

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

CONTACT INFORMATION

Website/E-mail

cookcountytreasurer.com

Automated Phone System

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

Office Address

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

Count On Us!

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

SENIORS – ENGLISH

**Tax support for
Senior Citizens...**
**Keep the gold in
your golden years**

MARIA PAPPAS
Cook County Treasurer



Skrebneski Photo

Office of the Cook County Treasurer
Count On Us!

Dear Cook County Senior,

The Cook County Treasurer's Office pays special interest to senior citizens, particularly your property tax concerns. This brochure describes tax-relief programs and other benefits especially for you ...

- Exemptions
- Assessment freeze
- Tax deferral
- Third-Party notification
- Refunds
- Payment convenience
- Information and assistance by Internet and telephone, around-the-clock

We encourage you to contact us by phone or Internet. Be sure to reference your PIN (14-digit Property Index Number). You will receive clear, simple, effective answers and solutions. **Count on us!**

Sincerely,



Maria Pappas
Cook County Treasurer

TAX RELIEF

SENIOR CITIZEN HOMESTEAD EXEMPTION

This can save you approximately \$200 on the 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, tel. 312.443.7550 or cookcountyassessor.com, 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." (Note: 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 the primary home and have paid the taxes in the prior two tax years

Application Procedures

- 1) forms available from 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 on their primary homes (the amount not exceeding 80% of their equity interest in the home). 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 cookcountytreasurer.com/seniors or by fax at our automated phone system, and
- 2) file on or before March 1, and
- 3) file annually to continue participation

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 cookcountyassessor.com.

HELPFUL SERVICES

THIRD-PARTY NOTIFICATION

This "safety net" program, offered by the Cook County Treasurer, assures that Seniors receive a tax delinquency notice. Any homeowner can designate a trusted person or organization to receive a duplicate copy of the delinquency notice. This third-party can then alert the homeowner and/or family members. Taxpayers over 65 years or disabled may also request the Treasurer's Office to telephone the owner if taxes are delinquent.

Application Procedures

- 1) applications available at cookcountytreasurer.com/seniors/thirdparty, through our automated phone system, or at our Office
- 2) you need apply only once, and
- 3) no fee for this service

REFUNDS

Thousands of Cook County taxpayers are owed tax refunds, usually due to unintended overpayment or duplicate payment (i.e., the bill may have already been paid through a mortgage company escrow account). The refund search process is quick and simple, available for the current year and the prior four years. Remember to check yearly, to be sure you have not overpaid. Once you've filed a valid tax refund claim, the Treasurer can issue your refund.

Refund Search Procedure

- 1) at our website, cookcountytreasurer.com/refunds/search and enter your PIN, or
- 2) call our automated phone system; follow the simple instructions using your PIN

EXEMPTION HISTORY

Be sure to receive all exemptions for which you are eligible. You can file for them in the current year, and retroactively for the previous three years.

Exemption History Search Procedure

via the Internet, cookcountytreasurer.com/exemptions and enter your PIN

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 At 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, be sure the lender is paying on schedule and referencing the PIN on your deed.