



# WINNEBAGO COUNTY

## ILLINOIS

### A Guide to Navigate the Delinquent Tax Process

Each year numerous Winnebago County property owners pay their real estate property taxes late or are unable to pay them altogether.

#### Prior to the Tax Sale:

- The County Treasurer/Collector sends tax bills to property owners once a year with 2 installment dates printed on the tax bill.
- Tax payments not received by the second installment due date will be considered delinquent and subject to publication and tax sale.
- The County Treasurer/Collector sends one certified notice and publishes the list of delinquent taxes in the local newspaper. The notice warns you to pay your taxes before they are sold at the tax sale.

#### Tax Sale:

- The tax sale is usually held in November. The tax buyer who bids the lowest rate of interest pays the County Treasurer/Collector's office the total taxes that were due, plus costs of the sale and fees.

#### After Tax Sale:

- All records are turned over to the County Clerk for Redemption.
- The property owner or any party with a financial interest in the property has a minimum of two and 1/2 years residential, one year vacant lots or commercial from the date of the sale to redeem these taxes.
- The tax buyer may but is not legally obligated to extend the redemption period up to three years from the date of the tax sale.
- The interest rate bid at the sale is for one six month period.
- If taxes are not paid, subsequent unpaid taxes can be paid by tax buyers without auction and added to the redemption total after second installment is delinquent; with a 12% per year penalty for subsequent taxes.
- If taxes are not redeemed, the tax deed process can be initiated six months prior to the time of redemption to expire. The redemption amount could increase by \$2000.00. **If this process has begun, the tax buyer does not need to wait until the second installment, but may pay and add the current year's taxes to the redemption total as soon as the current tax bills are mailed.**
- To obtain an Estimate of Redemption call the County Clerk's Office at 815-319-4349.
- The redemption of these taxes must be made in one full payment by Certified Funds (Cashier's check, Bank Certified Funds, money order or cash). The redemption can be made in person or by mail payable to the Winnebago County Clerk.

**Winnebago County Clerk Lori Gummow**

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