



OFFICE OF THE COOK COUNTY TREASURER

118 NORTH CLARK STREET • ROOM 112 • CHICAGO, ILLINOIS 60602

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HOW TO AVOID THE MAY 3, 2019 TAX SALE



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HOW TO AVOID THE MAY 3, 2019 TAX SALE



What's a Tax Sale?

- By law, the Cook County Treasurer's Office is required to put delinquent taxes—not the property itself—up for auction.
- The May 3, 2019, Tax Sale is for taxes that weren't paid when due on March 1 or August 1, 2018.
- It is called the 2017 Annual Tax Sale because the delinquent taxes offered for sale are from Tax Year 2017, which were payable in 2018.

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.
- Use the website to look up your property or see the list of properties with delinquent taxes.
- Use the website to contact the Treasurer's Office or call 312.443.5100.
- Visit the office at 118 N. Clark St., Room 112, 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?

- The most efficient and fastest way to pay is at cookcountytreasurer.com.
- Click on "*Make an Online Payment.*"
- Online payments will be accepted until the day before the taxes are offered for sale, according to the schedule published at cookcountytreasurer.com.

If you are not paying online, how do you pay?

- You may pay at Chase or a participating community bank through May 2, 2019.
- You may pay at the Treasurer's Office prior to the day the taxes are offered for sale.
- Payments by personal check are accepted at Chase and the Office only through April 12.
- After that, all payments at Chase or the Office 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 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.
- Pay the current taxes on time. Otherwise, a tax buyer has the right to make those payments and charge high interest rates.

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.