

## Free Financial Counseling for Will County Homeowners

Will County Center for Community Concerns  
Vicki McDonald, Housing Counselor Specialist  
304 N. Scott Street  
Joliet, IL 60432  
(815) 722-0722 ext. 221  
Mon. - Fri., 8:00 a.m. - 4:00 p.m.  
[www.wcccc.net](http://www.wcccc.net)

Community Service Council of Northern Will County  
Gloria Murtaugh, ext. 216  
719 Parkwood Drive  
Romeoville, IL 60446  
(815) 886-5000 or (630) 759-9494  
Mon. - Thurs., 8:30 a.m. - 4:30 p.m.  
Fri., 8:30 a.m. - 3:00 p.m.; Sat., by appointment  
[www.thecsc.org](http://www.thecsc.org)

DuPage Township Supervisor William M. Mayer  
Linda Youngs, Credit Counselor  
241 Canterbury Lane  
Bolingbrook, IL 60440-2834  
(630) 759-1317  
Mon. - Fri., 8:30 a.m. - 4:30 p.m.  
[www.dupagetownship.com](http://www.dupagetownship.com)

Illinois Department of Human Services  
(800) 843-6154  
[www.dhs.state.il.us](http://www.dhs.state.il.us)  
Local partner: Catholic Charities of Joliet  
Sara Sutter (815) 774-4663 ext. 3120  
Mon. - Fri., 8:30 a.m. - 4:30 p.m.  
[www.cc-doj.org](http://www.cc-doj.org)

"Finally Home"  
Illinois State Treasurer Alexi Giannoulis  
Ben Noven, Director  
(312) 814-1899 or (888) 803-4663  
[www.treasurer.il.gov/programs/finally-home](http://www.treasurer.il.gov/programs/finally-home)  
[finallyhome@treasurer.state.il.us](mailto:finallyhome@treasurer.state.il.us)  
Complete online application, and program  
representative will respond within 24 hours.

Attorney General Lisa Madigan  
(312) 814-3000  
Homeowners Help Line (866) 544-7151  
Mon. - Fri., 9:00 a.m. - 5:00 p.m.  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

"Governor Blagojevich's Illinois  
Homeowner Assistance Initiative"  
Illinois Housing Development Authority  
(312) 836-5200  
Mon. - Fri., 8:30 a.m. - 5:00 p.m.  
[www.ihda.org](http://www.ihda.org)

"FHASecure"  
U. S. Department of Housing and Urban Development  
(800) 225-5342  
[www.fha.gov](http://www.fha.gov)  
[www.hud.gov](http://www.hud.gov)

Homeownership Preservation Foundation  
(888) 995-4673  
<http://www.995hope.org/>

ACORN Home Equity Loss Prevention (HELP)  
(888) 409-3557  
Mon. - Fri., 8:00 a.m. - 8:00 p.m.;  
Sat., 9:00 a.m. - 2:00 p.m.  
[www.acornhousing.org](http://www.acornhousing.org)

Pat McGuire  
Will County Treasurer  
302 N. Chicago St.  
Joliet, IL 60432  
(815) 740-4675  
[www.willcountytreasurer.com](http://www.willcountytreasurer.com)  
[Treasurer@willcountyillinois.com](mailto:Treasurer@willcountyillinois.com)

## If Your Property Taxes Were Sold

The purchase of a delinquent tax by a tax buyer does not cause the immediate loss of property.

Listed below are facts about sold delinquent taxes and the redemption process.

1. A lien has been placed against the property.
2. A residential property owner has 24 to 30 months to buy back ("redeem") the sold delinquent tax before the tax buyer can acquire the deed to the property.
3. An immediate fee of \$104 or \$129 has been attached to the sold delinquent tax.
4. The delinquent tax was sold at an interest rate of 18% to 0%.
5. The interest rate on the sold delinquent tax doubles every six months.
6. A redemption (buying back) of the sold delinquent tax—including all fees, penalties, and interest—must be paid in full. Partial redemption is not accepted.
7. Illinois law requires the tax buyer to serve a Take Notice to the property owner within 4 ½ months of the tax buyer's purchase of the delinquent tax.
8. The tax buyer who purchased the delinquent 2007 tax may add any unpaid 2008 tax to the 2007 tax sale after the second installment due date in 2009 and before the next tax sale.
9. The Will County Clerk's office is where sold delinquent taxes can be redeemed. Contact the Will County Clerk after November 24, 2008, to learn the full cost of redemption, including all fees, penalties and interest.
  - Phone (815) 740-4623
  - Email [coclrk@willcountyillinois.com](mailto:coclrk@willcountyillinois.com)
  - Fax (815) 723-1378
  - Mail or in person at the Will County Office Building, 302 N. Chicago St., Joliet, IL 60432

The Will County Clerk's office is open Monday-Friday, 8:30 a.m.-4:30 p.m. Sold delinquent taxes cannot be redeemed on Saturdays.

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