

F A Q

FREQUENTLY ASKED QUESTIONS ABOUT PROPERTY TAX FORECLOSURE

DO NOT ALLOW DELINQUENT PROPERTY TAXES TO FORCE RACINE COUNTY TO FORECLOSE ON YOUR PROPERTY.

If the current year taxes are not paid in full before September 1, a Tax Certificate will be issued against the property per Wisconsin State Statute 74.57. This means if you fail to pay the outstanding delinquent real property taxes, special assessments, special charges, special taxes, plus interest and penalty, ownership of the property will eventually transfer to the County. This transfer can occur two years after issuance of the tax certificate.

The foreclosure process involves fees for title report, certified notices and newspaper publication. These charges are added to your debt and need to be paid, in addition to the delinquent tax balance, if the property is to be redeemed.

PAYMENT OPTIONS

1. Pay in Person:

Racine County Courthouse
730 Wisconsin Ave, Racine WI
- Office is open 8:00 a.m. - 5:00 p.m.-
Monday - Friday (excluding holidays)

2. Mail (checks only):

Racine County Treasurer's Office
730 Wisconsin Ave
Racine WI 53403-1274

3. Remote Drop-off Site

Burlington City Hall, 300 N Pine St, Burlington

4. Drop Box

Brown drop box is located outside the Courthouse building, east side, next to the US Postal box.

5. Credit Card or Electronic Check

Call 1-800-272-9829 or use the internet link on the Racine County's website: racinecounty.com/government/county-treasurer/property-taxes or directly at www.officialpayments.com. The jurisdiction code for Racine County is 5835. Third party vendor does charge an additional fee.
(Contact Official Payments Customer Service at 1-800-487-4567 if you need assistance using their service)

Tax Foreclosure

*You still have time
to save your home*



COUNTY TREASURER

Racine County Courthouse
730 Wisconsin Avenue
Racine, Wisconsin 53403-1274

Telephone: (262) 636-3339
Fax: (262) 636-3279

Email: RCTreasurer@racinecounty.com

Website: racinecounty.com/government/county-treasurer

Q. What is Foreclosure?

A. Foreclosure is the loss of your property. Property owners with property taxes that are three years delinquent are at risk for In Rem Tax Foreclosure Action. For example, those who fail to pay their 2017 property taxes are eligible for Tax Foreclosure beginning September 1st of 2020.

Q. Will I really lose my home/property if I don't pay my taxes?

A. Yes. If your taxes are delinquent for three years, your property is at risk of foreclosure.

Q. Will I receive notification before my property is foreclosed?

A. Yes. Several times a year, delinquent statements are mailed. Before the court hearing, your name will be published in the newspaper 3 times and certified notices will be mailed to you, occupants (tenants), and lien holders.

Q. Are there any additional fees for being in Tax Foreclosure?

A. Yes. Any fees due to the tax foreclosure process will be charged to the property owner including Title Report fees, Newspaper Publication Fees and Certified Mail Fees. You will receive invoices for the fees.

Q. What if I don't have all the money right now?

A. Pay off the oldest tax year, then communicate with the County Treasurer about setting up a payment arrangement. A payment arrangement does not, however, stop the interest and penalties from accumulating. Once on a payment arrangement, payments must be kept up. If a payment is missed, your arrangement will no longer be valid and the property would be eligible again for foreclosure.

Q. When is the last day before Court to get my property out of foreclosure?

A. A minimum of 30 days prior to the court date. Called the Last Day of Redemption, this is the last date to pay the taxes and fees to redeem your property.

Q. Who should I turn to for assistance?

A. Contact your mortgage company about refinancing to pay off your delinquent property taxes. If you do not have a mortgage, consider obtaining a mortgage, home equity loan, or other bank financing. You may save a lot of money in financing costs by obtaining bank financing! Per Wisconsin Statute 74.47, Racine County charges 1 ½ % interest and penalty per month which is 18% per year.

Most banks charge a much lower interest rate.

If you qualify for the Homestead Income Tax Credit, but have not been claiming it, you may be able to go back 4 years for a refund which you then can apply to your property taxes. Contact the Department of Revenue to see if you qualify at (608) 266-8641 or e-mail homestd@revenue.wi.gov

Contact GreenPath Financial Wellness for free financial counseling by calling 1-877-337-3399 or visit www.greenpathREF.com. They will provide financial education and assist you with setting up a budget and a payment arrangement for your taxes.

Q. What if I have no money to pay the taxes?

A. If you are unable to pay your taxes, then now is the time to contact a realtor to sell your property before losing it to tax foreclosure.

Q. What happens after my property is foreclosed?

A. Sheriff Deputies will serve you and/or any occupants with an eviction notice giving 5 days to vacate the premises.