

# HOUSE BILL No. 1411

---

## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 6-1.1.

**Synopsis:** Tax sale procedures. Reduces the period to redeem tax sale property as follows: (1) For real property sold to a land bank, the redemption period is six months (rather than one year). (2) For real property on which the county executive acquires a lien (including an assignment of the lien to a political subdivision or to a land bank) and the certificate of sale is not sold, the redemption period is 90 days (rather than 120 days). (3) For real property on which the county executive acquires a lien and the certificate of sale is sold or assigned to a land bank, the redemption period is 90 days (rather than 120 days). (4) For real property that a court determines is not suitable for tax sale, the redemption period is 90 days (rather than 120 days). Modifies the length of time in which notice must be provided to: (1) the owner of record; and (2) any person with a substantial interest of public record in the real property; for purposes of seeking a tax deed to account for the reductions to the redemption periods. For property that a court determines is not suitable for tax sale, provides that if the property is disposed within one year (rather than three years) after the conclusion of the tax sale at which the property would have been offered for sale, any amount received in excess of the amount of the minimum bid will be disbursed in the same manner as if the property had been sold in the tax sale. Makes a related change to the period to make a claim for any surplus in the tax sale surplus fund for properties certified as not suitable for sale. Specifies that a county auditor shall not issue or record a tax deed unless certain requirements are met not later than 90 days (rather than 150 days) after the date of the hearing at which a court grants the tax sale buyer's petition for the tax deed.

**Effective:** July 1, 2026.

---

---

## Engleman, Zimmerman

---

---

January 8, 2026, read first time and referred to Committee on Ways and Means.

---

---



Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

## HOUSE BILL No. 1411

A BILL FOR AN ACT to amend the Indiana Code concerning taxation.

*Be it enacted by the General Assembly of the State of Indiana:*

- 1 SECTION 1. IC 6-1.1-23.9-1.5 IS ADDED TO THE INDIANA
- 2 CODE AS A **NEW** SECTION TO READ AS FOLLOWS
- 3 [EFFECTIVE JULY 1, 2026]: **Sec. 1.5. As used in this chapter, "land**
- 4 **bank" means an entity established under IC 36-7-38-2.**
- 5 SECTION 2. IC 6-1.1-24-1.7, AS ADDED BY P.L.247-2015,
- 6 SECTION 8, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
- 7 JULY 1, 2026]: Sec. 1.7. (a) The county executive or the county
- 8 executive's designee may:
- 9 (1) after January 1 of each calendar year in which a tax sale will
- 10 be held in the county; and
- 11 (2) not later than fifty-one (51) days after the first tax payment
- 12 due date in that calendar year;
- 13 certify to the county auditor that a property is not suitable for tax sale.
- 14 The certification must identify the names and addresses of each person
- 15 with a substantial property interest of record. When making the
- 16 application for judgment under section 4.6(b) of this chapter, the
- 17 county auditor shall include a list of the properties certified not suitable



for tax sale and the names and addresses of each person with a substantial property interest of record in the certified properties that was provided to the county auditor with the certification.

(b) Not later than ten (10) days after making the certification as provided in subsection (a), the county executive or the county executive's designee shall provide a notice to each person with a substantial property interest of record in the property, stating the following:

(1) The street address, if any, or a common description of the tract or real property.

(2) The key number or parcel number of the tract or real property.

(3) That the property has been certified not suitable for tax sale.

(4) That the court will hear and determine the issue before the tax sale.

(5) That if the court determines that the property is not suitable for tax sale, the property will not be offered for sale at the tax sale, but may be disposed of by the county executive as provided in this chapter.

(6) That if the court determines that the property is not suitable for tax sale, the property may be redeemed any time until ~~one hundred twenty (120)~~ **ninety (90)** days after the conclusion of the tax sale from which the property was removed.

(7) That if the court determines that the property is not suitable for tax sale and the county executive disposes of the property within ~~three (3) years~~ **one (1) year** after the conclusion of the tax sale at which the property would have been offered for sale, any amount received in excess of the amount of the minimum bid will be disbursed in the same manner as if the property had been sold in the tax sale.

SECTION 3. IC 6-1.1-24-4.7, AS AMENDED BY P.L.251-2015, SECTION 6, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 4.7. (a) No later than fifteen (15) days before the advertised date of the tax sale, the court shall examine the list of tracts and real property as provided under section 4.6 of this chapter. No later than three (3) days before the advertised date of the tax sale, the court shall enter judgment for those taxes, special assessments, penalties, and costs that appear to be due. This judgment is considered as a judgment against each tract or item of real property for each kind of tax, special assessment, penalty, or cost included in it. The affidavit provided under section 4.6 of this chapter is prima facie evidence of delinquency for purposes of proceedings under this section. The court shall also direct the clerk to prepare and enter an order for the sale of those tracts and



1 real property against which judgment is entered, except as provided in  
2 subsection (j).

3 (b) If written objections are timely filed, the court shall conduct a  
4 hearing on the written objections not later than seven (7) days before  
5 the advertised date of the tax sale. At the hearing, the court shall hear  
6 any defense offered by any person interested in any of the tracts or  
7 items of real property to the entry of judgment against them, hear and  
8 determine the matter in a summary manner, without pleadings, and  
9 enter its judgment. The court shall enter a judgment under this  
10 subsection not later than three (3) days before the advertised date of the  
11 tax sale. The objection must be in writing, and no person may offer any  
12 defense unless the writing specifying the objection is accompanied by  
13 an original or a duplicate tax receipt or other supporting  
14 documentation. At least seven (7) days before the date set for the  
15 hearing, notice of the date, time, and place of the hearing shall be  
16 provided by the court to the following:

17 (1) Any person filing a defense to the application for judgment  
18 and order of sale.

19 (2) Any person with a substantial property interest of record in a  
20 property certified not suitable for tax sale under IC 6-1.1-24-1.7.

21 (c) If judgment is entered in favor of the respondent under these  
22 proceedings or if judgment is not entered for any particular tract, part  
23 of a tract, or items of real property because of an unresolved objection  
24 made under subsection (b), the court shall remove those tracts, parts of  
25 tracts, or items of real property from the list of tracts and real property  
26 provided under section 4.6 of this chapter.

27 (d) A judgment and order for sale shall contain the final listing of  
28 affected properties and the name of at least one (1) of the owners of  
29 each tract or item of real property, and shall substantially follow this  
30 form:

31 "Whereas, notice has been given of the intended application for  
32 a judgment against these tracts and real property, and no  
33 sufficient defense has been made or cause has been shown why  
34 judgment should not be entered against these tracts for taxes, and  
35 real property special assessments, penalties, and costs due and  
36 unpaid on them, therefore it is considered by the court that  
37 judgment is hereby entered against the below listed tracts and real  
38 property in favor of the state of Indiana for the amount of taxes,  
39 special assessments, penalties, and costs due severally on them;  
40 and it is ordered by the court that the several tracts or items of real  
41 property be sold as the law directs. Payments for taxes, special  
42 assessments, penalties, and costs made after this judgment but



before the sale shall reduce the judgment accordingly."

(e) The order of the court constitutes the list of tracts and real property that shall be offered for sale under section 5 of this chapter.

(f) The court that enters judgment under this section shall retain exclusive continuing supervisory jurisdiction over all matters and claims relating to the tax sale.

(g) No error or informality in the proceedings of any of the officers connected with the assessment, levying, or collection of the taxes that does not affect the substantial justice of the tax itself shall invalidate or in any manner affect the tax or the assessment, levying, or collection of the tax.

(h) Any irregularity, informality, omission, or defective act of one (1) or more officers connected with the assessment or levying of the taxes may be, in the discretion of the court, corrected, supplied, and made to conform to law by the court, or by the officer (in the presence of the court).

(i) At the hearing required by subsection (b), the court shall hear and determine whether properties certified by the county executive under section 1.7 of this chapter are not suitable for tax sale. The court shall determine a property to be not suitable for tax sale if the property:

- (1) contains hazardous waste or another environmental hazard; or
- (2) has unsafe building conditions;

for which the cost of abatement or remediation will exceed the fair market value of the property.

(j) The judgment and order described in subsection (d) must also identify any properties that the court has determined to not be suitable for tax sale. Judgment shall be entered against these properties as provided in this section, but an order for the sale of these properties may not be entered. As to these properties, the judgment and order shall state in substantially the following form:

"Whereas, this court having entered judgment against these tracts and real property, and the court having found that these properties are not suitable for tax sale, it is ordered that, notwithstanding the aforementioned judgment and order, the following tracts shall not be offered for sale under IC 6-1.1-24-5, but may be disposed of by the county executive as provided in IC 6-1.1-24-4.7(k)."

(k) The county executive has the same rights in a property determined by the court to be not suitable for tax sale as the county executive has in a property that is offered for sale at a tax sale but for which an amount greater than or equal to the minimum sale price is not received, and may dispose of the property as provided in this chapter. If the property is disposed of by the county executive any time within



1 ~~three (3) years~~ **one (1) year** after the conclusion of the tax sale at which  
 2 the property would have been offered for sale but for the determination  
 3 in subsection (i), the proceeds of the disposition shall be applied in  
 4 accordance with IC 6-1.1-25-9(a).

5 SECTION 4. IC 6-1.1-24-7, AS AMENDED BY P.L.66-2021,  
 6 SECTION 6, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
 7 JULY 1, 2026]: Sec. 7. (a) When real property is sold under this  
 8 chapter, the purchaser at the sale shall immediately pay the amount of  
 9 the bid to the county treasurer. The county treasurer shall apply the  
 10 payment in the following manner:

11 (1) First, to the taxes, special assessments, penalties, and costs  
 12 described in section 5(e) of this chapter.

13 (2) Second, to other delinquent property taxes in the manner  
 14 provided in IC 6-1.1-23-5(b).

15 (3) Third, to a separate "tax sale surplus fund".

16 (b) A county treasurer shall pay taxes or special assessments, or  
 17 both, as follows:

18 (1) For any tract or item of real property located in a county  
 19 containing a consolidated city for which a tax sale certificate is  
 20 sold under this chapter, if taxes or special assessments, or both,  
 21 become due on the tract or item of real property during the period  
 22 of redemption specified under IC 6-1.1-25-4, the county treasurer  
 23 may pay the taxes or special assessments, or both, on the tract or  
 24 item of real property from the tax sale surplus held in the name of  
 25 the taxpayer, if any, after the taxes or special assessments become  
 26 due.

27 (2) For any tract or item of real property not located in a county  
 28 containing a consolidated city for which a tax sale certificate is  
 29 sold under this chapter, if taxes or special assessments, or both,  
 30 accrue on the tract or item of real property through and including  
 31 the year in which the owner of record is divested of title to the  
 32 real property, the county treasurer shall pay all taxes or special  
 33 assessments, or both, on the tract or item of real property from the  
 34 tax sale surplus held in the name of the taxpayer, if any, after the  
 35 tax bills are mailed. The county auditor must freeze the tax sale  
 36 surplus until all payments required under this subdivision are  
 37 paid.

38 (c) The:

39 (1) owner of record of the real property at the time the real  
 40 property was certified for sale under this chapter and before the  
 41 issuance of a tax deed; or

42 (2) tax sale purchaser or purchaser's assignee, upon redemption



1 of the tract or item of real property;  
 2 may file a verified claim for money which is deposited in the tax sale  
 3 surplus fund. If the claim is approved by the county auditor and the  
 4 county treasurer, the county auditor shall issue a warrant to the  
 5 claimant for the amount due.

6 (d) If the person who claims money deposited in the tax sale surplus  
 7 fund under subsection (c) is:

8 (1) a person who has a contract or agreement described under  
 9 section 7.5 of this chapter with a person described in subsection  
 10 (c)(1); or

11 (2) a person who acts as an executor, attorney-in-fact, or legal  
 12 guardian of a person described in subsection (c)(1);  
 13 the county auditor may issue a warrant to the person only as directed  
 14 by the court having jurisdiction over the tax sale of the parcel for which  
 15 the surplus claim is made.

16 (e) A court may direct the issuance of a warrant only:

17 (1) on petition by the claimant;

18 (2) within:

19 (A) three (3) years after the date of sale of the parcel in the tax  
 20 sale; or

21 **(B) in the case of property that was not offered for sale in**  
 22 **the tax sale under section 4.7(j) of this chapter, one (1) year**  
 23 **after the conclusion of the tax sale at which the property**  
 24 **would have been offered for sale; and**

25 (3) in the case of a petitioner to whom subsection (d)(1) applies,  
 26 if the petitioner has satisfied the requirements of section 7.5 of  
 27 this chapter.

28 (f) Unless the redemption period specified under IC 6-1.1-25 has  
 29 been extended under federal bankruptcy law, an amount deposited in  
 30 the tax sale surplus fund shall be transferred by the county auditor to  
 31 the county general fund and may not be disbursed under subsection (c)  
 32 if it is not claimed within the:

33 (1) three (3) year period after the date of its receipt; or

34 **(2) one (1) year period after the date of its receipt if it is**  
 35 **attributable to property that was not offered for sale in the**  
 36 **tax sale under section 4.7(j) of this chapter.**

37 (g) If an amount applied to taxes under this section is later paid out  
 38 of the county general fund to the purchaser or the purchaser's successor  
 39 due to the invalidity of the sale, all the taxes shall be reinstated and  
 40 recharged to the tax duplicate and collected in the same manner as if  
 41 the property had not been offered for sale.

42 (h) When a refund is made to any purchaser or purchaser's successor



by reason of the invalidity of a sale, the county auditor shall, at the December settlement immediately following the refund, deduct the amount of the refund from the gross collections in the taxing district in which the land lies and shall pay that amount into the county general fund.

SECTION 5. IC 6-1.1-24-9, AS AMENDED BY P.L.26-2023, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 9. (a) Immediately after a tax sale purchaser pays the bid, as evidenced by the receipt of the county treasurer, or immediately after the county acquires a lien under section 6 of this chapter, the county auditor shall deliver a certificate of sale to the purchaser or to the county or to the city. The certificate shall be signed by the auditor and registered in the auditor's office. The certificate shall contain:

- (1) a description of real property that corresponds to the description used on the notice of sale;
- (2) the name of:
  - (A) the owner of record at the time of the sale of real property with a single owner; or
  - (B) at least one (1) of the owners of real property with multiple owners;
- (3) the mailing address of the owner of the real property sold as indicated in the records of the county auditor;
- (4) the name and mailing address of the purchaser;
- (5) the date of sale;
- (6) the amount for which the real property was sold;
- (7) the amount of the minimum bid for which the tract or real property was offered at the time of sale as required by section 5 of this chapter;
- (8) the date when the period of redemption specified in IC 6-1.1-25-4 will expire;
- (9) the court cause number under which judgment was obtained; and
- (10) the street address, if any, or common description of the real property.

(b) When a certificate of sale is issued under this section, the purchaser acquires a lien against the real property for the entire amount paid. The lien of the purchaser is superior to all liens against the real property which exist at the time the certificate is issued.

(c) A certificate of sale is assignable. However, a purchaser who acquires a certificate of sale may not assign the certificate of sale to a person who was not eligible under section 5.1, 5.3, or 5.4 of this





chapter to bid on or purchase real property at a tax sale held under section 5 or 6.1 of this chapter until the person satisfies the eligibility requirements as determined by the county auditor. In addition to the prohibition on the assignment of a tax sale certificate to a person described in section 5.1, 5.3, or 5.4 of this chapter until the person satisfies the eligibility requirements as determined by the county auditor, a county legislative body may adopt an ordinance further prohibiting the assignment of a certificate of sale acquired at a treasurer's sale (pursuant to section 5 of this chapter) or at a county executive's tax sale (pursuant to section 6.1 of this chapter) prior to the issuance of a tax deed for the real property by the county auditor.

(d) An assignment not prohibited by an ordinance adopted under subsection (c) is not valid unless the county auditor first determines the person is eligible to receive the assignment. If the county auditor determines the person is eligible to receive the assignment, the following requirements apply:

(1) The assignment must be acknowledged before an officer authorized to take acknowledgments of deeds.

(2) The assignment must be registered in the office of the county auditor and noted in the county auditor's tax sale record under IC 6-1.1-25-8.

When a certificate of sale is assigned, the assignee acquires the same rights and obligations that the original purchaser acquired.

(e) Subject to IC 36-1-11-8, the county executive may assign a certificate of sale held in the name of the county executive to any political subdivision **or to a land bank**. If an assignment is made under this subsection:

(1) the period of redemption of the real property under IC 6-1.1-25 is ~~one hundred twenty (120)~~ **ninety (90)** days after the date of the assignment; and

(2) notwithstanding IC 6-1.1-25-4.5(a) through IC 6-1.1-25-4.5(c), the assignee must transmit the notices required under IC 6-1.1-25-4.5 not later than ~~ninety (90)~~ **sixty (60)** days after the date of the assignment.

If the real property is not redeemed during the period of redemption, the assignee may petition the court for a tax deed under IC 6-1.1-25-4.6 not later than ninety (90) days after the expiration of the period of redemption.

SECTION 6. IC 6-1.1-24-17, AS AMENDED BY P.L.1-2025, SECTION 90, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 17. (a) For purposes of this section, in a county containing a consolidated city, "county executive" refers to the board



1 of commissioners of the county as provided in IC 36-3-3-10.

2 (b) As used in this section, "nonprofit entity" means an organization  
3 exempt from federal income taxation under 26 U.S.C. 501(c)(3).

4 (c) The county executive may by resolution:

5 (1) identify tax sale certificates issued under section 6 of this  
6 chapter that the county executive desires to assign to one (1) or  
7 more nonprofit entities; and

8 (2) set a date, time, and place for a public hearing to consider the  
9 assignment of the tax sale certificates to the nonprofit entities.

10 (d) Except as otherwise provided in subsection (e), notice of the tax  
11 sale certificates identified under subsection (c) and the date, time, and  
12 place for the hearing on the proposed transfer of the tax sale certificates  
13 on the list shall be published in accordance with IC 5-3-1. The notice  
14 must include a description of the properties associated with the tax sale  
15 certificates being considered for assignment by:

16 (1) parcel number;

17 (2) legal description; and

18 (3) street address or other common description.

19 The notice must specify that the county executive will hear any  
20 opposition to the proposed assignments.

21 (e) For tax sale certificates that are not assigned when initially  
22 identified for assignment under this section, the county executive may  
23 omit from the notice the descriptions of the tax sale certificates and the  
24 properties associated with the tax sale certificates identified under  
25 subsection (c) if:

26 (1) the county executive includes in the notice a statement that the  
27 descriptions of those tax sale certificates and the tracts or items of  
28 real property associated with the tax sale certificates are available  
29 on the website of the county government or the county  
30 government's contractor and the information may be obtained  
31 from the county executive in an alternative form upon request in  
32 accordance with section 3.4 of this chapter; and

33 (2) the descriptions of those tax sale certificates and the tracts or  
34 items of real property associated with the tax sale certificates are  
35 made available on the website of the county government or the  
36 county government's contractor and may be obtained from the  
37 county executive in an alternative form upon request in  
38 accordance with section 3.4 of this chapter.

39 (f) After the hearing set under subsection (c), the county executive  
40 shall by resolution make a final determination concerning:

41 (1) the tax sale certificates that are to be assigned to a nonprofit  
42 entity;



(2) the nonprofit entity to which each tax sale certificate is to be assigned; and

(3) the terms and conditions of the assignment.

(g) If a county executive assigns a tax sale certificate to a nonprofit entity under this section, the period of redemption of the real property under IC 6-1.1-25 expires one hundred twenty (120) days after the date of the assignment to the nonprofit entity. **However, if the nonprofit entity is a land bank, the period of redemption under IC 6-1.1-25 expires ninety (90) days after the date of the assignment.** If a nonprofit entity takes assignment of a tax sale certificate under this section, the nonprofit entity acquires the same rights and obligations as a purchaser of a tax sale certificate under section 6.1 of this chapter.

SECTION 7. IC 6-1.1-25-4, AS AMENDED BY P.L.26-2023, SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 4. (a) There is no right to redeem real property under this chapter after its sale under IC 6-1.1-24 if the real property is on the vacant and abandoned property list prepared by the county auditor under IC 6-1.1-24-1.5. The period for redemption of any other real property sold under IC 6-1.1-24 is:

(1) one (1) year after the date of sale; ~~or~~

(2) one hundred twenty (120) days after the date of sale to a purchasing agency qualified under IC 36-7-17 or IC 36-7-17.1; **or**

**(3) six (6) months after the date of sale to a land bank.**

(b) Subject to subsection (k) and IC 6-1.1-24-9(e), the period for redemption of real property:

(1) on which the county executive acquires a lien under IC 6-1.1-24-6; and

(2) for which the certificate of sale is not sold under IC 6-1.1-24-6.1;

is ~~one hundred twenty (120)~~ **ninety (90)** days after the date the county executive acquires the lien under IC 6-1.1-24-6.

(c) The period for redemption of real property:

(1) on which the county executive acquires a lien under IC 6-1.1-24-6; and

(2) for which the certificate of sale is sold under IC 6-1.1-24 **to a purchaser:**

**(A) other than a land bank** is one hundred twenty (120) days after the date of sale of the certificate of sale under IC 6-1.1-24; **or**

**(B) that is a land bank is ninety (90) days after the date of sale of the certificate of sale under IC 6-1.1-24.**

(d) When a deed for real property is executed under this chapter, the



1 county auditor shall cancel the certificate of sale and file the canceled  
2 certificate in the office of the county auditor.

3 (e) When a deed is issued to a county executive or other political  
4 subdivision under this chapter, the taxes and special assessments for  
5 which the real property was offered for sale and all subsequent taxes,  
6 special assessments, interest, penalties, and cost of sale shall be  
7 removed from the tax duplicate in the same manner that taxes are  
8 removed by certificate of error.

9 (f) A tax deed executed under this chapter vests in the grantee an  
10 estate in fee simple absolute, free and clear of all liens and  
11 encumbrances created or suffered before or after the tax sale except  
12 those liens granted priority under federal law and the lien of the state  
13 or a political subdivision for taxes and special assessments which  
14 accrue subsequent to the sale and which are not removed under  
15 subsection (e). However, subject to subsection (g), the estate is subject  
16 to:

17 (1) all easements, covenants, declarations, and other deed  
18 restrictions shown by public records;

19 (2) laws, ordinances, and regulations concerning governmental  
20 police powers, including zoning, building, land use,  
21 improvements on the land, land division, and environmental  
22 protection;

23 (3) liens and encumbrances created or suffered by the grantee;  
24 and

25 (4) leases shown by public record if the tax deed executed under  
26 this chapter conveys only a severed interest located in, on, under,  
27 or above the land.

28 The rights that an owner of land has in, on, under, or above the land, in  
29 a lease described in subdivision (4), or in a memorandum of a lease  
30 described in subdivision (4) are not limited or abrogated by a tax deed  
31 conveying an interest in one (1) or more severed interests described in  
32 subdivision (4).

33 (g) A tax deed executed under this chapter for real property sold in  
34 a tax sale:

35 (1) does not operate to extinguish an easement recorded before  
36 the date of the tax sale in the office of the recorder of the county  
37 in which the real property is located, regardless of whether the  
38 easement was taxed under this article separately from the real  
39 property; and

40 (2) conveys title subject to all easements recorded before the date  
41 of the tax sale in the office of the recorder of the county in which  
42 the real property is located.



(h) A tax deed executed under this chapter is prima facie evidence of:

- (1) the regularity of the sale of the real property described in the deed;
- (2) the regularity of all proper proceedings; and
- (3) valid title in fee simple in the grantee of the deed.

(i) A county auditor is not required to execute a deed to the county executive under this chapter if the county executive determines that the property involved contains hazardous waste or another environmental hazard for which the cost of abatement or alleviation will exceed the fair market value of the property. The county executive may enter the property to conduct environmental investigations.

(j) When a deed is issued to a purchaser of a certificate of sale sold under IC 6-1.1-24-6.1, the county auditor shall, in the same manner that taxes are removed by certificate of error, remove from the tax duplicate the taxes, special assessments, interest, penalties, and costs remaining due as the difference between:

- (1) the amount of:
  - (A) the last minimum bid under IC 6-1.1-24-5; plus
  - (B) any penalty associated with a delinquency that was not due until after the date of the sale under IC 6-1.1-24-5 but is due before the issuance of the certificate of sale, with respect to taxes included in the minimum bid that were not due at the time of the sale under IC 6-1.1-24-5; and
- (2) the amount paid for the certificate of sale.

(k) If a tract or item of real property did not sell at a tax sale or a sale conducted under IC 6-1.1-24-6.1 and the county treasurer and the owner of real property agree before the expiration of the period for redemption under subsection (b) to a mutually satisfactory arrangement for the payment of the entire amount required for redemption under section 2 of this chapter before the expiration of a period for redemption extended under this subsection:

- (1) the county treasurer may extend the period for redemption; and
- (2) except as provided in subsection (l), the extended period for redemption expires one (1) year after the date of the agreement.

(l) If the owner of real property fails to meet the terms of an agreement entered into with the county treasurer under subsection (k), the county treasurer may terminate the agreement after providing thirty (30) days written notice to the owner. If the county treasurer gives notice under this subsection, the extended period for redemption established under subsection (k) expires thirty (30) days after the date



1 of the notice.

2 (m) The period of redemption for a property, which was not offered  
3 for sale under IC 6-1.1-24-4.7(j), is ~~one hundred twenty (120)~~ **ninety**  
4 **(90)** days after the conclusion of the tax sale at which the property was  
5 not offered.

6 (n) A county auditor shall not issue or record a tax deed unless the  
7 following requirements are met not later than ~~one hundred fifty (150)~~  
8 **ninety (90)** days after the date of the hearing at which a court grants  
9 the tax sale buyer's petition for the tax deed:

10 (1) Copies of the court order to issue the tax deed and the sales  
11 disclosure form are filed with the county auditor.

12 (2) The recording fees for the tax deed are paid.

13 (3) All subsequent or outstanding real property taxes on the  
14 property are paid.

15 SECTION 8. IC 6-1.1-25-4.5, AS AMENDED BY P.L.236-2015,  
16 SECTION 4, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
17 JULY 1, 2026]: Sec. 4.5. (a) Except as provided in subsection (d), a  
18 purchaser or the purchaser's assignee is entitled to a tax deed to the  
19 property that was sold only if:

20 (1) the redemption period specified in section 4(a)(1) **or 4(a)(3)**  
21 of this chapter has expired;

22 (2) the property has not been redeemed within the period of  
23 redemption specified in section 4(a) of this chapter; and

24 (3) not later than six (6) months after the date of the sale:

25 (A) the purchaser or the purchaser's assignee; or

26 (B) in a county where the county auditor and county treasurer  
27 have an agreement under section 4.7 of this chapter, the  
28 county auditor;

29 gives notice of the sale to the owner of record at the time of the  
30 sale and any person with a substantial property interest of public  
31 record in the tract or item of real property.

32 **For purposes of the period in which providing the notice is**  
33 **required by subdivision (3), if the property was sold to a land bank**  
34 **the period is not later than three (3) months after the date of the**  
35 **sale.**

36 (b) A county executive is entitled to a tax deed to property on which  
37 the county executive acquires a lien under IC 6-1.1-24-6 and for which  
38 the certificate of sale is not sold under IC 6-1.1-24-6.1 only if:

39 (1) the redemption period specified in section 4(b) of this chapter  
40 has expired;

41 (2) the property has not been redeemed within the period of  
42 redemption specified in section 4(b) of this chapter; and



(3) not later than ~~ninety (90)~~ **sixty (60)** days after the date the county executive acquires the lien under IC 6-1.1-24-6, the county auditor gives notice of the sale to:

(A) the owner of record at the time the lien was acquired; and

(B) any person with a substantial property interest of public record in the tract or item of real property.

(c) A purchaser of a certificate of sale under IC 6-1.1-24-6.1 is entitled to a tax deed to the property for which the certificate was sold only if:

(1) the redemption period specified in section 4(c) of this chapter has expired;

(2) the property has not been redeemed within the period of redemption specified in section 4(c) of this chapter; and

(3) not later than ~~ninety (90)~~ **sixty (60)** days after the date of sale of the certificate of sale under IC 6-1.1-24, the purchaser gives notice of the sale to:

(A) the owner of record at the time of the sale; and

(B) any person with a substantial property interest of public record in the tract or item of real property.

(d) The person required to give the notice under subsection (a), (b), or (c) shall give the notice by sending a copy of the notice by certified mail, return receipt requested, to:

(1) the owner of record at the time of the:

(A) sale of the property;

(B) acquisition of the lien on the property under IC 6-1.1-24-6; or

(C) sale of the certificate of sale on the property under IC 6-1.1-24;

at the last address of the owner for the property, as indicated in the records of the county auditor; and

(2) any person with a substantial property interest of public record at the address for the person included in the public record that indicates the interest.

However, if the address of the person with a substantial property interest of public record is not indicated in the public record that created the interest and cannot be located by ordinary means by the person required to give the notice under subsection (a), (b), or (c), the person may give notice by publication in accordance with IC 5-3-1-4 once each week for three (3) consecutive weeks.

(e) The notice that this section requires shall contain at least the following:

(1) A statement that a petition for a tax deed will be filed on or



- 1 after a specified date.
- 2 (2) The date on or after which the petitioner intends to petition for
- 3 a tax deed to be issued.
- 4 (3) A description of the tract or item of real property shown on the
- 5 certificate of sale.
- 6 (4) The date the tract or item of real property was sold at a tax
- 7 sale.
- 8 (5) The name of the:
- 9 (A) purchaser or purchaser's assignee;
- 10 (B) county executive that acquired the lien on the property
- 11 under IC 6-1.1-24-6; or
- 12 (C) person that purchased the certificate of sale on the
- 13 property under IC 6-1.1-24.
- 14 (6) A statement that any person may redeem the tract or item of
- 15 real property.
- 16 (7) The components of the amount required to redeem the tract or
- 17 item of real property.
- 18 (8) A statement that an entity identified in subdivision (5) is
- 19 entitled to reimbursement for additional taxes or special
- 20 assessments on the tract or item of real property that were paid by
- 21 the entity subsequent to the tax sale, lien acquisition, or purchase
- 22 of the certificate of sale, and before redemption, plus interest.
- 23 (9) A statement that the tract or item of real property has not been
- 24 redeemed.
- 25 (10) A statement that an entity identified in subdivision (5) is
- 26 entitled to receive a deed for the tract or item of real property if it
- 27 is not redeemed before the expiration of the period of redemption
- 28 specified in section 4 of this chapter.
- 29 (11) A statement that an entity identified in subdivision (5) is
- 30 entitled to reimbursement for costs described in section 2(e) of
- 31 this chapter.
- 32 (12) The date of expiration of the period of redemption specified
- 33 in section 4 of this chapter.
- 34 (13) A statement that if the property is not redeemed, the owner
- 35 of record at the time the tax deed is issued may have a right to the
- 36 tax sale surplus, if any.
- 37 (14) The street address, if any, or a common description of the
- 38 tract or item of real property.
- 39 (15) The key number or parcel number of the tract or item of real
- 40 property.
- 41 (f) The notice under this section must include not more than one (1)
- 42 tract or item of real property listed and sold in one (1) description.





1 However, when more than one (1) tract or item of real property is  
 2 owned by one (1) person, all of the tracts or items of real property that  
 3 are owned by that person may be included in one (1) notice.

4 (g) A single notice under this section may be used to notify joint  
 5 owners of record at the last address of the joint owners for the property  
 6 sold, as indicated in the records of the county auditor.

7 (h) The notice required by this section is considered sufficient if the  
 8 notice is mailed to the address required under subsection (d).

9 (i) The notice under this section and the notice under section 4.6 of  
 10 this chapter are not required for persons in possession not shown in the  
 11 public records.

12 (j) If the purchaser fails to:

13 (1) comply with subsection (c)(3); or

14 (2) petition for the issuance of a tax deed within the time  
 15 permitted under section 4.6(a) of this chapter;

16 the certificate of sale reverts to the county executive and may be  
 17 retained by the county executive or sold under IC 6-1.1-24-6.1.

18 SECTION 9. IC 6-1.1-25-4.8, AS ADDED BY P.L.247-2015,  
 19 SECTION 25, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
 20 JULY 1, 2026]: Sec. 4.8. Not later than ~~ninety (90)~~ **sixty (60)** days after  
 21 the conclusion of a tax sale, the county auditor shall provide a notice  
 22 to each person with a substantial property interest of record in a  
 23 property that was not offered for sale in the tax sale under  
 24 IC 6-1.1-24-4.7(j). The notice must contain at least the following:

25 (1) The street address, if any, or a common description of the tract  
 26 or real property.

27 (2) The key number or parcel number of the tract or real property.

28 (3) A statement that the property was not offered for sale in the  
 29 tax sale.

30 (4) A statement that the property may be redeemed by any person  
 31 at any time until ~~one hundred twenty (120)~~ **ninety (90)** days after  
 32 the conclusion of the tax sale from which the property was  
 33 removed.

34 (5) The components of the amount required to redeem the  
 35 property.

36 (6) The date of expiration of the period of redemption specified  
 37 in section 4 of this chapter.

38 (7) A statement that the property may be disposed of by the  
 39 county executive as provided in IC 6-1.1-24.

40 (8) A statement that, if the county executive disposes of the  
 41 property within ~~three (3) years~~ **one (1) year** after the conclusion  
 42 of the tax sale at which the property would have been offered for



1 sale, any amount received in excess of the amount of the  
2 minimum bid will be disbursed in the same manner as if the  
3 property had been sold in the tax sale.

