

## **CLAY COUNTY PUBLIC TAX SALE (MARCH 2ND, 2026)**

**TAX SALE INFORMATION:** Tax sales are held on the first Monday in March each year at 9:30 a.m., (If you pre-register please do not show up before 9:00 a.m.) The following is subject to change and does not constitute legal advice. We are not attorneys and therefore cannot provide any guidance. It is important that you understand the complexity of this process. If you fail to comply with the statutes governing tax sales, you can lose a lot or all of your money. These are the rules of the sale, and you have agreed to these rules by your participation.

**LOCATION:** The tax sale will be held at the Clay County Courthouse in the Board of Supervisors room, located at 111 W Fairfield St, Clay Center, Ne 68933 on the second floor.

**REGISTRATION:** Pre-registration is required by **FEBRUARY 26TH, 2026** before 4:00 PM. You must register ahead of time by mailing the pre-registration form from our web site, [www.claycounty.ne.gov](http://www.claycounty.ne.gov), or by e-mail request to [christi.harms@claycountyne.gov](mailto:christi.harms@claycountyne.gov). After the 4:00 p.m. deadline, all the pre-registrations received will be drawn to select bidding order.

**BIDDER REGISTRATION:** The registration form is located on our website and must be completely filled out. A \$25.00 non-refundable registration fee must be included, along with your W-9 form please Mail this to us at Clay County Treasurer, PO Box 134, Clay Center NE 68933. **We must receive this by FEBRUARY 26TH, 2026.** Anyone registering after the deadline will be drawn out in a separate drawing on Monday morning before the sale starts.

**QUALIFIED BIDDERS:** Bidders **must be 19 years of age with separate and distinct bidders for each entity. Representatives are required to be present to bid on our properties.** Bidders who register as basically the same entity will be disallowed and only one representative will be allowed to participate. One individual may not represent multiple entities.

**NOTICE:** Delinquent taxes are advertised in the Clay County News for three weeks in February. You may obtain a copy from the newspaper, or you may also view and print a copy on our website, [www.claycounty.ne.gov](http://www.claycounty.ne.gov).

**THE TAX SALE:** **There are no refunds on purchased tax certificates.** We advise investors to research the properties before purchasing tax certificates. Before the tax sale begins, we will draw names to determine the bidding order, and the bidders will be seated in that order. We do a round robin type of sale where bidder #1 gets to choose a property and each bidder in subsequent number order gets to select the property they wish. Any late arrivals after the sale begins at 9:30 a.m. will be added to the end of the bidding order.

**EXEMPTIONS:** We do not sell tax sales on properties already in public tax sale, properties in foreclosure or bankruptcy or properties which are owned by government entities. If you buy a tax sale on a parcel which later goes into bankruptcy or is taken over by a government entity, you will need to see a lawyer. We generally skip mobile homes or improvements on leased land during the tax sale. You are welcome to buy them, however, very few people want them.

**STATUTES NEBRASKA REV STATUTES 77-1801:** Section 18 of Chapter 77 deals with tax sales and certificates. You may view the chapter at <http://statutes.unicam.state.ne.us/> or some local libraries. You are not purchasing the property. You have no authority over the property or its disposition whatsoever. You are purchasing a tax lien on the property by paying the back taxes. In three years' time you can take action to foreclose on the property if the tax sale you bought is not redeemed. You will certainly want to see a lawyer. Fees for foreclosure have been quoted to be \$750 and up. During the three years you can pay subsequent delinquent taxes as they become delinquent on May 1 and September 1 of each following year. Do not call us until the second week of these months because we will not sell any subsequent taxes until we are done processing all the people paying current taxes. There are statutory time limits which determine the life of a tax certificate. It is generally three 1/2 years or three years and nine months. If you don't take action to foreclose within the statutory time limits, you will likely LOSE your entire investment. Do not wait until three and one-half years to start your action. Statutory requirements include notification timelines that must be met prior to three and one-half years. We do not provide any notification of these expiring time limits, nor do we advise you on how to foreclose on a tax sale.

**RULES OF THE SALE:** The following are the rules of participation in our tax sale which are designed to protect the taxpayers of Clay County. If we have to make a decision on an issue that is not statutory, we will almost always defer to the taxpayer who lives here, owns property here, and is therefore paying taxes here. There is a \$20 purchase fee for each tax certificate that is purchased. Upon completion of bidding, or whenever you are done bidding, you will be expected to provide a blank check payable to the Clay County Treasurer. You can also stamp on the back of the check "for deposit only" at our counter if you wish. We will then process your tax sales in a timely fashion and mail you copies of the certificates. We hold the originals here to reduce overhead and protect you from their loss during mailing. A lost certificate requires a bond. Virtually no one will sell you a bond on a tax sale certificate since it is a negotiable document. When we have computed the total purchase amount, we will process your check and send it to the bank. We will be happy to email you with your total purchase check amount. The certificates will be issued in the name that you designated when you registered.

**REDEMPTION:** When a tax certificate is redeemed, you will be paid a 14% interest rate from the date of sale to the date of redemption. Please note the \$20 purchase fee is not reimbursed. Upon redemption a check will be sent out

approximately 10 days later (unless we receive a cash payment) when we are sure the redemption check clears the bank.

**LEFTOVERS:** After the sale and after all the paperwork is processed there are usually some delinquent parcels where the delinquent taxes are still un-purchased. Those individuals not availing themselves of our premium service can look at an updated list or purchase said list. Be very careful of buying something no one else wanted.

**ASSIGNMENTS:** There is a \$20 fee for assignments. There will be NO assignments whatsoever on the day of the sale. The tax certificates will be issued in the name of the parties claiming to be buying the certificates. Any assignments will require a letter directing the assignment plus the \$20 fee.

**DEEDS:** There is a \$20 fee to obtain a treasurer's deed. You would be well advised to obtain an attorney's advice if you are using this method of obtaining ownership. There are statutory timelines involved in this process also.

**FORECLOSURE ACTION:** We do not provide legal advice on foreclosure actions. However, one of your statutory responsibilities is to notify the treasurer's office if a foreclosure action is filed. Failure to do so could result in your not receiving various foreclosure fees.

**POST TAX SALE QUESTIONS:** Email us with your after-sale questions. Our number one priority in this office is the taxpayers of Clay County. If you are asking for bookkeeping services, we will charge accordingly for the services provided.

**SUBSEQUENT PAYMENTS:** You may pay the subsequent taxes when they become delinquent, although you are not required to do this. Until we have completed the processing of all taxes paid by taxpayers you will not be able to purchase the subsequent delinquent taxes. We do not send you reminders. Please contact us on the second week of May or September to pay subsequent delinquent taxes.

**RE: Notice of “Administrative services fee” Neb. Rev. Stat. 77-1818(2)**

Upon issuance of the certificate, the purchaser shall notify, by person or residence service, and if unsuccessful, by certified mail service, the property owner of the real property that was sold for taxes at the address listed for such owner in the records of the county assessor. The notice shall (a) state that the certificate has been issued, (b) include a brief description of the property owner’s legal rights to redeem the real property, (c) identify the real property by the street address listed in the records of the county assessor, (d) include the total amount of taxes, interest, and cost for which the property was sold and a recitation that interest and fees may accrue, (e) include the purchaser’s name, and (f) include a prominent warning that failure to act may result in forfeiture of the property. **Upon the issuance of the certificate, an administrative fee of one hundred fifty dollars shall be charged to the property owner.** The fee shall be noted by the county treasurer in the record opposite the real property and shall be collected by the county treasurer in case of redemption of the benefit of the holder of the certificate.