The Home Relief Program – Property Redemption vs. Surplus Claim Rules by State

This professional quick-reference shows, for each state, whether a former owner can both redeem the property and claim surplus funds from a tax sale. In most jurisdictions, claiming surplus funds accepts the sale as final and ends redemption rights, while redeeming the property ends surplus eligibility. Local rules vary—verify with the county or state office. This guide is informational and not legal advice.

SECTION 1 – States Where Recovery Agents Are Permitted

State	Both Surplus & Redeem?	Redemption Window	Filing Type	Notes / Special Conditions
Alabama	No — choosing one waives the other	Up to 3 years	Agent Allowed	County-filed claims; judicial confirmations common.
Arizona	No — choosing one waives the other	Up to 3 years	Agent Allowed	Lien/tax deed structure; older funds may need court.
Arkansas	No — choosing one waives the other	Up to 2 years	Agent Allowed	Commissioner of State Lands manages process.
Colorado	No — choosing one waives the other	Up to 3 years	Agent Allowed	Redemption before treasurer’s deed; surplus held by treasu
Delaware	No — choosing one waives the other	~1 year	Agent Allowed	County finance offices handle surplus distribution.
Florida	No — sale final; surplus only	No redemption	Agent Allowed	After ~2 years, funds move to unclaimed property.
Georgia	No — choosing one waives the other	1 year	Agent Allowed	Deed issued after barment; court steps possible.
Idaho	No — sale final; surplus only	No redemption	Agent Allowed	County treasurer filings; straightforward process.
Indiana	No — choosing one waives the other	1 year	Agent Allowed	County auditor manages redemption & surplus.
Iowa	No — choosing one waives the other	1 year	Agent Allowed	Unclaimed funds remitted to the state after deadline.
Kansas	No — choosing one waives the other	Up to 1 year	Agent Allowed	Filed through county treasurer or district court.
Louisiana	No — choosing one waives the other	Up to 3 years	Agent Allowed	Constitutional redemption; penalties apply.
Michigan	No — choosing one waives the other	~1 year	Agent Allowed	Claims filed with foreclosing governmental unit.
Minnesota	No — choosing one waives the other	~1 year	Agent Allowed	County auditor retains funds; simple claim steps.
Mississippi	No — choosing one waives the other	2 years	Agent Allowed	County tax collector oversees both processes.
Montana	No — choosing one waives the other	~1 year	Agent Allowed	County handles redemption and surplus releases.
Nebraska	No — choosing one waives the other	Up to 3 years	Agent Allowed	County treasurer manages both timelines.

State	Both Surplus & Redeem?	Redemption Window	Filing Type	Notes / Special Conditions
Nevada	No — choosing one waives the other	Up to 2 years	Agent Allowed	County treasurer filings; attorney optional.
ew Mexico	No — choosing one waives the other	Up to 2 years	Agent Allowed	County/state procedures differ by county.
rth Carolina	No — choosing one waives the other	~1 year	Agent Allowed	Long surplus claim window; simple county filing.
orth Dakota	No — choosing one waives the other	~1 year	Agent Allowed	County treasurer distributes surplus.
Ohio	No — sale final; surplus only	No redemption	Agent Allowed	County treasurer/court disburses; long claim window.
Oklahoma	No — choosing one waives the other	~2 years	Agent Allowed	Surplus via county treasurer; deed after redemption.
Oregon	No — choosing one waives the other	~2 years	Agent Allowed	Treasurer manages claims; standard forms.
uth Carolina	No — choosing one waives the other	~1 year	Agent Allowed	Funds typically released after redemption window ends.
outh Dakota	No — choosing one waives the other	~1 year	Agent Allowed	County auditor manages surplus recovery.
Texas	No — choosing one waives the other	Homestead/Ag: up to 2 yrs; Others: 6 mo	Agent Allowed	Redemption penalty applies; surplus via county auditor.
Utah	No — choosing one waives the other	Up to 4 years	Agent Allowed	County treasurer manages both; verify deadlines.
/ashington	No — choosing one waives the other	~1 year	Agent Allowed	County treasurer; straightforward process.
est Virginia	No — choosing one waives the other	~18 months	Agent Allowed	Judicial steps for deed issuance; surplus by order.
Visconsin	No — choosing one waives the other	Up to 2 years	Agent Allowed	Treasurer or court accepts claims.
Vyoming	No — choosing one waives the other	Up to 4 years	Agent Allowed	Extended redemption; surplus timeline varies.

SECTION 2 – States Where an Attorney Is Recommended

State	Both Surplus & Redeem?	Redemption Window	Filing Type	Notes / Special Conditions
Alaska	No — sale final; surplus only	No redemption	Attorney Recommended	Municipal processes; limited redemption options.
Hawaii	No — choosing one waives the other	~1 year	Attorney Recommended	Court involvement common; timelines vary by county.
Kentucky	No — choosing one waives the other	~1 year	Attorney Recommended	Court-based foreclosure; procedures vary by county.
Maine	No — choosing one waives the other	~1 year	Attorney Recommended	Municipal-level process; formal notices required.
ssachusetts	No — sale final; surplus only	~6 months	Attorney Recommended	Local treasurer oversees; strict municipal rules.

State	Both Surplus & Redeem?	Redemption Window	Filing Type	Notes / Special Conditions
w Hampshire	No — choosing one waives the other	Up to 2 years	Attorney Recommended	Court-supervised municipal tax deed process.
ennsylvania	No — choosing one waives the other	~1 year	Attorney Recommended	Claims via court or treasurer; judicial sales common.
ennessee	No — choosing one waives the other	~1 year	Attorney Recommended	Chancery Court involvement; filings may require counsel.
Vermont	No — choosing one waives the other	~1 year	Attorney Recommended	Municipal deed process; attorney advised.

SECTION 3 – States Where an Attorney Is Required

State	Both Surplus & Redeem?	Redemption Window	Filing Type	Notes / Special Conditions
California	No — sale final; surplus only	No redemption	Attorney Required	Court approval typically required to release funds.
onnecticut	No — sale final; surplus only	~6 months	Attorney Required	Superior Court oversight; judicial processes.
Illinois	No — choosing one waives the other	Up to 2 years	Attorney Required	Judicial foreclosure; court petition required.
Maryland	No — choosing one waives the other	~6 months	Attorney Required	Circuit Court processes; surplus via court order.
Missouri	No — choosing one waives the other	~1 year	Attorney Required	Court confirmation precedes disbursement.
ew Jersey	No — choosing one waives the other	Up to 2 years	Attorney Required	Judicial foreclosure; surplus via court registry.
New York	No — choosing one waives the other	Up to 2 years	Attorney Required	Court petition; timelines vary by county/city.
hode Island	No — choosing one waives the other	~1 year	Attorney Required	Strict court timelines; surplus by order.
Virginia	No — choosing one waives the other	~1 year	Attorney Required	Court petition required to release surplus.
ct of Columbia	No — choosing one waives the other	~6 months	Attorney Required	OTR-managed; court oversight typical.