

Guide to Property Tax System

Property Tax Items	Assessor	Clerk	Recorder of Deeds	Treasurer	Portal
Appeal My Taxes	●				●
Apply for Duplicate or Overpayment Refund				●	●
Apply for Property Tax Exemptions	●				●
Change Name on Tax Bill				●	●
File for Certificate of Error	●				
Find My PIN		●			●
Get a Tax Bill				●	●
Pay My Taxes				●	●
Property Legal Description		●			
Verify Property's Owner			●		

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 forfeited at tax sale and prior years' taxes.

Cook County Recorder of Deeds

ccrd.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.

Property Tax Payment Guide



Office of Cook County Treasurer Maria Pappas

County Building, Suite 112
118 N. Clark Street, Chicago, IL 60602
312.443.5100



cookcountytreasurer.com

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.

Payment Methods

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

Online – Pay at cookcountytreasurer.com or 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.B. Taxpayer 123 Elm St. Town IL 60000 Tel. 312.123.4567 taxpayer@email.com	PIN 12-34-567-890-1234 Property location, unit#, town	0000
		Date
		\$ XXXXX.xx
Payable to	Cook County Treasurer	
	xxx Thousand xxx hundred xxx-xxx & xx/100	dollars
Bank Name	00000 0000000000 00000 0	
Memo	Tax Year / Installment	A.B. Taxpayer

Use the return envelope(s) supplied with your tax bill(s).

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.

Delinquent Taxes

Past due and unpaid taxes considered delinquent will be sold at the annual Tax Sale. The “redemption period” after the Tax Sale can range from six months to two and a half years and is dependent upon the type of property. Property owners whose taxes have been sold are urged to contact the Cook County Clerk’s Office immediately to pay the total tax, penalties and fees owed in order to redeem their property taxes and remove the threat of loss of the property.

Where Are My Tax Dollars Going?

After your property taxes are collected, the money is distributed to anywhere between 12 to 20 different local government agencies such as schools, townships and park districts. If your local government’s budget goes up, your taxes may also go up. Even small budgetary increases, collectively, may result in a higher tax bill.

Now, property owners can use a simple, interactive online tool to view their tax bill and financial statements of those local government agencies that receive your tax proceeds.

See where your tax dollars are being spent:

- Go to either cookcountytreasurer.com or cookcountypropertyinfo.com
- Click “View Taxing District Financial Statements”
- Enter your 14-digit Property Index Number (PIN)
- Click the icon beside each agency name to display its financial information