### Guide to Property Tax System

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### Property Tax Offices

**Cook County Assessor**  
cookcountyassessor.com  
tel. 312.443.7550  
Establishes property assessments. Valuation of parcels of property is conducted for tax purposes. Also oversees exemptions and appeals.

**Cook County Clerk**  
cookcountyclerk.com  
tel. 312.603.5656  
Maintains warrant books, judgment books and scavenger books. Handles redemptions of taxes sold or foreclosed at tax sale and prior years’ taxes.

**Cook County Recorder of Deeds**  
cccd.info  
tel. 312.603.5070  
Maintains records of real estate ownership as well as federal and state tax liens.

**Cook County Treasurer**  
cookcountytreasurer.com  
tel. 312.443.5100  
Prints, mails and collects payments of property tax bills and oversees the distribution of revenues to local government agencies. Administers the annual tax sale and scavenger tax sale, and issues refunds.

**Cook County Property Information Portal**  
cookcountypropertyinfo.com  
Combines information from the property tax offices into one unified website. The Portal allows residents to pay property taxes, apply for refunds or exemptions and appeal taxes online. The website also has a 10-year levy (taxing) history of each agency listed on the property tax bill, which shows taxpayers how their money is spent.
**Once You Get the Keys to Your New House**

**Know your “PIN”**
Your property has a unique 14-digit Property Index Number (PIN) that corresponds to the real estate legal description, which can be verified on your deed. If your deed contains only a legal description, the Cook County Clerk’s Office, which assigns PINs, can provide it for you.

**Change name and address on tax bill**
Check the Cook County Treasurer’s website to see if your name and address for your tax bill are correct. Go to [cookcountytreasurer.com](http://cookcountytreasurer.com) or [cookcountypropertyinfo.com](http://cookcountypropertyinfo.com), click on Forms, then Name/Address change and enter your PIN to view the address on file for your PIN. If your address needs to be changed, follow the instructions on the website to update your contact information.

**Apply for exemptions**
Contact the Cook County Assessor’s Office to learn if you are eligible for any money-saving tax exemptions. An exemption is a reduction applied to the tax bill only if the homeowner satisfies qualifications determined by the Assessor’s Office.

**Payment status**
You can verify to see if your payment has posted by visiting [cookcountytreasurer.com](http://cookcountytreasurer.com) and entering your 14-digit PIN in the “Payment Status” section of the website. Under state law, only U.S. postmarks (not metered dates) may be used to determine whether payments were timely received and to determine whether penalties and interest are due.

**Update the name on your deed**
Contact the Cook County Recorder’s Office to make sure your name is properly recorded on the deed to your new property.

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**How to Pay Your Tax Bill**

**Chase Bank** – Present an original payment coupon and payment at any Chase Bank locations throughout Chicagoland.

**Online** – Pay at [cookcountytreasurer.com](http://cookcountytreasurer.com) or [cookcountypropertyinfo.com](http://cookcountypropertyinfo.com) from your checking or savings account.

**Mail** – Use the return envelope included with your tax bill. Mail one check with one original payment coupon per envelope. The cancelled check serves as your receipt.

**Mortgage Escrow** – If your taxes are paid from a mortgage escrow account, confirm that your lender is paying on time and on the correct PIN. A mortgage escrow account is a bank account established by a broker or bank for the purpose of holding and distributing funds for expenses such as property taxes or homeowner’s insurance.

**Making Partial Payments**

The Cook County Treasurer’s Office allows taxpayers to make partial payments. Taxpayers are responsible for paying the total amount owed in addition to any interest and fees added to the remaining balance. Failing to pay the tax bill in full could result in delinquent taxes resulting in taxes being offered at the annual tax sale.

When making multiple partial payments, all checks must include your name, address, phone number, PIN, the tax year and installment for which you are making a payment and your email address if possible. When paying by check, you must detach the original tax payment coupon from the bill and include it in the payment envelope.

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**The Bill**

Cook County Property Tax Bills are mailed twice a year.

**First Installment** – In Cook County, the due date for the First Installment is always the first business day in March. The First Installment is 55% of the prior year’s total taxes.

**Second Installment** – The Second Installment is due around late summer or early fall. The actual due date fluctuates because other state, county and local agencies must issue data on assessments, appeals, the state equalization factor, exemptions and local tax rates before the Cook County Treasurer’s Office can print and mail the Second Installment bills.