

PROPERTY TAX PAYMENT METHODS

(Please indicate your PIN on your payment check!)

CHASE Present an original payment coupon and payment at any of the more than 250 Chase banking locations throughout Chicagoland. This is a free taxpayer convenience.

ONLINE Visit cookcountytreasurer.com/payments/online. You can pay from a checking or savings account, but first verify that your bank can make electronic "ACH" payments from your 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 through a mortgage escrow account, verify that the PIN on your deed matches the PIN your lender is referencing with their payment.

PROPERTY TAXES AND THE COOK COUNTY TREASURER

Local taxing authorities, the Cook County Assessor and the Cook County Clerk determine your property tax amounts. These revenues provide crucial support for many vital community services and programs including:

- schools and community colleges
- police and fire protection
- public health
- parks
- libraries
- water filtration
- forest preserves

The Cook County Treasurer's property tax duties mainly include effective collection, investment safety and maximum yield, efficient distribution to local governments, and issuance of valid taxpayer refunds. Our Office is responsible for collecting over \$9 billion in annual real estate taxes, on nearly 1.7 million taxable parcels, and distributing those funds to about 2,000 local government agencies/units throughout Cook County. As such, the Cook County Treasurer manages the second largest property tax collection system in the United States. Our Office's strong customer service accomplishments have included:

- expanded payment options, via Internet and at 450 bank locations
- publicizing of available refunds, with overpayments of \$250,000,000 returned to taxpayers
- highly informative website: 5,000,000 visits since 2004; over 31,000 e-mail responses
- automated phone system handling almost 1,000,000 calls since 2003
- information available in 20 foreign language brochures and on our website
- enhanced public Outreach Program – e-mail outreach@cookcountytreasurer.net to schedule a speaker visit

Count On Us!

CONTACT INFORMATION

Website/E-mail

cookcountytreasurer.com

Automated Phone System

312.443.5100, 24-hours, 7-days a week
English/Espanol/Polski

Office Address

118 N. Clark St., Suite 112, Chicago, IL 60602
Mon. - Fri., 9:00 am - 5:00 pm

TREASURER'S SERVICES INDEX

Service / Function	Website	Phone System	Office
Balance Current Year	■	■	■
Change Name/Address	■	■	■
Current Military Waiver	■	■	■
Duplicate/Overpayment Form	■	■	■
Estate Search	■		■
Exemptions History	■		■
Payment Status	■	■	■
Payment by Legal Form	■		■
Refunds Search	■	■	■
Senior Citizen Tax Deferral	■	■	■
Tax Bill Description	■		■
Tax Bill Due Dates	■	■	■
Third Party Notification Form	■	■	■



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

REFUNDS – ENGLISH

PIN
your property taxes
down –
**Refunds and
exemptions**

MARIA PAPPAS
Cook County Treasurer



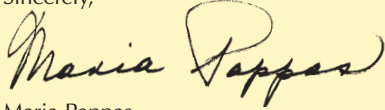
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Office of the Cook County Treasurer
Count On Us!

A Note from the Treasurer,

Exemptions and Refunds are the best ways to minimize your property taxes. Please become acquainted with the tax-savings opportunities discussed here. Our website is a convenient, “treasure chest” of information, and you can call our automated phone system or visit our office. Be sure to reference your PIN (14-digit Property Index Number). We’re pleased to help you save money. **Count on us!**

Sincerely,



Maria Pappas
Cook County Treasurer

REFUNDS

Thousands of Cook County taxpayers are owed tax refunds, usually due to unintended overpayment or duplicate payment (i.e., the bill was paid by both the homeowners and their mortgage companies). By your filing of a valid tax Refund Application, the Treasurer can issue a refund. The process is quick and simple, by phone or Internet, available for the current year and the prior four years. We urge you to annually search for possible refunds, to be sure you have not overpaid.

Refund Search Procedure

- 1) call our automated phone system, press 2 for “Refunds,” enter your PIN (14-digit Property Index Number), or
- 2) visit cookcountytreasurer.com/refunds/search and enter your PIN.

To Apply

- 1) from our website, download and print an application, or
- 2) use our phone system to have an application faxed
- 3) mail or bring the completed, signed application to the Treasurer’s Office
- 4) include a copy of one or more of the following proofs of payment:
 - Cancelled check(s)
 - Imprinted, validated tax bill(s)
 - Register receipt(s) from cashier
 - Real estate closing statement or a copy of title company check
 - Your mortgage company’s IRS Form 1098 indicating taxes paid for the year OR a letter from the mortgage company, addressed to you, including PIN, amount paid, date paid, tax year, and installment number.
 - Paid tax-sale redemption bill

EXEMPTIONS

Exemptions might lower your taxes by hundreds of dollars each year. An estimated 200,000 property owners may currently qualify for \$45 million in exemptions, for which they never applied. To be sure you are taking full advantage of these savings opportunities, visit cookcountytreasurer.com/exemptions on the Internet.

HOMEOWNER EXEMPTION

\$250 - \$2000 may be saved annually (depending upon local tax rates and assessment increases) by taxpayers owning a single-family home, townhouse, condominium, co-op or apartment building.

Eligibility Requirements

- 1) property must be the primary residence
- 2) property must not exceed six units
- 3) first-time applicants must own the home and have been the property occupant as of January 1 of the related tax year

Application Procedures

- 1) applications available through the Cook County Assessor, tel. 312.443.7550 or cookcountyassessor.com, and
- 2) reapplication only necessary after the property has been sold

HOME IMPROVEMENT EXEMPTION

This program allows you up to \$75,000 worth of home improvement, without increasing your assessed value for the improvement, for at least four years. For more information, contact the Cook County Assessor or visit their website.

RETROACTIVE EXEMPTIONS

If you have not already filed, you may still receive exemptions for the current and/or preceding three year(s). To claim them, a “Certificate of Error” must be obtained from, filed with, and granted by the Cook County Assessor. Once the Certificate is approved, the Cook County Treasurer can refund your money.

OTHER EXEMPTIONS & SPECIAL PROGRAMS

SENIOR CITIZEN (HOMESTEAD) EXEMPTION

This can save you approximately \$200 on your Second Installment tax bill. (Those receiving this exemption automatically qualify for the Homeowner Exemption; no separate application is required.)

Eligibility Requirements

- 1) age 65 years or older during the tax year for which you are applying, and
- 2) the property must be your primary residence, and
- 3) first-time applicants must own the home and have been the property occupant as of January 1 of the related tax year

Application Procedures

- 1) applications available through the Cook County Assessor, and
- 2) an annual renewal form will be mailed to you

SENIOR CITIZEN ASSESSMENT FREEZE

This exemption freezes the Equalized Assessed Value (EAV) of your property, protecting you from “reassessment inflation.” (This freezes your property assessment, not the total tax bill.)

Eligibility Requirements

- 1) 65 years or older in the tax year, and
- 2) household income of \$45,000 or less, and
- 3) use the property as a primary home and have paid the taxes in the prior two tax years

Application Procedures

- 1) applications available through the Cook County Assessor, and
- 2) an annual renewal form will be mailed to you

SENIOR CITIZEN TAX DEFERRAL

The Cook County Treasurer’s Office administers this program, providing loans from the State of Illinois. Qualifying seniors can defer up to 100% of property taxes and special assessments (the amount not exceeding 80% of their equity interest) on their primary homes. The loan must be repaid, at 6% simple interest per year, when the home is sold or transferred to an heir.

Eligibility Requirements

- 1) at least 65 years of age by June 1 of the year in which applying (a previously-approved participant’s surviving spouse may participate if at least 55 years of age), and
- 2) household income of \$40,000 maximum, and
- 3) lived in the home at least 3 years, and
- 4) have fire and/or casualty insurance, and
- 5) no outstanding property taxes or special assessments

Application Procedures

- 1) from January through the March 1 deadline, forms are available at the Treasurer’s Office, for download at our website (select “Services for Seniors” tab) or by fax at our automated phone system, and
- 2) file on or before March 1, and
- 3) file annually to continue participation

CIRCUIT BREAKER

Seniors and disabled citizens may receive a financial grant for property taxes, rent or nursing home charges. Contact the Illinois Department on Aging, toll-free, at 800.252.8966 or at state.il.us/aging on the Internet.

DISABLED VETERANS ASSISTANCE

Tax exemption/assistance programs are available for qualifying veterans. Contact the Illinois Department of Veterans Affairs, 312.814.2460 or at state.il.us/agency/dva on the Internet.

CHICAGO HOMEOWNER ASSISTANCE PROGRAM (CHAP)

A low interest (3%) loan is offered by City of Chicago to qualified homeowners whose assessments have recently, sharply risen. Call the Chicago Tax Assistance Center at 312.744.1000.

CURRENT MILITARY WAIVER

The Treasurer’s Office administers this program for active-duty military personnel. They may defer payment of taxes, without penalty, until 180 days after their return from out-of-state active duty. To apply, visit cookcountytreasurer.com/exemptions/military on the Internet.