



OFFICE OF THE COOK COUNTY TREASURER
118 NORTH CLARK STREET • ROOM 112 • CHICAGO, ILLINOIS 60602
www.cookcountytreasurer.com

HOW TO AVOID THE APRIL 3RD TAX SALE



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HOW TO AVOID THE APRIL 3RD TAX SALE

What's a Tax Sale?

- By law, the Cook County Treasurer's Office is required to put delinquent taxes—but not the property—up for auction.
- The April 3, 2017 Tax Sale is for taxes that weren't paid when due on March 1 and/or August 1, 2016.
- It is called the 2015 Annual Tax Sale because taxes imposed in 2015 are collected in 2016.

What happens at the Tax Sale?

- Investors called "*tax buyers*" bid on the right to pay the overdue taxes. This is called "*buying the taxes.*"

What should you do?

Check to see if your property taxes are going up for sale.

- Go to CookCountyTreasurer.com to look up your Property Index Number (PIN).
- Use the website to look up your property or see the list of properties with delinquent taxes.
- Call the Treasurer's Office at (312) 443-5100
- Visit the office at Room 112, 118 N. Clark St., Chicago, Illinois 60602.

What if your property taxes are going up for sale?

- By law, the only way to avoid the sale is to pay all taxes and interest due before the Tax Sale.

How do you pay?

- Until April 1, the most efficient and fastest way to pay is at CookCountyTreasurer.com.
- Click on "*Make an Online Payment.*"

If you are not paying online, all payments in person must be made by:

- Certified check
- Cashier's check
- Money order, *or*
- Cash

What if you think there is an error?

- Call the Treasurer's Office at (312) 443-5100 or visit the office with proof of payment.

What if your lender is supposed to pay the taxes?

- Contact your lender to request proof of payment. Make sure the PIN is correct.

What if your taxes have already been sold?

- After a tax sale, to avoid a loss of property, the owner must repay the Cook County Clerk the back taxes, interest and fees. This is called "*tax redemption.*"
- The Cook County Clerk is located at 118 N. Clark, Room 434, or you can visit their website at CookCountyClerk.com.

How can you lose your property?

- If the property owner doesn't pay the taxes before the deadline, usually 2½ years, the tax buyer can go to court and obtain ownership of your property.
- For commercial properties, the deadline typically is just six months.