The Home Relief Program – State Rules & Deadlines

This guide outlines how long you have to claim surplus (overage) funds or redeem a property after a tax sale. Each state has its own rules and timelines. Some allow recovery agents to help file claims, while others require an attorney. Always act quickly to protect your right to recover funds.

State	Claim Time Limit	Redemption Period	Recovery Agent / Attorney	Notes / Special Rules
Alabama	1 year	3 years	Agent Allowed	Claims filed through county; redemption up to 3 years.
Alaska	1 year	No redemption	Attorney Recommended	Municipal process; limited public guidance.
Arizona	3 years	3 years	Agent Allowed	Court petition may be required for older funds.
Arkansas	2 years	2 years	Agent Allowed	Claims through Commissioner of State Lands.
California	1 year	No redemption	Attorney Required	Court approval required for release of funds.
Colorado	5 years	3 years	Agent Allowed	Surplus held by Treasurer; redemption before deed issued.
Connecticut	3 years	6 months	Attorney Required	Court filing required; short redemption window.
Delaware	2 years	1 year	Agent Allowed	Handled by county finance offices.
Florida	2 years	No redemption	Agent Allowed	Funds go to state unclaimed property after 2 years.
Georgia	1 year	1 year	Agent Allowed	Court confirmation may be required after 1 year.
Hawaii	2 years	1 year	Attorney Recommended	Court involvement common.
Idaho	1 year	No redemption	Agent Allowed	Claims filed through county treasurer.
Illinois	2 years	2 years	Attorney Required	Judicial process required for recovery.
Indiana	3 years	1 year	Agent Allowed	County auditor manages funds; simple filing.
Iowa	2 years	1 year	Agent Allowed	Unclaimed funds go to the state after 2 years.
Kansas	3 years	1 year	Agent Allowed	Filed through county treasurer or court.
Kentucky	1 year	1 year	Attorney Recommended	Court-based foreclosure; varies by county.
Louisiana	3 years	3 years	Agent Allowed	Redeemable up to 3 years post-sale.
Maine	18 months	1 year	Attorney Recommended	Municipal-level process; formal filing required.

State	Claim Time Limit	Redemption Period	Recovery Agent / Attorney	Notes / Special Rules
Maryland	1 year	6 months	Attorney Required	Court approval needed to claim surplus.
Massachusetts	1 year	6 months	Attorney Recommended	Claims through local treasurer’s office.
Michigan	1 year	1 year	Agent Allowed	Claims filed with local government unit.
Minnesota	3 years	1 year	Agent Allowed	Funds held by county auditor; no attorney required.
Mississippi	2 years	2 years	Agent Allowed	Claims through county tax collector.
Missouri	3 years	1 year	Attorney Required	Court confirmation before release of funds.
Montana	2 years	1 year	Agent Allowed	County handles both redemption and surplus.
Nebraska	3 years	3 years	Agent Allowed	County treasurer manages redemption and claims.
Nevada	1 year	2 years	Agent Allowed	Claims through county treasurer; attorney optional.
New Hampshire	3 years	2 years	Attorney Recommended	Court-supervised filing required.
New Jersey	5 years	2 years	Attorney Required	Court petition through judicial foreclosure process.
New Mexico	2 years	2 years	Agent Allowed	Claims vary by county procedures.
New York	3 years	2 years	Attorney Required	Court petition process required.
North Carolina	10 years	1 year	Agent Allowed	Simple county filing; long claim window.
North Dakota	3 years	1 year	Agent Allowed	Handled through county treasurer.
Ohio	5 years	No redemption	Agent Allowed	County handles claims; no attorney needed.
Oklahoma	2 years	2 years	Agent Allowed	County treasurer manages surplus recovery.
Oregon	2 years	2 years	Agent Allowed	Simple claim process with treasurer.
Pennsylvania	3 years	1 year	Attorney Recommended	Claims through court or treasurer’s office.
Rhode Island	1 year	1 year	Attorney Required	Strict deadlines; court filing required.
South Carolina	1 year	1 year	Agent Allowed	Funds released after redemption period ends.
South Dakota	3 years	1 year	Agent Allowed	County auditor oversees recovery claims.
Tennessee	1 year	1 year	Attorney Recommended	Filed with Chancery Court; some attorney filings required.
Texas	2 years	6 mo–2 yrs	Agent Allowed	County auditor manages surplus funds.

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Utah	4 years	4 years	Agent Allowed	County treasurer handles both processes.
Vermont	1 year	1 year	Attorney Recommended	Municipal-level recovery; attorney advised.
Virginia	2 years	1 year	Attorney Required	Court petition process for surplus recovery.
Washington	3 years	1 year	Agent Allowed	County handles surplus; easy filing.
West Virginia	2 years	18 months	Agent Allowed	Redeemable within 18 months; surplus follows court order.
Wisconsin	3 years	2 years	Agent Allowed	County treasurer or court filing accepted.
Wyoming	5 years	4 years	Agent Allowed	Extended periods for both redemption and claims.
District of Columbia	1 year	6 months	Attorney Required	Handled by Office of Tax and Revenue.