

Get Help

Jefferson County Sheriff's Office

(502) 574-5479: Call to arrange partial payments for your unpaid taxes as soon as possible after you receive your tax bill.

Jefferson County Attorney's Office:

(502) 574-6331: After April 16, call to arrange partial payments and ask for a payment plan for your unpaid taxes.

Legal Aid Society: (502) 584-1254: You may qualify for free legal help when dealing with third party investors. We can help with foreclosure preventions and life planning documents:

Jefferson County PVA: (502) 574-6380

A Homestead or Disability Exemption could lower your property tax payment. Get answers to your property tax assessment questions.

AARP: 1-866-295-7275: Information on Budgeting, Estate Planning, Taxes, and Low-Income Assistance.

KIPDA: (502) 266-5571

Information about how Social Security provides assistance with Medicare Part D Prescription drug costs, plus services and programs to promote health, safety, and overall well-being for elderly, differently-abled persons, and caregivers.

Housing Partnership, Inc: (502) 585-5451 Free housing and financial counseling.

Louisville Urban League: (502) 566-3362 Free housing and financial counseling.

Neighborhood Places: (502) 574-8035

Information on resources and emergency assistance programs, and benefits screening for public assistance programs.

Members of Local Options for Kentucky Liens (LOKL)

AARP Kentucky

Coalition for the Homeless

**Kentuckiana Regional
Planning & Development
Agency (KIPDA)**

**Kentucky Equal
Justice Center**

Legal Aid Society

Louisville Urban League

Metropolitan Housing Coalition

**Network Center for
Community Change**

**New Directions Housing
Corporation**

River City Housing

Women in Transition

Volunteer to help inform your neighbors how they can protect their homes from foreclosure and the burden of excessive fees. Call George Eklund: 618-5892

What Happens If I Can't Pay My Property Taxes?



Today, many Americans are looking through stacks of bills wondering which to pay first. Protect your home from foreclosure; protect yourself from excessive fees: ***make paying your property taxes a top priority.***

If you are not able to pay your property taxes on time, this brochure can tell you

- **What to expect**
- **Where to find help**
- **What you can do**

What Is the Process That Governs Late Property Taxes?

What You Can Do While You Still Have Time to Pay Your Property Tax on Time:

November 1

- In general, tax bills are mailed.
- Payment is made to the Jefferson County Sheriff's Office.
- **The Jefferson County Sheriff's Office will accept partial payments (502-574-5479).**

December 1- 31

The face amount of the tax bill is due.

January 1

A 5% penalty is added to the total amount due.

February 1

The penalty increases to 21% of the tax due.

April 15

After April 15 you pay the Jefferson County Attorney (502-574-6331) or you may request a payment arrangement.

What to Expect When Your Tax Bill Becomes Late:

April 16

- The Jefferson County Attorney mails a notice informing homeowners that their tax payment is late.
- The Jefferson County Clerk advertises the late tax bills for tax speculators to purchase.

May, June, July

Free Clinics sponsored by the member organizations of Local Options for Kentucky Liens (LOKL), will be offered to interested homeowners at various locations around Louisville Metro. Contact George Eklund at 618-5892 for more information.

July

Auctions are conducted by the Jefferson County Clerk's Office for property tax liens. After the sale takes place, the third party purchasers file the liens with the Jefferson County Clerk.

What to Expect When a Tax Speculator Holds a Lien on Your Property:

- If a speculator buys your tax bill, you must deal with the third party purchaser.
- Once a tax bill is sold, some companies can be very hard to work with, charging 12% and additional fees.
- A tax lien speculator can collect on a lien for up to 11 years.
- The lien holder can file for a foreclosure.

Can I Make Payments on My Tax Bill?

The Jefferson County Sheriff's Office will accept partial payments on your tax bill prior to April 16 before your tax bill is late. ***Make every effort to budget and pay what you can to the Sheriff's Office (502-574-5479). You do not need all the money up front.*** After April 15 The Jefferson County Attorney (502-574-6331) may enter into a formal payment arrangement after a late tax bill is transferred to the Jefferson County Clerk's Office, but additional fees will be charged.