FAQ Property Tax Sale

Tender Related:

Where can I find more information on the tender process?

Visit the City of Windsor website at citywindsor.ca to view a copy of the tender package and a checklist for submitting a valid tender. The path is City Hall > Taxes and Assessment > Property Tax Sale. Tender packages can be printed from the City's website at www.citywindsor.ca, keyword search "Property Tax Sale" free of charge. Alternatively, a hard copy of the printed tender package is available at the property tax counter located on the first floor, 350 City Hall Square West. A $39.55 ($35 + HST) non-refundable fee will apply per printed package. If you have questions after reviewing the package, please contact 311.

If my tender is successful, do I need a lawyer to complete the transaction?

Yes, you are required to retain your own lawyer to complete this transaction on your behalf. Your lawyer will advise you of your rights and obligations, review any transaction documents with you, and make the necessary registrations with the Ontario Land Registry Office. Neither the City nor its employees are permitted to do this for you.

What do "accumulated taxes" in the advertising mean?

Accumulated taxes mean real property taxes that have accumulated with respect to a parcel of land from the first day of advertising of the parcel for sale to the public until the day a successful purchaser is declared. For advertising purposes, the minimum tender amounts are set at least five weeks in advance of the tender opening. These amounts are based on taxes levied, current and near-term penalties/fees due, as well as any other known pending charges that may come due in the near term. Actual amounts may vary from the minimum tender amounts at the time that the sale is closed.

Is there a fee to submit a tender on a property?

Effective March 1, 2026, there is a $293.80 ($260.00 + HST) tender opening and examination fee per tender submitted. This fee must be separated from your tender and not included in your sealed tender. The fee can be paid by way of personal cheque, credit card, debit card, money order or bank draft, payable to The Corporation of the City of Windsor. At the discretion of the Treasurer, tender packages will be rejected if the $293.80 fee is not paid at the time of the tender opening on Tax Sale Day. The fee of $293.80 ($260.00 plus HST) is non-refundable except where the Tax Sale is cancelled by the Treasurer. Any eligible refund will be issued by cheque. Please allow up to three weeks for processing.

What are my options for receiving my tender back if I am not the highest or second highest tenderer?

Tender deposits will not be available for return for at least five business days after the Tax Sale Day. To schedule an appointment to pick up or to arrange a mailed return of your tender deposits please send an email to taxsale@citywindsor.ca.

If coming in person to pick up the tender deposit, please note that you are required to bring two pieces of photo identification matching the name of the tenderer. If the tender was submitted in the name of a company the individual picking up the deposit must provide a Letter of Authorization which sets out the full legal name of the authorized individual who may pick up the deposit and encloses a copy of the necessary corporate documents that evidence the signing authority of the signer.

If you are requesting the tender deposit be returned by mail you must include the following statement in your email request: “I hereby authorize the City of Windsor to return my unsuccessful tender(s) including my deposit(s) via the postal service and assume full responsibility and liability should the tender deposit(s) not arrive at its destination”.

Am I able to submit a tender in one name and then close the purchase with a different name, company name or add another owner?

Yes, the original tenderer must provide the City’s Legal Department with a signed Direction confirming the name or names to be registered on the deed.

If a property receives no tenders at the Tax Sale is it still available for purchase?

If there is no successful purchaser, the City may commence steps to have the property vest in the municipality or readvertise for public sale a second time. If the City chooses to commence a public sale for a second time, it will do so within two years after the date of the first public sale.

How often is the website updated when a property is cancelled?

The City updates the Property Tax Sale webpage as promptly as possible when a property is removed or information changes. Prospective tenderers should check the webpage regularly, including immediately before submitting a tender.

Can I pay the tender deposit amount with more than one certified cheque?

Yes, the tender deposit payment can be made in a single certified payment, or multiple certified payments provided the total of the certified cheques is at least 20% of the tender amount.

Where is my tender being kept before the tender opening?

Upon receipt of the tender envelope, the Treasurer (or designate) will date and time stamp the outside of the envelope and retain it unopened in a safe place. This serves to ensure security of the tenders and assists in maintaining the integrity of the tender process.

Can I withdraw my tender?

Should a person who has submitted a tender to the municipality wish to withdraw the tender the tenderer must:

1.) submit a written request to the Treasurer requesting the withdrawal; and
2.) the request must be received by the Treasurer before 3:00 p.m. on the last date for receiving tenders.

Upon receiving a valid request for withdrawal, the Treasurer will make note of such valid request and on the day of opening tenders, reject such withdrawn tenders.

What if there are multiple tenders with the same tender amount?

Should the Treasurer receive two or more tenders that are equal, the one received earliest would be considered to be the highest tender.

Can I use foreign currency, such as U.S. currency during the tender process as a payment option?

No, the only acceptable currency for the Tax Sale is Canadian dollars.

Is this a tax lien sale or a tax deed sale?
This is a tax deed sale.

Property Related:

Is there an existing structure on the property? Do you have any details with respect to the number of bedrooms, amenities or aesthetics? Can I go onto the property or go inside for a look?
No, the City does not own the property and therefore cannot make any representations or warranties as to its description, condition or fitness. Any inspection of the property will have to be conducted by yourself with, where applicable, the necessary consent of the property owner. Please note that the City has no authority to compel the property owner to facilitate any inspection with you or provide you with entry for inspection.

What is the property worth?
Ontario law does not bind the treasurer or the City to inquire into or form any opinion of the value of the land before conducting a Tax Sale. It is important that you conduct your own due diligence and seek out independent legal advice prior to making a tender.

What if there is someone living there?
The City does not guarantee vacant possession. Once the deed is transferred to you and you are in possession of the property, you will have to extricate the occupant(s) or tenant(s) through your own legal means and at your sole expense.

Will I receive keys to the residence on sale closing?
No, as the City does not own the property, the City is not in possession of any keys or entry mechanisms to the property. Gaining entry, will be undertaken by the successful purchaser and at their sole expense.

Are there any service orders on the property?

Any questions you may have regarding zoning or service orders can be asked by calling 311, who will direct you to the appropriate party.

What if there is a mortgage or other liens on the property?

The City makes no claim to whether there are any mortgages, liens, or other encumbrances which may exist on title for the property. As part of your due diligence prior to submitting a tender, your lawyer will conduct a title search for the property and advise you accordingly.

How long are listings posted on the City's website before the Tax Sale date?

Tax Sale listings are posted on the City's website for approximately four to five weeks prior to the Tax Sale date and remain available online throughout the advertising period. During this same period, the listings are also published once in *The Ontario Gazette* and once per week for four weeks in the *Windsor Star*.

Is a property owner or estate representative able to sell a property even when it has been listed for a property Tax Sale on the City's website?

Yes, the property remains owned by the registered property owner until ownership is lawfully transferred. The owner, or an estate representative with the necessary legal authority, may pursue a private sale however, the outstanding cancellation price and registered tax arrears certificate must be addressed to cancel the Tax Sale proceedings.

Is it possible for a Tax Sale to be cancelled at any time?

Yes, even after a tax sale has occurred and a successful purchaser has been declared, the City Treasurer has discretion to stop the Tax Sale anytime prior to the registration of the tax deed if:

1.) the current property owner comes forward with payment of the cancellation price; or

2.) it is not in the City's financial interest to continue or where there has been some neglect, error or omission, it is not practical or desirable to continue with the Tax Sale.