FOR AUCTION AND TAX SALE BUYERS

Tax Sale Due Diligence Checklist

Ten checks to run before you bid on municipal tax sale property in Ontario.

01 **Read the municipal notice in full**
Sale type, deposit terms, redemption period, and what the buyer inherits.

02 **Pull the parcel register**
Ownership, encumbrances, easements, and anything registered against title.

03 **Check the zoning**
What it is today, and what the municipality allows. Do not assume.

04 **Look for outstanding work orders**
Open permits, fire orders, or bylaw files follow the property.

05 **Confirm occupancy**
Vacant, owner, or tenants. Tenancy changes everything about timing and cost.

06 **Walk the property from outside**
Condition read, access, neighbouring use. Interior access is often impossible.

07 **Call the building department**
Unpermitted work, heritage status, septic or well records.

08 **Get insurance priced before you bid**
Some properties are hard to insure. Find out before, not after.

09 **Budget the redemption risk**
The owner may redeem. Know what happens to your deposit and your costs.

10 **Line up your lawyer before the sale**
The bidding process runs on the municipality's clock, not yours.

Want the weekly list? Hamilton, Niagara and Haldimand municipal tax sales, opening bids, dates, and this checklist applied.
sahramcfarlane.com/invest/tax-sale-watchlist/

Information only, not legal advice. Verify every detail with the municipality and your lawyer before bidding. Sahra McFarlane, Salesperson, Cityscape Real Estate Ltd, Brokerage.

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