

## Pappas Studies

**Scavenger Sale Study** — Review the areas in Cook County where delinquent properties are losing population, experiencing larger property tax increases, and confronting high levels of violent crime, all of which are driving down the number of bids at the Scavenger Sale auction.

**20-Year Property Tax History** — Access a 20-year history for your PIN, including amounts billed and original due dates, and download a summary of taxes billed in prior years.

**Top 50 Largest Tax Increases Since 2000 by Chicago Ward and Suburb** — View the properties in Chicago and the suburbs with the largest property tax increases since 2000.

**Debt Study** — View the financial statements and debts of the 12 to 20 different local government agencies that receive your property tax proceeds.

## Your Property Tax Overview

**Payment Status** — View current tax payment information. Payments typically appear on our website within 3-5 business days after they are submitted.

**Refunds** — Property tax refunds usually become available due to an unintended overpayment through escrow, or due to a duplicate payment submitted by the taxpayer. Check to see if you are owed a refund, and submit an online application.

**Exemptions** — You may be eligible for tax-reducing exemptions from the Cook County Assessor's Office. Review the exemption history for your PIN for the current tax year and three prior tax years. For information about exemptions and how to apply, contact the Cook County Assessor's Office.

- Homeowner Exemption
- Senior Citizen Homestead Exemption
- Senior Citizen Assessment Freeze Exemption

**Mailing Information on Your Tax Bill** — Check to see if you have returned tax bills, and update the name and/or mailing address on your bill.

## Pay Online for Free

**Online** — Pay current property taxes online at [cookcountytreasurer.com](http://cookcountytreasurer.com) for free from your checking or savings account using an ACH debit.

**Credit Card (2.1% Fee)** — You may submit property tax payments via credit card on our website. There is a 2.1% convenience fee associated with credit card payments. All convenience fees are paid to the payment processor.

**Partial Payments** — The Cook County Treasurer's Office allows taxpayers to make partial payments over time as their budgets allow. Taxpayers are responsible for paying the total tax amount owed, along with any interest and fees associated with late tax payments.

## More Ways to Pay

**In Person** — Visit our office at 118 North Clark Street, Room 112, Chicago, Illinois 60602 to submit property tax payments in person.

**Chase Bank and Community Banks** — Submit current property tax payments at any Chase Bank in Illinois, or at any of the 100 participating community bank locations. A tax bill payment coupon must accompany your payment. You may download and print a copy of your tax bill at [cookcountytreasurer.com](http://cookcountytreasurer.com).

**Mail** — Send property tax payments by mail with the return envelope included with your tax bill. Mail one check with one payment coupon per envelope. The cancelled check serves as your receipt. Envelopes bearing a USPS postmark will be recorded as paid on the date the payment was mailed. Payments sent via private carrier will be posted as of the date they are received.

## Avoid the Tax Sale

**Annual Tax Sale** — All tax balances on a given tax year must be paid in full prior to the date that the unpaid tax balance is offered at the "Annual Tax Sale" auction. If your taxes for a given tax year are not paid in full by the tax sale date, your taxes can be sold to a tax buyer. The cost of redemption can be considerable, and taxes that are not redeemed within the specified time can result in the loss of your property to the tax buyer.

**Tax Redemption** — If your taxes are sold at the Annual Tax Sale, you can redeem your property and clear the tax lien by paying the unpaid taxes and any additional interest and fees. Contact the Cook County Clerk's Office for information on how to obtain a redemption bill. The redemption period after the Annual Tax Sale can range from six months to two and a half years, depending on the type of property.

**Are Your Taxes Delinquent?** — Check for any delinquencies on your PIN for current tax years at [cookcountytreasurer.com](http://cookcountytreasurer.com). Visit the Cook County Clerk's website at [cookcountyclerk.com](http://cookcountyclerk.com) to search for delinquencies on prior years' taxes, or to find out if your property taxes have been sold.

## Downloadable Forms

**Refund Applications** — Download and print copies of our Duplicate & Overpayment, Certificate of Error, and Property Tax Appeal Board refund applications. Submit applications in person or by mail.

**eBilling** — Enroll in our electronic billing ("eBilling") program to receive your tax bills via email.

**Military Waiver** — Military personnel on active duty may be 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.

**Senior Citizen Tax Deferral** — Seniors 65 or older may be eligible to 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.

## Visit [cookcountytreasurer.com](http://cookcountytreasurer.com)

Everything you can do in the office can now be done online. Use the six boxes on the homepage to access all of the features of [cookcountytreasurer.com](http://cookcountytreasurer.com).

Your property has a unique 14-digit Property Index Number ("PIN") that corresponds to the real estate legal description of your parcel, which can be verified on your deed. Your PIN can also be found at the top of your tax bill.

Use your PIN or enter your property address to access important information about your property, payment status, billing history, exemptions, refunds, etc. You can even pay your bill or submit a name or address change.

<b>Pappas Studies</b>	<b>Your Property Tax Overview</b>	<b>Pay Online for Free</b>
<b>More Ways to Pay</b>	<b>Avoid the Tax Sale</b>	<b>Downloadable Forms</b>

## Property Tax Collection

Property taxes in Cook County are collected in arrears. Tax bills are mailed in installments, twice a year.

**First Installment** - The due date for the First Installment is always the first business day in March. The First Installment tax amount is 55% of the prior year's total taxes.

**Second Installment** - The Second Installment is typically due on the first business day in August. Before the Treasurer's Office can print and mail the Second Installment bills, state, county and local agencies must issue data on assessments, appeals, the state equalization factor, exemptions and local tax rates.

## Guide to Property Tax System

Property Tax Items	Assessor	Clerk	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		●		

### Cook County Assessor

[cookcountyassessor.com](http://cookcountyassessor.com) tel. 312.443.7550

Establishes property assessments. Determines the value of properties for tax purposes. Also oversees exemptions and appeals.

### Cook County Clerk

[cookcountyclerk.com](http://cookcountyclerk.com) tel. 312.603.5656

Maintains warrant books, judgment books and scavenger books. Creates tax bills for prior years, and handles redemptions of taxes sold or forfeited at Tax Sale. Maintains records of real estate ownership as well as federal and state tax liens.

### Cook County Treasurer

[cookcountytreasurer.com](http://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. Issues refunds for overpayment of taxes. Administers the Annual Tax Sale and Scavenger Tax Sale.

### Cook County Property Tax Portal

[cookcountypropertyinfo.com](http://cookcountypropertyinfo.com)

The Portal is a consolidated website offering one-stop shopping for property tax information for the above offices.

**MARIA PAPPAS**  
COOK COUNTY TREASURER



# The Property Tax System

The screenshot shows the website interface with a search bar at the top containing 'www.cookcountytreasurer.com'. Below the search bar is the header 'MARIA PAPPAS COOK COUNTY TREASURER'. A navigation menu includes: Payments, Exemptions, Refunds, Seniors, Your Tax Bill, Tax Dates, Foreign Language Brochures, Forms, About The Office, News and Video. The main content area features six service boxes: 'Pappas Studies' (with sub-points: SCAVENGER SALE STUDY, 20-Year Property Tax History, See the Top 50 Largest Tax Increases since 2000 by Chicago ward and suburb, Voter Turnout 2011-2020, Debt Study), 'Your Property Tax Overview' (with sub-points: Search \$76 million in available refunds, See if you are eligible for \$46 million in missing tax exemptions, Change your name and mailing address), 'Pay Online for Free' (with sub-point: Use your bank account to pay your property taxes with no fee), 'More Ways to Pay' (with sub-points: Chase, Community Bank, Mail, Our Office), 'Avoid the Tax Sale' (with sub-points: Are your taxes delinquent?, Tax Sale postponed indefinitely), and 'Downloadable Forms' (with sub-points: Apply for a refund, Receive your bill by email, Request tax deferral for seniors, military).

OFFICE OF COOK COUNTY TREASURER MARIA PAPPAS  
118 N CLARK ST, RM 112, CHICAGO IL 60602-1332  
[cookcountytreasurer.com](http://cookcountytreasurer.com)