

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.

Saving You Money



Office of Cook County Treasurer Maria Pappas

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



cookcountytreasurer.com

Programs Administered by the Cook County Treasurer

REFUNDS

Thousands of Cook County taxpayers are owed tax refunds. These refunds are usually due to unintended overpayment through an escrow account, or duplicate payment by the taxpayer.

Check to see if you are owed a refund by visiting cookcountytreasurer.com or cookcountypropertyinfo.com and click on REFUNDS, then REFUND Search, and enter your PIN to begin your search.

If you find you are owed a refund, click on HOW TO APPLY to begin steps to claim your refund.

OTHER QUALIFYING PROGRAMS

Military Waiver – Military personnel on active duty are eligible to defer the payment of real estate taxes under the provisions of the Soldiers' and Sailors' Civil Relief Act. This deferral extends to taxes becoming due in the period between your active duty date and 180 days from your release from active duty. *Applications are received by the Cook County Treasurer's Office.*

Senior Citizen Tax Deferral – Seniors 65 or older can defer a percentage of the property taxes on their principal place of residence. The loan must be repaid at 6% simple interest per year when the home is sold or transferred to an heir. Applications are due March 1 and are received by the Cook County Treasurer's Office. For additional details including income and eligibility requirements please visit cookcountytreasurer.com.

Programs Administered by the Cook County Assessor

EXEMPTIONS

Homeowner Exemption – To qualify, the homeowner or previous homeowner must have occupied the residential property by January 1, of the tax year for which the bill is due. For example, to receive the exemption for taxable year 2011, the property owner must have occupied the property as of January 1, 2011. *Once received, the homeowner exemption will be automatically applied to the bill each year.*

Senior Citizen Exemption – To qualify, the homeowner must be 65 or older and occupy the property as the principal place of residence as of January 1 of the taxable year. *Seniors must reapply for this exemption each year.*

Senior Freeze Exemption – This exemption freezes the value of a property. Over time, in some areas, this program results in lower taxes as the homeowner's property remains the same and surrounding properties rise in assessed value. To qualify, the homeowner must:

- Be 65 or older during the taxable year
- Meet income eligibility requirements
- Use the property as a principal place of residence as of January 1, for the previous and current taxable year
- Have owned the property or have had legal, equitable or leasehold interest in the property for the previous and current taxable year
- Be liable for the payment of property taxes for the previous and current taxable year

Seniors must reapply for this exemption each year.

OTHER QUALIFYING EXEMPTIONS

Disabled Persons' Exemption – Provides qualified disabled persons with a reduction in the equalized assessed value of the property.

Home Improvement Exemption – Allows a homeowner to increase the value of the home without increasing your property taxes for at least four years.

Returning Veterans Exemption – Allows veterans returning from active duty in armed conflict to receive a reduction in the equalized assessed value of their property for the tax year and the following tax year upon the veterans' return.

Disabled Veterans' Homeowner Exemption – Allows veterans with a service-connected disability as certified by the U.S. Department of Veterans Affairs to receive this annual exemption. Exemptions of various amounts are available depending on percentage of disability.

Long-Time Occupant Exemption – Enables a homeowner to receive an Expanded Homeowner Exemption. To qualify:

- The residential property must be the primary residence of the homeowner
- The property must be occupied by homeowner for at least 10 years
- The total household income must meet eligibility requirements

CERTIFICATE OF ERROR

A Certificate of Error is a document showing that the Cook County Assessor has changed a property's assessed value, usually resulting in an updated amount owed by the taxpayer. Illinois law provides this procedure as a way to correct a tax bill after the assessment for that tax year is finalized. A certificate of error addresses a single year. If you are entitled to a value reduction for more than one year, a certificate of error request must be filed for each individual year.