Tax Claim Bureau will reimburse you for any funds paid associated with said sale. The Bureau will also request a refund on your behalf from our online vendor of the “buyer’s premium’. Please note, transaction and registration fees will not be reimbursed.
7. What do I do if there are people living in the property?
 - a. As the equitable owner, we suggest you consult with a real estate attorney to find out what your rights are, along with the necessary steps to complete the eviction process, if applicable.

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8. How do I register to participate in a sale?
 - a. There is a multi-step registration process required in order to participate in one of our tax sales. Please follow the steps below to ensure you are fully able to participate:
 - i. Register with Bid4Assets if you do not already have an active profile
 - ii. Complete the "Vesting"/"Funding" sections of Bid4Assets to be linked to the Berks County sale
 - iii. Be sure to fund your deposit prior to the deadline
 - iv. Complete the AFFIDAVIT
 - v. Scan a color copy of your driver's license or other government-issued ID
 - vi. Make a copy of your corporate docs, if registering/vesting as a business
 - vii. Email the affidavit, color ID, and corporate docs to Tax Claim
 - viii. Click an appointment option below to have an in-person or virtual visit with a member of our staff to complete the registration process
9. If I registered in the past, do I have to do it again for the next sale?
 - a. Yes, we require all registration steps for each sale. Nothing carries over from one to another and you are responsible to follow all steps every time. We will not use your corporate documentation from a previous sale, even if nothing has changed.
10. When can I register for a tax sale?
 - a. The registration period will be announced on our website and in the advertisements that we run in the Reading Eagle, Merchandiser, and Berks Law Journal.
 - i. Typically, registration opens about four (4) weeks before a sale and will remain open until approximately ten (10) days before the sale.
11. Can I still register if I miss the deadline?
 - a. No. Registration has a deadline per the statute. We will not alter our process if you fail to register timely, or complete all of the registration steps as outlined.
12. If I missed my in-person or virtual visit, can I still register?
 - a. If there are additional appointments available within the registration period, you can schedule a new appointment.
13. I have a virtual appointment scheduled, how do I connect?
 - a. In the confirmation emails you receive, a link to the virtual appointment through Microsoft Teams will be provided. You may need to complete a brief download in order for the software to work. Be sure to a lot time ahead of your appointment to make sure you can connect appropriately. Your registration is not complete, simply because you failed to gain connection.
14. What if I want to deed a property in my business name?
 - a. Tax Claim will deed the property in your name or your business that you listed in the 'vested' section of Bid4Assets. There is no assignment period to change that information. If you want the property deeded to a name other than what you listed, you will have to re-register with that information, and go through the necessary steps.
15. Can I still register if I owe delinquent taxes?
 - a. No. Per the Real Estate Tax Sale Law (RETSL), you cannot owe delinquent taxes, have had a landlord license revoked, or have any ownership rights to a property being sold. If you fall into any of these categories, your eligibility will be revoked.
16. How do I fund my deposit?
 - a. If you have any questions regarding the deposit or financial aspect of the sale, you will have to direct your questions to Bid4Assets's customer service team. Our vendor handles all financial aspects of the sale. No funds should be sent to Tax Claim directly.

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17. Do you have any information on the property?
 - a. We do not have any information on the properties. We are selling a parcel number (PIN) for a delinquent tax balance. It is your responsibility to research the PIN to determine the property details. In addition, we do not have any access to the properties either.
18. How will I be notified about my registration appointment?
 - a. The confirmation email you get from our software is the only reminder you will receive. It is your responsibility to be available at the date/time you specified. If you fail to meet with one of our staff virtually or in-person, your registration is incomplete and you will be unable to participate in our sale.
19. If I am the owner of the property on the sale list, how can I have it removed?
 - a. The property is being exposed for a delinquent tax balance. If you want it removed from sale, you will have to pay the balance or get into an agreement (payment plan), if eligible. For more account details, please call our office so we can go over the options available to you.
20. I won a property through the auction and the previous owner has contacted me. What do I do?
 - a. All property conveyances are public knowledge, so your information will be exposed after a sale as a winning bidder. If a previous owner attempts to contact you regarding the property, we suggest you seek legal representation. Our office cannot provide legal guidance and will be unable to assist.
21. What if I want to purchase properties under my own name and my business?
 - a. You will have to have two separate registrations – one for each -or- wait until you receive the deed and go through the transfer process on your own. We will not allow you to register/bid as an individual, then change one or more won properties to your business name.
22. My registration appointment keeps getting canceled. Why?
 - a. If you failed to meet or comply with one of the registration steps, or you failed to meet eligibility, we will cancel your appointment. You will be notified by email should this occur.
23. How long do I have to settle with Bid4Assets if I win a property.
 - a. Typically, we allow 2 business days for settlement to occur with Bid4Assets; however, this period can change from sale to sale. Bid4Assets will list the settlement date on their site for each sale. If you fail to meet the deadline, you will lose the property, your deposit, and will be banned from bidding in any of our sales in the future.
 - b. Currently, our office is open to the public for walk-ins by appointment only. If you prefer an in-person visit, you're welcome to schedule a time to speak with us by emailing our inbox.
24. If I win a property, how long will it take to get my deed or bill of sale?
 - a. We expect to have your deed and/or bill of sale to you within 4-6 months of a tax sale. It will be mailed to the address you provided at registration, so be sure to update our office if that changes.
25. What happens to the properties that did not sell at the Upset Sale?
 - a. These properties will continue through the collections process until the following year, where they will be exposed to the Judicial Sale, typically held in June. Additional notices and advertisements will be made in an attempt to notify the owner that a delinquent balance is owed and we will be exposing it to sale to be sold free and clear.
26. What happens to the properties that did not sell at the Judicial Sale?
 - a. These properties will continue through the collections process and be placed on the Repository list, where a bid can be received any time between March 1 and October 31, annually.
27. How can I find out what the assessed value is of a property?
 - a. All value details can be obtained through our Assessment office. You can find information on their website: [Welcome To The Berks County Assessment Office](#); or by contacting their office directly – 610-478-6262.

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28. Are all properties on the list habitable or buildable?
 - a. There are a number of different types of properties available for sale – lot only parcels, parcels with a commercial building, parcels with a home, parcels with a mobile home, mobile home only parcels, condominiums, etc. It is your responsibility as a potential buyer to know what you're purchasing and you may have to visit a number of departments/professionals to determine what a parcel consists of.
 - i. **Please be advised, doing a driveby of an address found on Google, does not confirm you are getting the property or buildings you see!
29. Can I visit the property prior to purchasing it?
 - a. Because the Tax Claim Bureau is not the owner of the property, we cannot provide you with permission to access the property, or any buildings thereon. You must respect the owner's rights and abide by any trespassing laws that exist.
30. How can I contact Tax Claim with any questions?
 - a. Best way to reach our office is by emailing our general inbox – taxclaim@countyofberks.com. This account is monitored daily by multiple members of our staff to ensure your concerns are being met. You can also call us at 610-478-6625. Our office is open Monday-Friday, from 8am-4pm.