



## What if your taxes have already been sold?

- After a tax sale, to avoid loss of property, the owner must repay the Cook County Clerk the sold taxes, interest and fees. This is called "tax redemption."
- Obtain a redemption bill at the Cook County Clerk's Office, located at 118 N. Clark St., Room 434, or visit the Clerk's website at [cookcountyclerk.com](http://cookcountyclerk.com).
- Redemption bills will note the date by which sold taxes must be repaid.
- Pay the current taxes on time. Otherwise, a tax buyer has the right to make those payments and charge high interest rates.

## Can you lose your property?

- If you do not pay the delinquent 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.

[cookcountytreasurer.com](http://cookcountytreasurer.com)



- *Search for tax refunds*
- *Update your mailing address*
- *Make payments*
- *Print a copy of your bill*
- *Check tax exemptions for homeowners and senior citizens*



# HOW TO AVOID THE NOVEMBER 5, 2021 TAX SALE

The November 5, 2021 Tax Sale is for delinquent Tax Year 2018 taxes, which were due in 2019.



# HOW TO **AVOID** THE **NOVEMBER 5, 2021 TAX SALE**



## **What is a Tax Sale?**

- A tax sale is an auction of delinquent Cook County property taxes.
- By law, the Treasurer's Office is required to put delinquent taxes—not the property itself—up for auction.
- The November 5, 2021 Tax Sale is for taxes that weren't paid when due on March 1 or August 1, 2019.
- It is called the 2018 Annual Tax Sale because the delinquent taxes offered for sale are from Tax Year 2018, which were payable in 2019.
- During the Sale, investors called "tax buyers" bid on the right to pay the overdue taxes. This is called "buying the taxes."

## **How do you check if your property taxes are going up for sale?**

- Go to [cookcountytreasurer.com](http://cookcountytreasurer.com) and select the box labeled "Avoid the Tax Sale" where you can look up your property by address or Property Index Number (PIN).
- Use the "Contact Us" feature on [cookcountytreasurer.com](http://cookcountytreasurer.com).
- Visit the office at 118 N. Clark St., Room 112, Chicago, Illinois 60602.

## **What if your taxes are going up for sale?**

- Go to [cookcountytreasurer.com](http://cookcountytreasurer.com) to verify you are receiving your tax-reducing exemptions.
- Properties that are missing exemptions may be eligible for removal from the Tax Sale.
- While state law prohibits the Treasurer's Office from accepting payment plans, you may make partial payments. However, the only way to avoid the sale is to pay all Tax Year 2018 taxes and interest due before the Tax Sale.

## **How do you pay?**

- The easiest way to pay is at [cookcountytreasurer.com](http://cookcountytreasurer.com) by selecting "Pay Online for Free."
- Payments made online or in person at the Treasurer's Office will be accepted until the day before the taxes are offered for sale, according to the schedule published at [cookcountytreasurer.com/annualtaxsale](http://cookcountytreasurer.com/annualtaxsale).
- You may also pay at Chase or a participating community bank through November 4, 2021.
- Payments by personal check will be accepted only through October 15. After that, all payments (other than online payments) must be made by certified check, cashier's check, money order, or cash.

## **What if your lender is supposed to pay the taxes?**

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

## **What if you just bought the home and the taxes are going up for sale?**

- Contact your closing attorney to determine who was responsible to pay the taxes. Ensure that the responsible party pays as soon as possible.
- Taxes on the property will be offered at the Tax Sale if not paid prior to the sale—regardless of who was responsible to pay the taxes.

## **What if you think there is an error?**

- Use the "Contact Us" feature on [cookcountytreasurer.com](http://cookcountytreasurer.com) or call the office at (312) 443-5100.
- You may visit the office with proof of payment.