Cook County Treasurer
Maria Pappas

STATE OF THE OFFICE - 2027

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Maria Pappas
Cook County Treasurer

October 30, 2026

Toni Preckwinkle
President
Cook County Board of Commissioners
118 N. Clark Street
Chicago, IL 60602

Dear President Preckwinkle:

I am pleased to submit the Fiscal Year 2027 budget for my office.

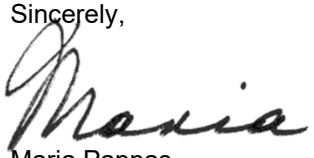
Each year, I come before the Board with a budget request that meets or exceeds the proposed target. The budget submitted for the next year continues this trend. 96.3 percent of the budget comes from commercial user fees. The goal continues to be an entirely self-funded office independent of any taxpayer-funded sources.

In FY2027, I will continue to prioritize providing outreach to taxpayers by helping taxpayers discover and claim overpayment refunds and missing exemptions. I will also continue to release in-depth studies about the property tax system, and advocate for true property tax reforms while utilizing cutting-edge Artificial Intelligence to increase office efficiency.

For FY2027, our employee count is 61, a 75.6 percent reduction from 1998 when the office had 250 employees. If the office maintained a staff of 250 as it had in 1998, the budget for the office would be approximately $67.9 million.

I am proud to request the adoption of this FY2026 budget for the Treasurer's Office. I look forward to continuing collaboration with you as we move forward.

Sincerely,



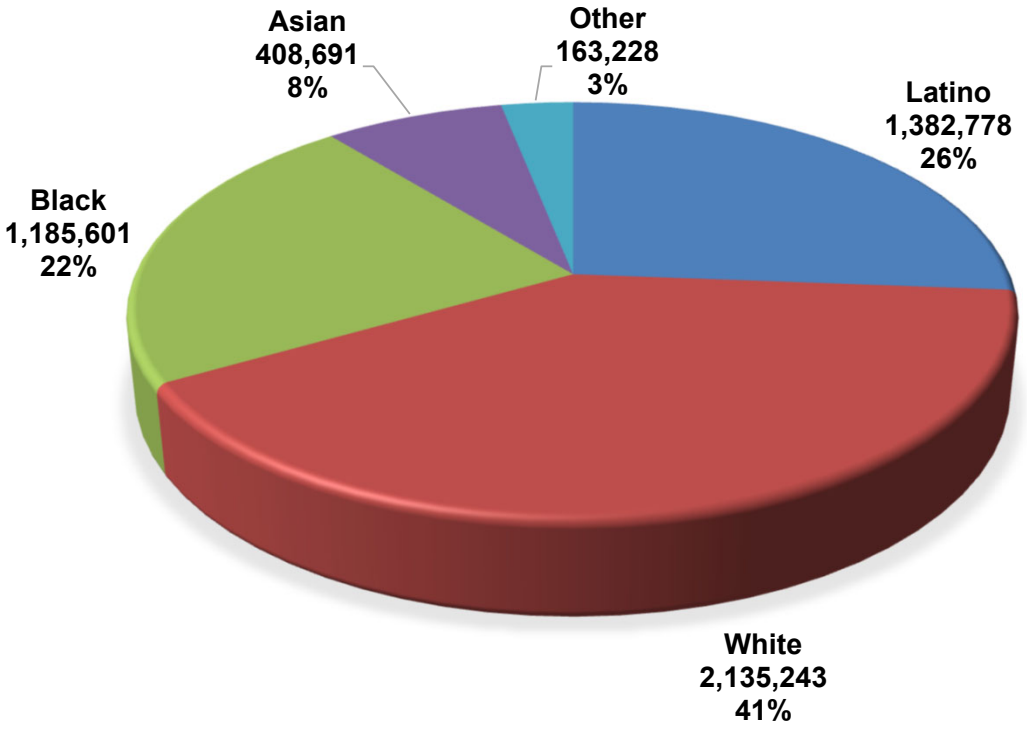
Maria Pappas
Cook County Treasurer

INTRODUCTION

Cook County's population is 5.28 million. In addition to the City of Chicago, 134 other municipal governments are located in the county.

One third of the population speaks a language other than English.
The leading second languages are Spanish and Polish.

Demographic composition of the county:



INTRODUCTION

The Cook County Treasurer's Office's are governed by two primary sources, the **Illinois Property Tax Code** and the **Cook County Municipal Code**.

Treasurer Maria Pappas' responsibilities include:

- **Printing and mailing** property tax bills on behalf of local governments
- Collecting **$19.9 billion** in yearly taxes from the owners of nearly **1.8 million parcels** of property
- Distributing tax funds to approximately **2,200 local government units** to cover operations, pay bond debt and fund pension obligations
- **Investing the revenues** and other public funds of the County in conformance with federal and state laws and local ordinances
- Conducting **tax sale of delinquent property taxes** as required by state law

INTRODUCTION

In FY1998 when Treasurer Pappas took office, there were a number of challenges:

- 250 employees in the office
- Only six ‘386’ personal computers
- Office was not Y2K Compliant
- No Third Party Agent (TPA) wire payment system
- No lockbox
- No bank branches accepting payments
- No financial audit
- No Information Technology (IT) department
- No website
- No email system
- No phone system
- $30 million in uncashed checks on the floor
- One mail-opening machine

The solution?
Automation, which has led to reduced headcount and greater efficiency.

Website

cookcountytreasurer.com



WEBSITE HIGHLIGHTS (cookcountytreasurer.com)

"Your Property Tax Overview"

at cookcountytreasurer.com is a one-stop shop for taxpayers

130 million total visits
since 2004

12.6 million visits
on mobile devices since December 2017

13.6 million visits
December 1, 2025 through October 1, 2026

2.38 million visits
September 2026



WEBSITE HIGHLIGHTS (cookcountytreasurer.com)

"Your Property Tax Overview"

at cookcountytreasurer.com is a one-stop shop for taxpayers

$105 Million in Possible Refunds

Online, electronic application
(going back 20 years)

$19 Million in Missing Exemptions

for seniors

Download/Print Your Property Tax Bill

See "Where Your Money Goes"

See Important Messages

- Taxes paid or not paid
- Taxes sold or forfeited
- Mailed tax bill returned to sender
- Refund check status

View Taxing District Debt Information

- Access to financial reports
- Number of retirees vs. current employees

WEBSITE – PAGE VISITS

The heart of the Treasurer's Office is cookcountytreasurer.com. The site was created internally and allows taxpayers to easily:

- Submit payments online
- Check payment status
- Download electronic tax bills
- Search for refunds
- Check property tax exemptions
- Obtain frequently used forms
- Contact us via email
- Download informational brochures
- Read important studies

The site has been visited **more than 130 million** times since 2004.

130 million
website visitors

Fiscal Year	Site Visits
2026*	13,572,082
2025	7,611,910
2024	6,608,851
2023	7,093,074
2022	7,722,979
2021	11,633,854
2020	7,277,861
2019	7,477,080
2018	6,630,301
2017	5,063,847
2016	4,554,406
2015	4,068,008
2014	3,051,125
2013	3,766,049
2012	4,367,537
2011	4,081,384
2010	3,776,292
2009	3,390,660
2008	3,412,301
2007	4,832,303
2006	3,678,393
2005	3,904,819
2004	2,738,366
Total	**130,313,482**

*Through October 1, 2026

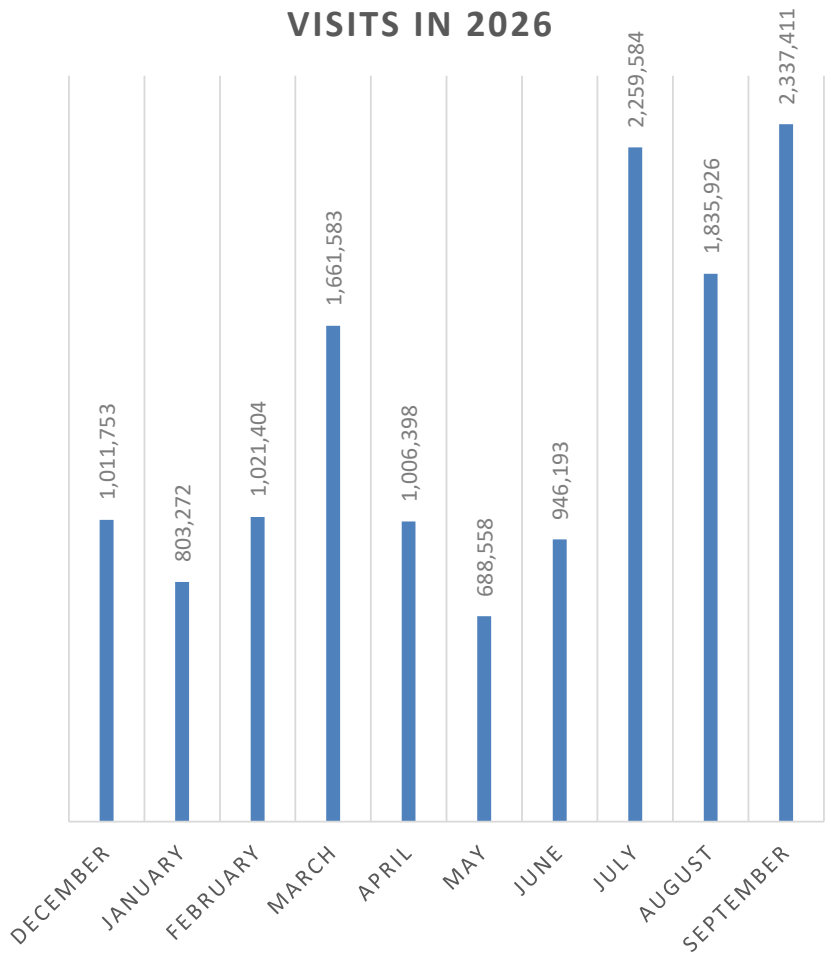
WEBSITE – PAGE VISITS

The Treasurer's Office continues to improve the website with new features and expanded information including **the introduction of the Payment Plan Calculator** in August 2024.

As a result, **nearly 13.6 million visitors** accessed the site thus far in 2026.

"Your Property Tax Overview" serves as a one-stop shop to provide quick access to:

- Current mailing name and address
- Tax amount due
- Tax bill download
- Overpayments going back 20 years
- Tax exemptions going back four years



13.6 million

website visits between 12/1/2025 and 10/1/2026

STATE OF THE OFFICE - 2027

WEBSITE – PAGE VISITS

In FY2026, cookcountytreasurer.com has been visited nearly **13.6 million times***.

General Statistics	December	January	February	March	April	May	June	July	August	September*	YTD
Number of Visits	1,011,753	803,272	1,021,404	1,661,583	1,006,398	688,558	946,193	2,259,584	1,835,926	2,337,411	13,572,082
Average Visit Length (Minutes)	1.58	1.73	1.38	1.48	1.35	1.47	1.23	0.52	0.74	0.75	1.18
Visitors that visited more than once	171,868	100,395	137,469	255,876	161,313	90,562	120,246	313,964	276,519	407,632	2,035,844
Visited Pages	**December**	**January**	**February**	**March**	**April**	**May**	**June**	**July**	**August**	**September**	**YTD**
Property Tax Overview Results	450,830	296,053	429,450	796,360	417,657	258,435	246,951	276,765	437,304	814,282	4,424,087
Download Your Tax Bill	26,361	30,361	51,761	65,373	41,092	25,612	24,668	25,785	45,630	45,664	382,307
Payment Status Search	39,793	25,680	30,041	57,047	32,959	22,445	22,522	22,591	35,068	68,880	357,026
Apply for Refund Information	3,898	3,255	4,873	10,823	4,129	3,221	2,460	1,847	2,970	6,950	44,426
Name/Address Change	9,686	6,514	7,947	17,792	8,414	5,685	5,446	4,921	11,176	22,726	100,307
If Taxes Were Sold	1,794	1,951	2,020	2,793	2,059	1,596	1,717	1,451	1,540	2,177	19,098
Overpayment	7,353	6,993	8,703	14,980	9,248	7,642	6,407	5,926	7,437	12,546	87,235
Frequently Asked Questions	2,124	1,464	1,725	2,813	1,664	1,132	1,345	1,074	1,278	2,288	16,907
News Article View	26,236	36,490	34,955	34,255	28,384	29,932	25,564	26,163	22,193	44,443	308,615
TPA Home Site (Bulk Wire Payments)	13,522	11,051	10,735	15,117	10,370	9,860	9,782	11,575	14,506	16,587	123,105
Community Bank Home (Teller View)	1,504	686	818	2,009	867	669	772	524	644	1,835	10,328
Payment By Electronic Check	125,972	17,641	27,746	250,585	53,605	16,266	11,744	9,578	29,019	272,693	814,849
Payment By Credit/Debit Card	23,459	6,558	7,643	38,342	14,701	5,943	4,716	4,042	6,759	43,588	155,751
Estate Search	1,396	1,595	1,725	2,166	1,834	1,778	1,835	1,524	1,510	1,801	17,164
Sign up for email notification	307	252	331	293	237	216	208	254	281	404	2,783
Due dates	8,086	13,087	20,338	12,436	9,239	8,564	10,845	15,629	16,084	8,578	122,886
Exemption Results	14,314	12,205	17,186	33,545	17,510	12,690	10,502	10,624	16,681	26,358	171,615
Homeowner Exemption Information	7,539	8,686	9,467	18,085	10,935	6,520	4,598	4,219	6,830	11,659	88,538
Senior Citizen Exemption	4,482	4,667	6,231	11,200	5,499	3,062	2,399	2,095	3,757	7,357	50,749
Senior Citizen Freeze Exemption	5,524	5,539	8,082	16,227	10,086	4,155	2,641	2,256	4,042	7,928	66,480
Contact Us Form	723	755	919	1,418	1,139	1,007	794	788	766	2,314	10,623

*Through October 1, 2026

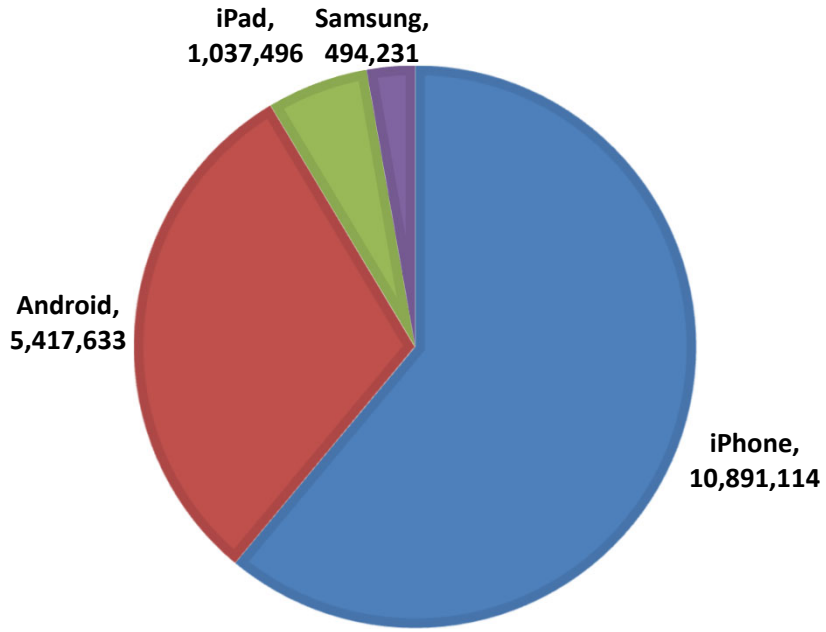
MOBILE WEBSITE (cookcountytreasurer.com)

The site was upgraded in June 2015 to better assist taxpayers using a mobile device.

Programming code automatically recognizes if a visitor is using a mobile device and conforms the layout and design to fit the device.

Since December 1, 2017, there have been **more than 17.8 million** website visits from mobile users.

Mobile Visits



17.8 million

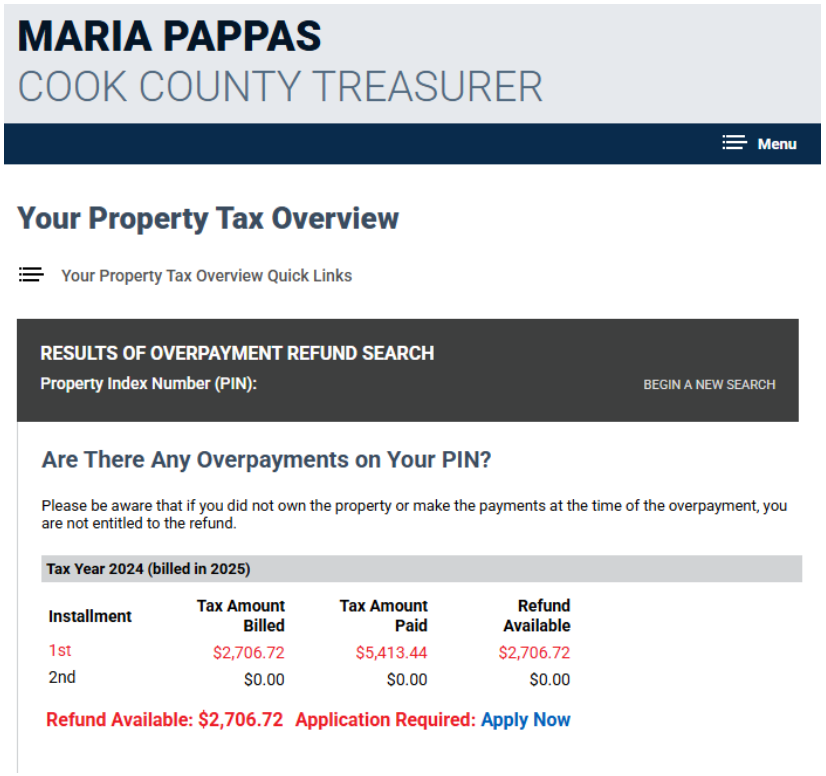
mobile device visits to cookcountytreasurer.com

WEBSITE – DUPLICATE/OVERPAYMENT REFUND SEARCH

The website has built-in functionality to show whether a property address or Property Index Number (PIN) has an overpayment going back 20 years.

In May 2020, the Treasurer's Office introduced a feature that allows taxpayers to easily complete an online refund application to claim an overpayment of taxes. The office streamlined the process to eliminate paper refund applications.

Currently, **$105 million in overpayment refunds** are available from the Treasurer's Office.



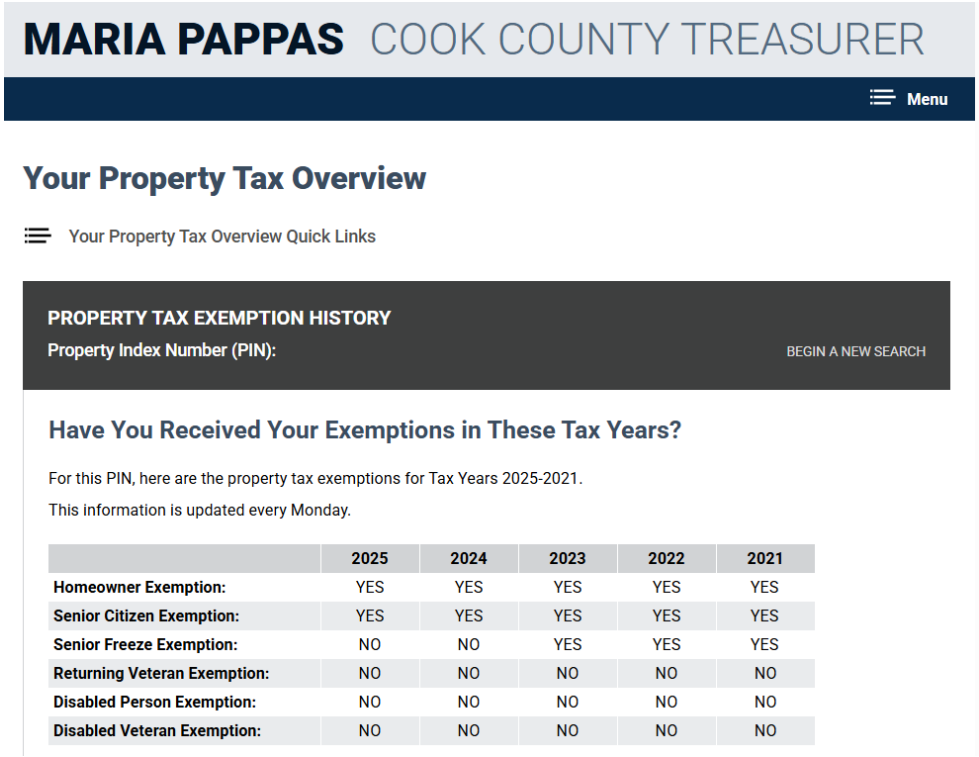
$105 million
in available duplicate and overpayment refunds

WEBSITE – SEARCH FOR MISSING EXEMPTIONS

The site details the property tax exemptions received for the most recent tax years.

About **25,000 senior citizens could save a total of $19 million** by applying for exemptions they did not receive.

If a taxpayer needs to apply for a missing exemption, a link takes them to the application.



MARIA PAPPAS COOK COUNTY TREASURER

Menu

Your Property Tax Overview

Your Property Tax Overview Quick Links

PROPERTY TAX EXEMPTION HISTORY

Property Index Number (PIN): BEGIN A NEW SEARCH

Have You Received Your Exemptions in These Tax Years?

For this PIN, here are the property tax exemptions for Tax Years 2025-2021.

This information is updated every Monday.

	2025	2024	2023	2022	2021
Homeowner Exemption:	YES	YES	YES	YES	YES
Senior Citizen Exemption:	YES	YES	YES	YES	YES
Senior Freeze Exemption:	NO	NO	YES	YES	YES
Returning Veteran Exemption:	NO	NO	NO	NO	NO
Disabled Person Exemption:	NO	NO	NO	NO	NO
Disabled Veteran Exemption:	NO	NO	NO	NO	NO

$19 million

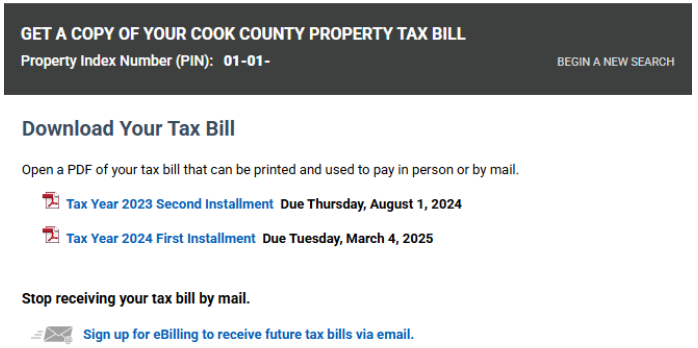
potential dollar amount of missing senior exemptions

ELECTRONIC TAX BILL (PDF)

In 2017, the Treasurer's Office began offering property owners the option to download or print their tax bill in PDF format. Previously, requests for duplicate bills were printed in hard copy form and mailed to owners.

The website has produced **more than 10.1 million electronic tax bills** since December 1, 2017.

20,025 electronic tax bills were generated on August 17, 2021, the highest number of bills produced on a single day.



Year	Quantity
2026*	1,497,989
2025	1,183,391
2024	1,647,496
2023	1,458,838
2022	1,174,078
2021	1,022,092
2020	813,050
2019	643,877
2018	647,279
2017 (Introduced 12/1/2017)	72,793
Total	**10,160,883**

*Through October 1, 2026

10,160,883

electronic tax bill requests from taxpayers

WEBSITE – WARNING FOR SOLD/FORFEITED TAXES

"Your Property Tax Overview" tells property owners if taxes were sold or forfeited at the Annual Tax Sale.

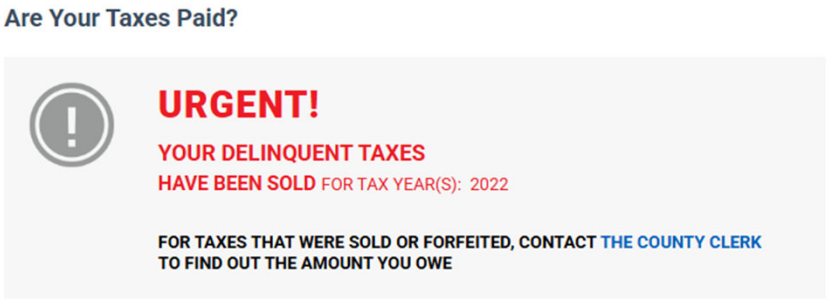
A message warns property owners to contact the Cook County Clerk to redeem sold taxes. At the sale of Tax Year 2022, held in December 2024, **8,180 properties were sold** to private tax buyers.

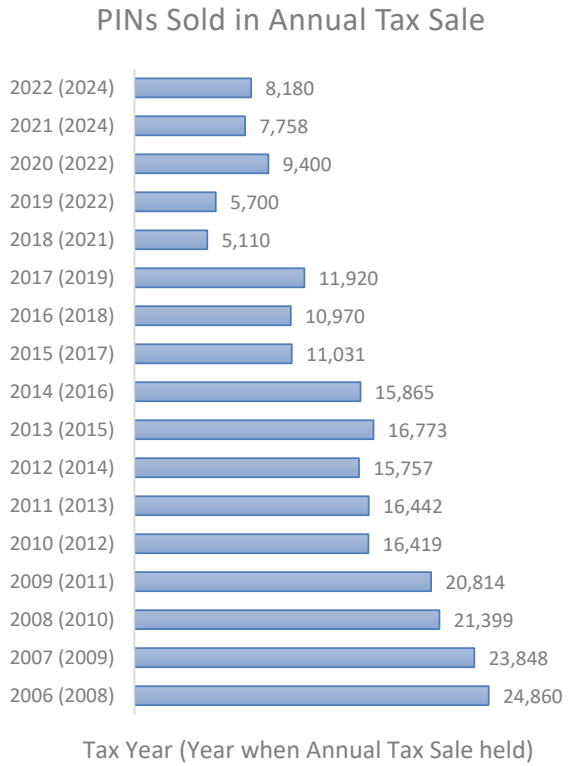
The sale for Tax Year 2023 delinquent PINs is scheduled to begin on December 15, 2026 after it was twice delayed by the Illinois legislature.

Redeeming taxes as soon as possible is important to avoid costly interest charges and avoid having your property included in the annual tax sale.

8,180

number of properties sold in the December 2024 sale





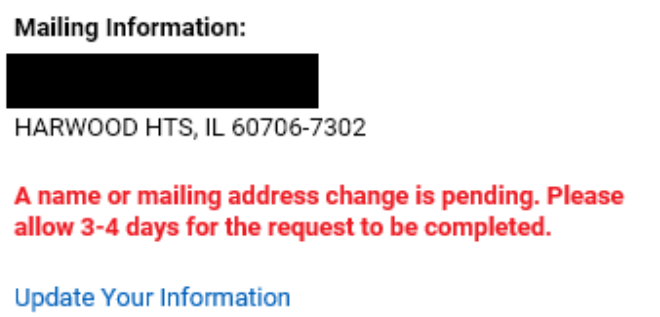
WEBSITE – ELECTRONIC NAME/ADDRESS CHANGES

The site was upgraded on June 6, 2019 to accept electronic name and address changes.

The simple, electronic process eliminates the need for paper applications to be sent to the Treasurer's Office for processing by hand.

Nearly 360,000 electronic name and address updates have been made by Cook County property owners since the process went live.

Once a change has been initiated, a message informs the requestor of the pending change.



Year	Quantity
2026*	44,684
2025	52,479
2024	43.906
2023	41,203
2022	46,645
2021	58,368
2020	36,943
2019	34,152
Total	**358,380**

*Through October 1, 2026

358,380
electronic name and address changes made

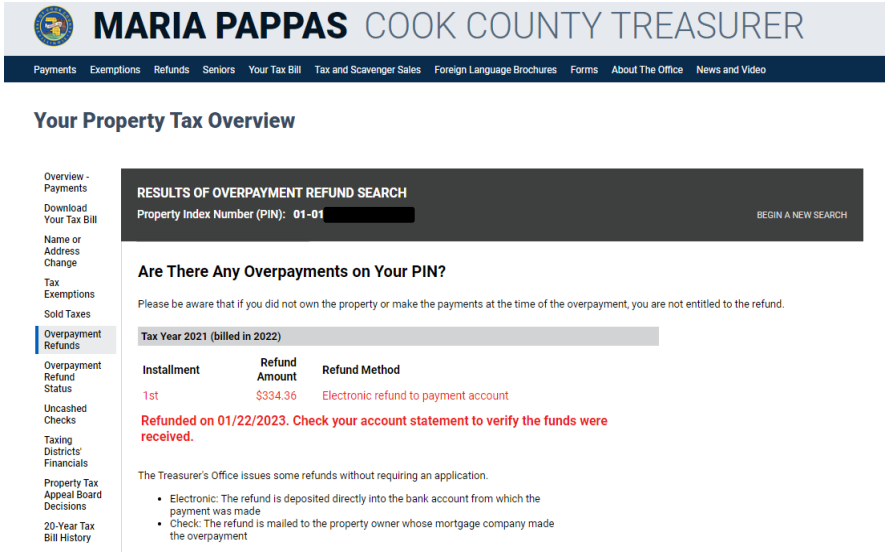
WEBSITE – REFUND STATUS

Automatic refunds are issued after the second installment billing and collection for any given year.

Since November 2018, the Treasurer's Office has issued **175,000 automatic refunds totaling $151,272,686 million**.

The site displays the status of a refund, including the amount, expected refund date, and then the actual refund date once issued.

Most of the refunds were a result of property tax exemptions applied to the second installment tax bill. **Taxpayers do not need to submit paper applications for these refunds.**



$151 million

automatic refunds issued since November 2018

WEBSITE – TAXING DISTRICT DEBT AND PENSION

The Taxing Districts' Debt and Pension data is easily accessible online, allowing taxpayers to electronically obtain the financial information they need to make informed decisions about the local agencies that receive a share of their property taxes.

The Treasurer's Debt Disclosure data includes important information like current employees versus retirees and lists total debts ranked worst to best.

Highlights of Your Taxing Districts' Debt and Pension

Select a taxing district name for detailed financial data.

Your Taxing Districts	Money Owed by Your Taxing Districts (minus Total Net Pension Liability)	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	Employees	Retirees	Difference
Addison Crk River Conserv Dist Northlake	$0	$0	$0	0	0	0
Metro Water Reclamation Dist of Chicago	$3,327,854,000	$3,020,080,000	$1,168,985,000	1,972	2,480	-508
North Lake Fire Protection District	$9,488,787	$28,998,044	$12,266,767	20	16	4
Northlake Public Library	$7,758,123	$3,744,805	$251,431	20	30	-10
Veterans Park District Melrose Park	$16,440,148	$10,893,720	($3,044,794)	42	51	-9
Triton Community College 504 (River Grv)	$85,526,136	$25,638,269	$25,638,269	1,213	0	1,213
Leyden HS District 212 (Franklin Park)	$160,765,905	$87,574,777	$11,467,691	414	739	-325
Mannheim School Dist 83 (Franklin Park)	$52,383,174	$58,709,106	$12,363,992	469	176	293
City of North Lake	$21,456,104	$63,611,265	$10,402,310	91	84	7
Town of Leyden	$6,300,081	$22,094,449	($1,269,526)	67	79	-12
Cook County Forest Preserve District	$233,103,051	$540,107,634	$328,420,280	625	536	89
County of Cook	$8,019,310,814	$29,739,673,504	$17,090,063,066	23,538	19,856	3,682

Reports and Data for All Taxing Districts

View the financial reports filed by 547 local Taxing Districts across Cook County pursuant to the Debt Disclosure Ordinance authored by Treasurer Maria Pappas.

- Read the Executive Summary
- Read the Debt Report
- Cook County Debt Map
- Correlation Chart Between Debt and Higher Taxes
- Search your property to find out what portion of local government debt is attributed to your property
- Debt to Property Value by Municipality - Residential and Commercial
- Debt and Disclosure Data
- Browse all financial reports filed by a specific local government

$161.6 billion

total debt of the 547 primary taxing agencies

WEBSITE – FOREIGN LANGUAGE CONTENT

The Treasurer's Office has a feature on the website that allows property owners to use cookcountytreasurer.com in **248 different languages.**

The Treasurer's Office implemented translation services directly into the code. By simply selecting a button, the site's content is translated into the desired language via Google Translate.

248 languages
available on cookcountytreasurer.com

Abkhaz	Dari	Jingpo	Minang	Somali
Acehnese	Dhivehi	Kalaallisut	Mizo	Spanish
Acholi	Dinka	Kannada	Mongolian	Sundanese
Afar	Dogri	Kanuri	Myanmar (Burmese)	Susu
Afrikaans	Dombe	Kapampangan	Nahuatl (Eastern Huasteca)	Swahili
Albanian	Dutch	Kazakh	Ndau	Swati
Alur	Dyula	Khasi	Ndebele (South)	Swedish
Amharic	Dzongkha	Khmer	Nepalbhasa (Newari)	Tahitian
Arabic	Esperanto	Kiga	Nepali	Tajik
Armenian	Estonian	Kikongo	NKo	Tamazight
Assamese	Ewe	Kinyarwanda	Norwegian (Bokmål)	Tamazight (Tifinagh)
Avar	Faroese	Kituba	Nuer	Tamil
Awadhi	Fijian	Kokborok	Occitan	Tatar
Aymara	Filipino	Komi	Odia (Oriya)	Telugu
Azerbaijani	Finnish	Konkani	Oromo	Tetum
Balinese	Fon	Korean	Ossetian	Thai
Baluchi	French	Krio	Pangasinan	Tibetan
Bambara	French (Canada)	Kurdish (Kurmanji)	Papiamento	Tigrinya
Baoulé	Frisian	Kurdish (Sorani)	Pashto	Tiv
Bashkir	Friulian	Kyrgyz	Persian	Tok Pisin
Basque	Fulani	Lao	Polish	Tongan
Batak Karo	Ga	Latgalian	Portuguese (Brazil)	Tshiluba
Batak Simalungun	Galician	Latin	Portuguese (Portugal)	Tsonga
Batak Toba	Georgian	Latvian	Punjabi (Gurmukhi)	Tswana
Belarusian	German	Ligurian	Punjabi (Shahmukhi)	Tulu
Bemba	Greek	Limburgish	Quechua	Tumbuka
Bengali	Guarani	Lingala	Q'eqchi'	Turkish
Betawi	Gujarati	Lithuanian	Romani	Turkmen
Bhojpuri	Haitian Creole	Lombard	Romanian	Tuvan
Bikol	Hakha Chin	Luganda	Rundi	Twi
Bosnian	Hausa	Luo	Russian	Udmurt
Breton	Hawaiian	Luxembourgish	Sami (North)	Ukrainian
Bulgarian	Hebrew	Macedonian	Samoan	Urdu
Buryat	Hiligaynon	Madurese	Sango	Uyghur
Cantonese	Hindi	Maithili	Sanskrit	Uzbek
Catalan	Hmong	Makassar	Santali (Latin)	Venda
Cebuano	Hungarian	Malagasy	Santali (Ol Chiki)	Venetian
Chamorro	Hunsrik	Malay	Scots Gaelic	Vietnamese
Chechen	Iban	Malay (Jawi)	Sepedi	Waray
Chichewa	Icelandic	Malayalam	Serbian	Welsh
Chinese (Simplified)	Igbo	Maltese	Sesotho	Wolof
Chinese (Traditional)	Ilocano	Mam	Seychellois Creole	Xhosa
Chuukese	Indonesian	Manx	Shan	Yakut
Chuvash	Inuktut (Latin)	Maori	Shona	Yiddish
Corsican	Inuktut (Syllabics)	Marathi	Sicilian	Yoruba
Crimean Tatar (Cyrillic)	Irish	Marshallese	Silesian	Yucatec Maya
Crimean Tatar (Latin)	Italian	Marwadi	Sindhi	Zapotec
Croatian	Jamaican Patois	Mauritian Creole	Sinhala	Zulu
Czech	Japanese	Meadow Mari	Slovak	
Danish	Javanese	Meiteilon (Manipuri)	Slovenian	

WEBSITE – INFORMATIONAL BROCHURES

Taxpayers may view and download informational brochures in 28 different foreign languages and English on cookcountytreasurer.com:

The informational brochures have been **downloaded 526,099 times** (foreign brochures downloaded 427,509 times) since 2006.

The brochures were revised in 2021 and four new languages were added. Indonesian was added in 2025. The office has eliminated the need for translators since foreign language information is readily available.

526,099
brochure downloads

Language	Total (as of 10/4/2026)
Albanian	9,178
Arabic	20,177
Armenian	24
Assyrian	13,341
Bulgarian	13,405
Chinese	30,002
Croatian	21,440
Czech	7,649
English	98,590
Filipino	59
German	9,903
Greek	10,514
Hebrew	52
Hindi	1,026
Indonesian*	12
Italian	10,412
Japanese	3,115
Korean	24,164
Lithuanian	10,104
Polish	135,640
Romanian	14,752
Russian	18,563
Serbian	14,234
Slovakian	5,624
Spanish	33,179
Thai	3,974
Ukrainian	8,002
Urdu	8,928
Vietnamese	36
Total Downloads	**526,099**

* New language added in 2025.

Major Initiatives



PROPERTY TAX SALE REFORM

On July 10, 2026, Public Act 104-0553, historic property tax reform legislation sought by the Treasurer's Office and the county, was signed into law.

The new law **creates a tax-deed auction system** as it phases out private tax buying in Cook County.

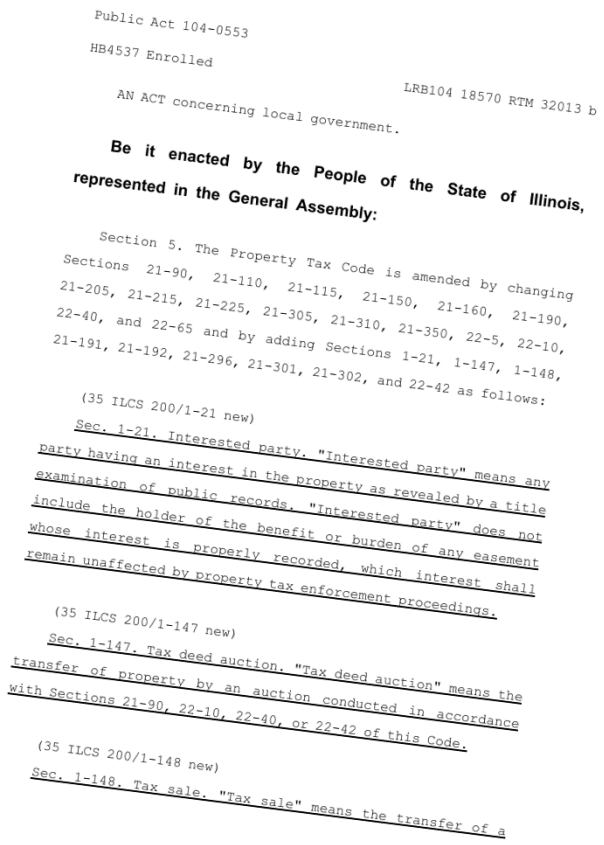
The law is poised to better protect neighborhoods and homeowners by:

- preserving generational wealth
- increasing transparency
- creating a more equitable property tax collection system

Following six additional tax sales at which tax liens will be offered to tax buyers, beginning in 2031 Cook County will acquire all the delinquent tax liens. Removing the private profit motive will better protect the interests of vulnerable homeowners, and county control over liens will enable homeowners to enter payment plans with the county.

12/15/2026

First date of the postponed TY2023 Annual Sale



Public Act 104-0553

HB4537 Enrolled

LRB104 18570 RTM 32013 b

AN ACT concerning local government.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

Section 5. The Property Tax Code is amended by changing Sections 21-90, 21-110, 21-115, 21-150, 21-160, 21-190, 21-205, 21-215, 21-225, 21-305, 21-310, 21-350, 22-5, 22-10, 22-40, and 22-65 and by adding Sections 1-21, 1-147, 1-148, 21-191, 21-192, 21-296, 21-301, 21-302, and 22-42 as follows:

(35 ILCS 200/1-21 new)

Sec. 1-21. Interested party. "Interested party" means any party having an interest in the property as revealed by a title examination of public records. "Interested party" does not include the holder of the benefit or burden of any easement whose interest is properly recorded, which interest shall remain unaffected by property tax enforcement proceedings.

(35 ILCS 200/1-147 new)

Sec. 1-147. Tax deed auction. "Tax deed auction" means the transfer of property by an auction conducted in accordance with Sections 21-90, 22-10, 22-40, or 22-42 of this Code.

(35 ILCS 200/1-148 new)

Sec. 1-148. Tax sale. "Tax sale" means the transfer of a

PAYMENT PLAN CALCULATOR

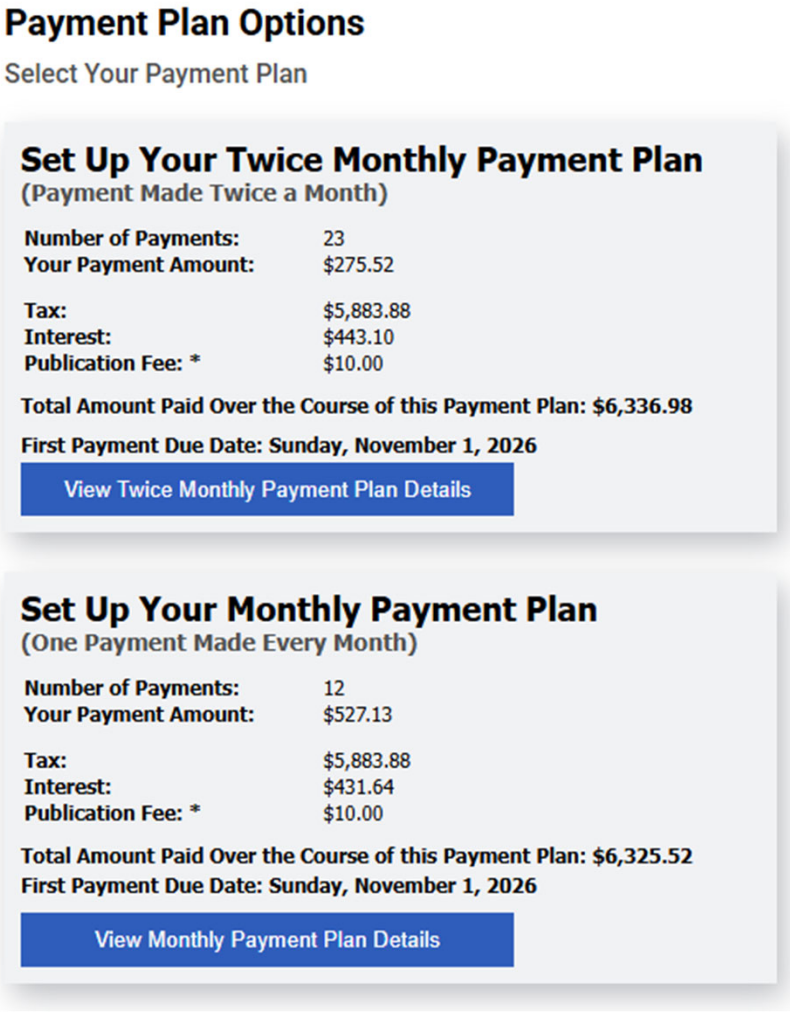
The Treasurer's Office introduced a free financial planning tool that can help property owners pay off their past-due property tax bills and avoid the Annual Tax Sale.

In August 2024, **the "Payment Plan Calculator" was added to cookcountytreasurer.com.** The calculator assists taxpayers who want to budget their property tax bill by breaking it into smaller parts.

Taxpayers may also choose to sign up to receive **email or text message notifications** reminding them to make the monthly or biweekly payments recommended by the Payment Plan Calculator.

8,831

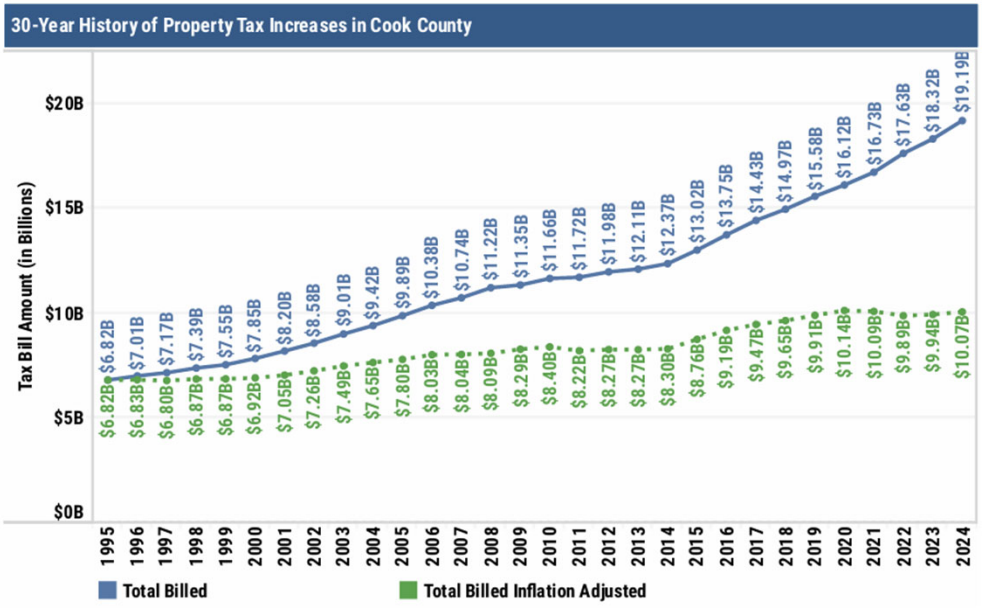
property owners signed up for a payment plan



PAPPAS STUDIES: 30 YEAR TAX HISTORY

In March 2026, the Treasurer's Research Department released a study that identified how property taxes changed in the past 30 years.

- Local governments in Cook County imposed $19.2 billion in **property taxes in 2024**, **up nearly 182%** from the $6.8 billion taxed in 1995.
- During the same three decades, **inflation rose by 91%**, while **average wages grew by about 161%**.
- Illinois in 2025 had the **highest residential property tax rate in the U.S.** Chicago has the highest commercial, and second highest industrial, property tax rate in the country.



182%

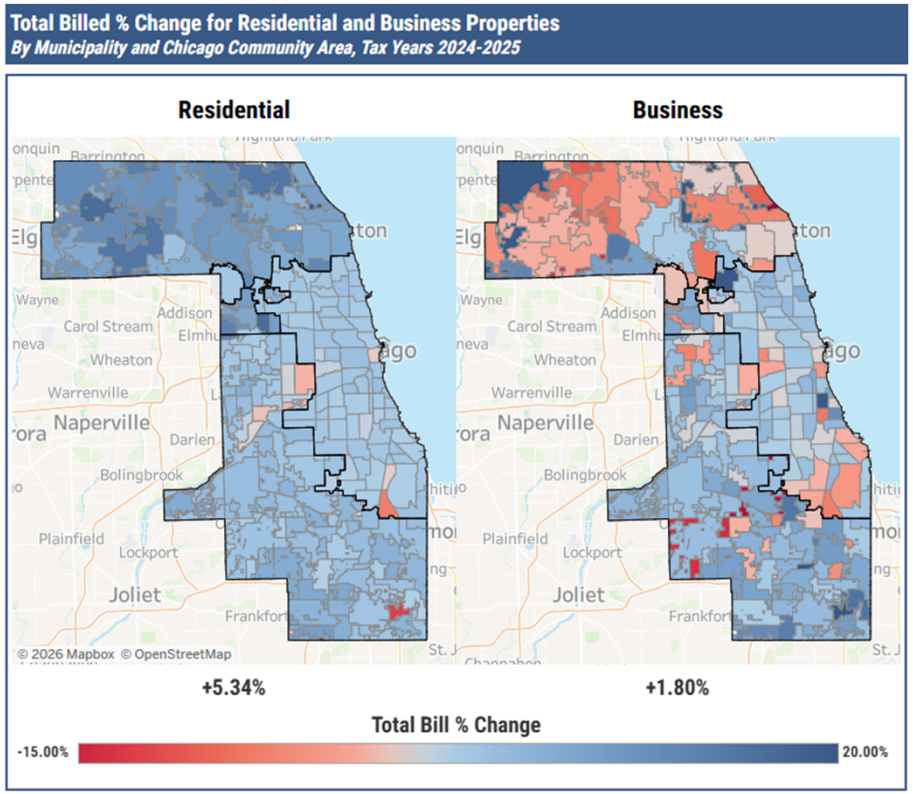
Property taxes increase over the last 30 years

PAPPAS STUDIES: TAX YEAR 2025 TAX BILL ANALYSIS

Treasurer Pappas' research team released its Tax Year 2025 Bill Analysis in August 2026. The report provided a detailed examination of nearly 1.8 million bills due October 1, 2025.

Taxes billed for Tax Year 2025 totaled $19.9 billion, an increase of **$743.8 million**.

- The increase was 3.9%, well above the 3.1% rate of inflation for 2025.
- The **increased financial burden fell mostly on homeowners**, who were billed $593.4 million in new taxes, an increase of 5.3% compared to last year.
- The **commercial sector faced an increase of $17.6 million**, or only about one third of a percentage point.



$19.9 billion

total billed for tax year 2025, payable in 2026

"WHERE YOUR MONEY GOES"

In 2024, the office redesigned tax bills for the 2023 Second Installment in order to show taxpayers **"Where Your Money Goes."** Bills show the amount of taxes owed for 2023 and how much the bill changed from 2022. The typical bill displays about a dozen taxing districts and **shows how much is paid to each taxing body**.

The online version of "Where Your Money Goes" allows taxpayers to click links for each taxing body. Visitors who enter an address or Property Index Number can search websites for school districts and other taxing bodies to research levies, budgets and other financial information. The website cookcountytreasurer.com also offers links to browse all financial reports filed by units of government.

Taxpayers can use the information from "Where Your Money Goes" to contact representatives of taxing bodies with questions and to learn when budget hearings and other public meetings are held.

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $2,499.53 **$1,528.28 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference
Kirby School District 140 (Tinley Park)	$1,040.54	$434.97	$605.57 More
Consolidated HS District 230 Orland Park	$588.70	$221.51	$367.19 More
Village of Tinley Park	$339.70	$129.35	$210.35 More
Tinley Park Park District	$96.94	$37.20	$59.74 More
Metro Water Reclamation Dist of Chicago	$93.68	$29.79	$63.89 More
Moraine Valley College 524 Palos Hills	$90.69	$33.85	$56.84 More
Tinley Park Library Fund	$83.91	$31.94	$51.97 More
County of Cook	$46.16	$19.75	$26.41 More
Cook County Public Safety	$37.74	$8.44	$29.30 More
Cook County Health Facilities	$20.91	$6.13	$14.78 More
Cook County Forest Preserve District	$20.37	$6.45	$13.92 More
Town of Orland	$17.65	$6.61	$11.04 More
Consolidated Elections	$8.69	$0.00	$8.69 More
Road & Bridge Orland	$7.87	$3.11	$4.76 More
South Cook Mosquito Abatement Harvey	$4.62	$1.67	$2.95 More
General Assistance Orland	$1.36	$0.48	$0.88 More
DO NOT PAY THESE TOTALS	$2,499.53	$971.25	$1,528.28 MORE

The above breakdown displays how much you pay in property taxes to each taxing district and the change from last year. Please see reverse side for a detailed breakdown by Taxing District.

Where Your Money Goes
This 2023 Tax Bill $2,499.53
$1,528.28 MORE than 2022

	2023	2022	Difference
School District 140	$1,040.54	$434.97	$605.58 more
Consolidated High School 230	$588.70	$221.51	$367.19 more
Village of Tinley Park	$339.70	$129.35	$210.35 more
County of Cook	$104.81	$34.33	$70.49 more
Metro Water Reclamation Dist of Gr Chgc	$93.68	$29.79	$63.89 more
Tinley Park Park District	$96.94	$37.20	$59.74 more
Moraine Valley Comm Coll Distr 524	$90.69	$33.85	$56.84 more
Village of Tinley Park Library Fund	$83.91	$31.94	$51.97 more
Forest Preserve District of Cook County	$20.37	$6.45	$13.91 more
Town Orland	$17.65	$6.61	$11.04 more
Consolidated Elections	$8.69	$0.00	$8.69 more
Road and Bridge Orland	$7.87	$3.11	$4.77 more
South Cook County Mosq Abatement Dis	$4.62	$1.67	$2.94 more
General Assistance Orland	$1.36	$0.48	$0.88 more
Result	$2,499.53	$971.25	$1,528.28 more

ARTIFICIAL INTELLIGENCE (AI) DEPARTMENT

The Treasurer's Office created an Artificial Intelligence (AI) Department to propel the office forward in utilization of artificial intelligence and machine learning.

The office is constructing a comprehensive database, or "lake house," of our main data to:

- Consolidate data sources
- Simplify user access
- And begin to leverage analytical tools and machine learning systems within the rebuilt database

Next steps are to include more of our data sources and to maximize internal training and adoption of these new AI systems.

		Tax Year		
Classification	Property Township	2021	2022	2023
1-00	BARRINGTON	808	780	781
	BERWYN	31	31	34
	BLOOM	4,128	4,098	4,111
	BREMEN	3,547	3,442	3,705
	CALUMET	311	285	295
	CICERO	249	261	256
	ELK GROVE	262	275	284
	EVANSTON	211	203	196
	HANOVER	816	806	797
	HYDE PARK	7,478	7,498	7,476
	JEFFERSON	866	861	860
	LAKE	13,681	13,692	13,744
	LAKE VIEW	445	470	487
	LEMONT	662	634	623
	LEYDEN	401	409	416
	LYONS	1,226	1,225	1,102
	MAINE	486	510	595
	NEW TRIER	180	181	187
	NILES	392	387	384
	NORTH CHICAGO	479	479	471
	NORTHFIELD	893	915	731
	NORWOOD PARK	32	34	33
	OAK PARK	67	77	77
	ORLAND	1,514	1,515	1,518
	PALATINE	1,035	973	825
	PALOS	746	744	714
	PROVISO	847	858	839
	RICH	1,314	1,304	1,244
	RIVER FOREST	20	18	16
	RIVERSIDE	33	33	28
	ROGERS PARK	108	105	124
	SCHAUMBURG	682	859	863

BLACK AND LATINO HOUSES MATTER

Treasurer Maria Pappas launched an initiative in March 2020 to directly reach and assist homeowners in Black and Latino areas of Cook County.

The initiative includes a weekly 30-minute “Black Houses Matter” radio show on WVON-AM 1690.

“Latino Houses Matter” debuted in October 2023 on WRLL-AM 1450.

During each of the shows, Treasurer Pappas discusses the latest office initiatives and takes calls from taxpayers owed refunds or missing property tax exemptions.

The office continues to work with community leaders, ethnic groups, aldermen and other elected officials to help preserve homeownership and create opportunities to build generational wealth.



BLACK HOUSES MATTER

Black Communities – Refunds Issued		
Municipality	**Total Refunded March 20, 2020 through October 1, 2026**	
	# of Refunds Issued	**$ Value of Refunds Issued**
Bellwood	4,302	$12,157,309
Broadview	2,469	$8,411,901
Burnham	896	$6,261,706
Calumet City	8,419	$29,362,977
Calumet Park	2,005	$3,772,162
Chicago (Majority Black Wards)	129,028	$186,483,626
Country Club Hills	3,886	$19,159,682
Dolton	5,503	$12,994,143
East Hazel Crest	490	$1,369,688
Flossmoor	2,279	$9,717,972
Ford Heights	207	$702,791
Glenwood	2,037	$6,412,133
Harvey	4,694	$15,112,605
Hazel Crest	3,142	$8,570,793
Lynwood	2,798	$4,514,267
Markham	3,360	$9,263,422
Matteson	4,204	$15,909,051
Maywood	4,026	$12,021,232
Olympia Fields	1,426	$7,738,158
Park Forest	4,252	$17,448,134
Phoenix	416	$617,391
Richton Park	2,566	$7,260,413
Riverdale	2,586	$7,394,114
Robbins	725	$1,071,566
Sauk Village	1,713	$3,557,328
South Holland	6,327	$21,918,033
University Park	6	$62,013
TOTAL	**203,762**	**$429,264,610**

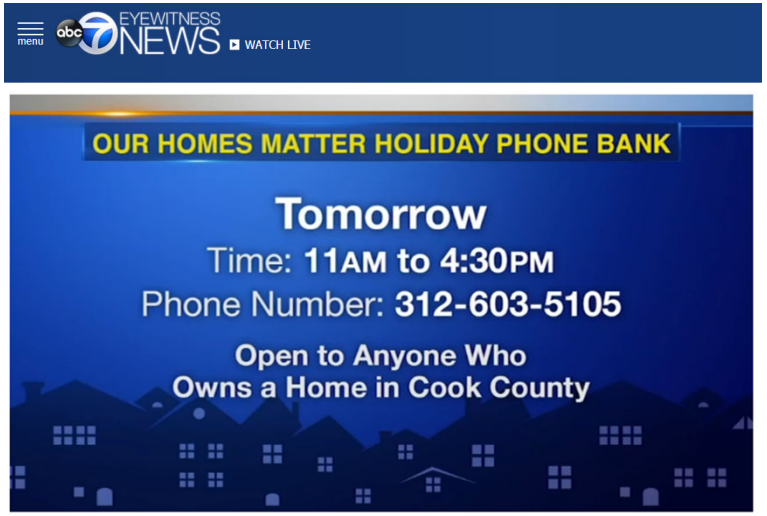
LATINO HOUSES MATTER

Latino Communities – Refunds Issued		
Municipality	**Total Refunded March 20, 2020 through October 1, 2026**	
	# of Refunds Issued	**$ Value of Refunds Issued**
Berwyn	8,147	$19,716,998
Chicago (Majority Latino Wards)	87,921	$150,285,236
Cicero	8,409	$24,719,383
Dixmoor	622	$3,969,094
Elgin	4,013	$8,864,316
Forest View	299	$2,348,133
Franklin Park	5,304	$21,397,757
Hanover Park	2,678	$5,227,554
Lyons	2,176	$5,613,077
Melrose Park	4,206	$15,974,543
Northlake	2,129	$9,604,837
Posen	1,203	$1,897,203
Stickney	1,123	$2,837,059
Stone Park	864	$1,962,427
Summit	1,931	$5,627,610
TOTALS	**131,025**	**$280,045,227**

ABC 7 PHONE BANKS

Treasurer Pappas conducted **nine "Our Homes Matter" phone banks with ABC7** to help taxpayers identify possible missing exemptions or apply for overpayment refunds.

The most recent phone bank on October 17, 2024 helped callers identify an additional $1.8 million in refunds, bringing **the total amount of refunds as a result of phone banks to more than $33.6 million**.



ABC7 Phone Banks	Total Refunds
March 11-17, 2021	$12,705,464
May 12, 2021	$2,823,097
June 16, 2021	$1,724,175
September 21, 2021	$2,304,900
December 9, 2021	$3,537,049
June 15, 2022	$3,316,007
December 14, 2022	$2,526,335
September 14, 2023	$2,621,630
October 17, 2024	$1,777,557
Total	**$33,336,214**

$33.3 million

total refunds from Treasurer's ABC7 phone banks

TELEMUNDO AND UNIVISION PHONE BANKS

Additionally, the Treasurer's Office held phone banks with Telemundo Chicago and Univision, specifically designed to **help Latino property owners find money** owed to them.

Most recently, a Telemundo phone bank was broadcast in February 2026. Treasurer's Office staff identified **a total of $188,532.93 in exemptions and refunds** for Latino property owners in Cook County.

In April 2025, a **phone bank with Univision found $80,259.60** for Cook County property owners.

The first Telemundo phone bank took place in October 2024, where staff helped callers identify **$156,626.61 in exemptions and refunds**.



$425,419

total refunds from Telemundo/Univision phone banks

STOP TAXPAYER OVER PAYMENT SYSTEM (STOPS)

STOPS was created by the Treasurer's Office to prevent the double payment of taxes and automatically return the second (duplicate) payment to the taxpayer.

If a payment is stopped, the payer is notified. The payer is given the opportunity to resubmit payment, but only if they are legally responsible. When this occurs, the first payer is authorized to receive a refund.

More than 146,000 payments ($808.8 million) that would have been issued as refunds have been stopped and returned since November 2010. Before STOPS, those payments would have been accepted and the payer required to request a refund.

Additional website enhancements were introduced in July 2019 to display pending payment information, an additional safeguard against overpayments.

$809 million
duplicate payments stopped from taxpayers

Tax Year	Quantity	Dollar Amount
2025	1,931	$16,340,456
2024	7,217	$61,984,107
2023	8,071	$40,378,501
2022	7,603	$82,767,108
2021	5,717	$67,520,082
2020	11,986	$67,342,459
2019	18,325	$89,700,973
2018	5,405	$28,148,259
2017	7,050	$45,746,948
2016	6,946	$34,948,957
2015	7,001	$29,911,317
2014	10,401	$45,920,361
2013	7,039	$30,626,258
2012	13,123	$54,940,477
2011	6,941	$32,937,220
2010	12,019	$51,541,178
2009	9,430	$28,024,221
Total	**146,475**	**$808,778,882**

*Through October 1, 2026

ELECTRONIC BANKRUPTCY PAYMENT SYSTEM

In June 2024, the Treasurer's Office launched **a system to process electronic payments from bankruptcy trustees**.

The internal Bankruptcy Management System verifies direct debit payments for bankruptcy vouchers by matching them with National Data Center claims for delinquent PINs in active bankruptcies, streamlining payment processing.



$2,163,594

electronic bankruptcy payments since June 2024

Automation Projects

Payments



AUTOMATION PROJECTS – PAYMENTS

In 1998, there were two payment options: mail and in-person at one of six office locations.
Now, there are nine payment options.

1998

2 PAYMENT METHODS:

- Mail to Treasurer's Office
- In-Person at Treasurer's Office (1 Main Office and 5 Satellite Offices)

2027

9 PAYMENT METHODS:

- Mail to Lockbox
- In-Person at Chase (Nearly 400 Locations)
- In-Person at Community Banks (157 Locations)
- In-Person at Treasurer's Office (1 Office)
- Wire Payments by Third Party Agents
- ACH Payments by Third Party Agents
- Online (Internet)
- Credit Card (Internet)
- Subsequent Taxes by Tax Buyers (Internet)

AUTOMATION PROJECTS – PAYMENTS

Mail Payment Processing (Lockbox)

In 1999, the Treasurer's Office incorporated an off-site mail payment processing (lockbox) system for collecting and processing taxes. This has meant same-day deposits, immediate interest earnings and quicker distributions to taxing agencies.

The lockbox system eliminated the need for daily mail payments to be opened and processed individually by Treasurer's staff.

Since 1999, **nearly 13.5 million** on-time payments have been processed by lockbox.

13.5 million
payments processed by lockbox

Tax Year	Quantity
2025*	189,765
2024	202,710
2023	216,301
2022	242,091
2021	277,000
2020	344,090
2019	376,224
2018	375,609
2017	378,926
2016	469,095
2015	459,502
2014	483,973
2013	493,316
2012	495,577
2011	504,629
2010	481,173
2009	527,264
2008	493,194
2007	583,267
2006	640,139
2005	652,493
2004	704,773
2003	736,396
2002	855,683
2001	788,621
2000	752,702
1999	624,703
Total	**13,349,216**

*On-time payments through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Bank Branch Payments

Cook County property tax payments are accepted at hundreds of local banks, making it convenient for taxpayers to pay.

Today, there are nearly 400 Chase banking locations in Cook County and throughout the state that accept property tax payments.

More than 18.1 million payments have been accepted at bank branches since calendar year 1999.

As a result of bank branches accepting Cook County property tax payments, the Treasurer's Office closed its five satellite offices.

18.1 million

payments accepted at bank branches

Tax Year	On-Time Payments	Late Payments	Total Payments
2025*	405,770	17,387	423,157
2024	418,900	40.744	459,644
2023	421,653	54,915	476,568
2022	434,194	49,228	483,422
2021	436,587	54,409	490,996
2020	465,949	48,552	514,501
2019	505,466	42,625	548,091
2018	543,576	68,892	612,468
2017	576,236	71,112	647,348
2016	637,102	83,451	720,553
2015	738,050	91,729	829,779
2014	746,972	86,334	833,306
2013	747,895	92,575	840,470
2012	739,702	95,819	835,521
2011	739,930	102,724	842,654
2010	751,521	73,513	825,034
2009	733,239	127,947	861,186
2008	713,827	76,254	790,081
2007	727,451	85,079	812,530
2006	707,983	74,587	782,570
2005	707,640	84,223	791,863
2004	695,093	68,685	763,778
2003	668,896	60,094	728,990
2002	634,727	55,467	690,194
2001	558,546	49,828	608,374
2000	435,777	30,643	466,420
1999	302,723	19,455	322,178
1998	109,877		109,877
Total	**16,305,282**	**1,806,271**	**18,111,553**

*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Community Bank Branch Payments

Cook County taxpayers may visit one of the participating local community banks to pay taxes by direct debit (electronically).

There are **157 banking locations** throughout Chicago and the suburbs that accept property tax payments.

More than 123,223 payments have been accepted at these locations since 2004.

123,223
payments at community banks

Tax Year	# of Community Bank Branches	# of Payments
2025*	157	1,892
2024	163	3,641
2023	163	4,266
2022	163	4,449
2021	164	4,184
2020	164	4,365
2019	152	4,930
2018	106	5,140
2017	116	5,316
2016	120	5,967
2015	178	6,865
2014	194	5,484
2013	208	7,110
2012	194	7,140
2011	209	6,991
2010	209	7,222
2009	226	6,843
2008	223	6,084
2007	220	5,611
2006	216	5,342
2005	214	5,507
2004	215	4,794
2003	219	4,080
Total		**123,223**

*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Third Party Agent (TPA) – Wire Payments

The Treasurer's Office established a commercial wire payment system used by banks, mortgage and title companies to pay taxes instead of submitting individual checks to the office.

The prior process in the office required manual handling and deposit of individual checks.

Wire payments from Third Party Agents have totaled **nearly 34 million** payments **(nearly $112 billion)** since August 2003.

34 million

commercial user wire payments

Tax Year	Quantity	Dollar Amount
2025*	1,543,580	$7,500,817,719
2024	1,551,188	$7,308,434,463
2023	1,559,157	$6,935,649,957
2022	1,544,450	$6,589,808,969
2021	1,503,674	$6,173,501,389
2020	1,477,674	$5,677,468,051
2019	1,493,768	$5,496,221,680
2018	1,485,660	$5,335,195,002
2017	1,453,482	$4,949,322,628
2016	1,477,447	$4,796,620,456
2015	1,457,321	$4,501,362,291
2014	1,447,536	$4,230,786,339
2013	1,458,832	$4,214,041,154
2012	1,469,742	$4,294,860,099
2011	1,491,680	$4,205,521,196
2010	1,496,930	$4,245,980,447
2009	1,478,790	$4,092,128,626
2008	1,451,042	$3,947,466,410
2007	1,403,129	$3,731,088,684
2006	1,349,619	$3,459,730,206
2005	1,291,410	$3,106,617,529
2004	1,253,555	$2,873,612,587
2003	1,238,729	$2,621,405,164
2002	587,796	$1,209,770,282
Total	**33,966,191**	**$111,993,451,793**

*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Third Party Agent (TPA) – ACH Payments

The Treasurer's Office instituted a system for commercial users (banks, mortgage and title companies) to pay via ACH direct debit transactions from an online site instead of submitting individual checks to the office.

Commercial users have submitted **nearly 1.3 million payments (nearly $6.2 billion)** since 2007.

1.3 million

commercial user ACH direct debit payments

Tax Year	Quantity	Dollar Amount
2025	28,750	$253,716,981
2024	47,023	$403,436,908
2023	44,173	$330,710,261
2022	49,209	$342,044,506
2021	65,212	$390,069,782
2020	87,380	$447,107,440
2019	65,788	$389,439,014
2018	58,438	$332,620,702
2017	56,321	$312,225,976
2016	55,555	$292,408,474
2015	60,281	$312,461,721
2014	73,251	$327,658,628
2013	70,195	$331,899,450
2012	84,071	$356,061,761
2011	81,184	$343,046,357
2010	76,612	$279,687,650
2009	82,904	$265,681,436
2008	87,699	$232,692,641
2007	70,455	$167,931,735
2006	24,182	$55,091,532
Total	**1,268,683**	**$6,165,992,953**

*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Online Payments

In March 2002, the office introduced online payments for payments. The office has collected **nearly 11.4 million online payments** through October 1, 2026.

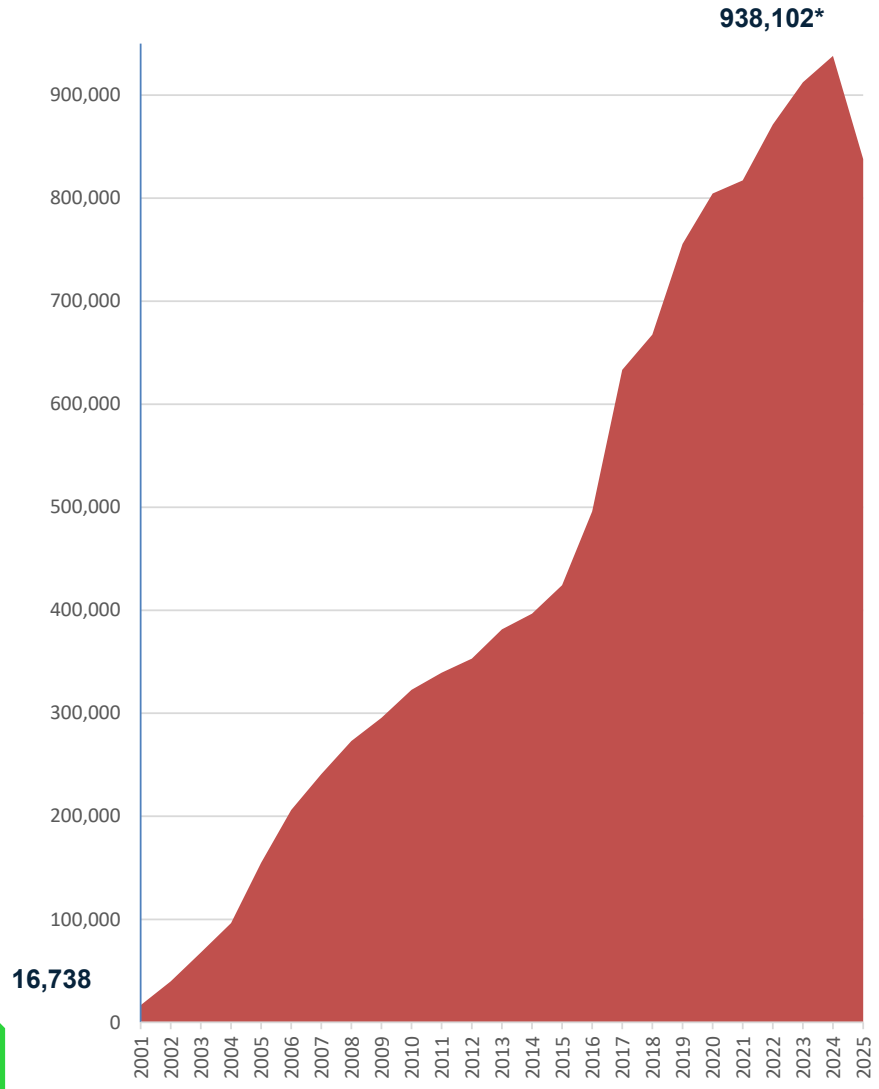
Since January 2018, there is no fee for taxpayers to make an online payment through a bank account.

Online payments continue to increase year after year.

There were 938,102 online payments made for the Tax Year 2024. A total of **837,957 online payments have been** made for the current Tax Year 2025, through October 1, 2026.

938,102

online tax payments for TY2024



*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Credit/Debit Card Payments

In July 2012, the office added the option for taxpayers to pay property taxes with a credit/debit card.

Property owners may make payments via credit or debit card year-round through the online payment channel.

More than one million card payments have been made totaling **more than $2.7 billion**.

For each of the past five complete tax years (going back to Tax Year 2021, due in 2022), Cook County taxpayers made more than **100,000 payments using a credit or debit card.**

1,078,496
credit/debit card payments

Tax Year	Quantity	Dollar Amount
2025	102,837	$340,988,407
2024*	132,853	$374,158,343
2023	128,886	$327,718,346
2022	117,388	$295,876,230
2021	101,734	$247,901,682
2020	89,848	$197,684,981
2019	86,706	$195,886,175
2018	82,482	$196,847,665
2017	80,628	$212,328,627
2016	64,052	$143,672,948
2015	35,288	$71,712,548
2014	18,404	$40,478,645
2013	15,920	$34,911,745
2012	13,802	$29,732,837
2011	7,668	$15,360,212
Total	**1,078,496**	**$2,725,259,391**

*Through October 1, 2026

AUTOMATION PROJECTS – PAYMENTS

Subsequent Tax Electronic Payment System (STEPS)

The Treasurer's Office created an online payment method for tax buyers to pay "subsequent taxes," or those that become delinquent after the buyer paid delinquent taxes on the same property at an Annual Tax Sale.

Since 2007, tax buyers have submitted **nearly 644,000 (nearly $1.8 billion)** subsequent tax payments.

IMPORTANT NOTE:
Property owners should redeem their sold taxes as quickly as possible to avoid additional costs accruing from unpaid subsequent taxes.

Tax buyers can pay delinquent subsequent taxes following the Annual Tax Sale. Taxpayers are assessed 12 percent interest per installment per year on each tax amount paid by a buyer.

643,899

subsequent taxes paid online by tax buyers

Tax Year	Quantity	Dollar Amount
2025*	3,715	$11,484,850
2024	14,902	$49,987,600
2023	25,214	$100,380,402
2022	27,038	$82,363,539
2021	23,991	$81,264,982
2020	18,958	$58,489,073
2019	20,958	$63,447,301
2018	31,079	$87,729,310
2017	32,433	$85,077,044
2016	37,005	$98,738,268
2015	47,936	$120,812,504
2014	40,025	$93,867,028
2013	40,584	$99,123,888
2012	39,298	$95,799,877
2011	46,068	$124,413,038
2010	46,589	$132,676,578
2009	44,977	$136,854,229
2008	42,528	$118,181,052
2007	45,984	$106,138,464
2006	14,617	$29,455,268
Total	**643,899**	**$1,776,284,295**

*Through October 1, 2026

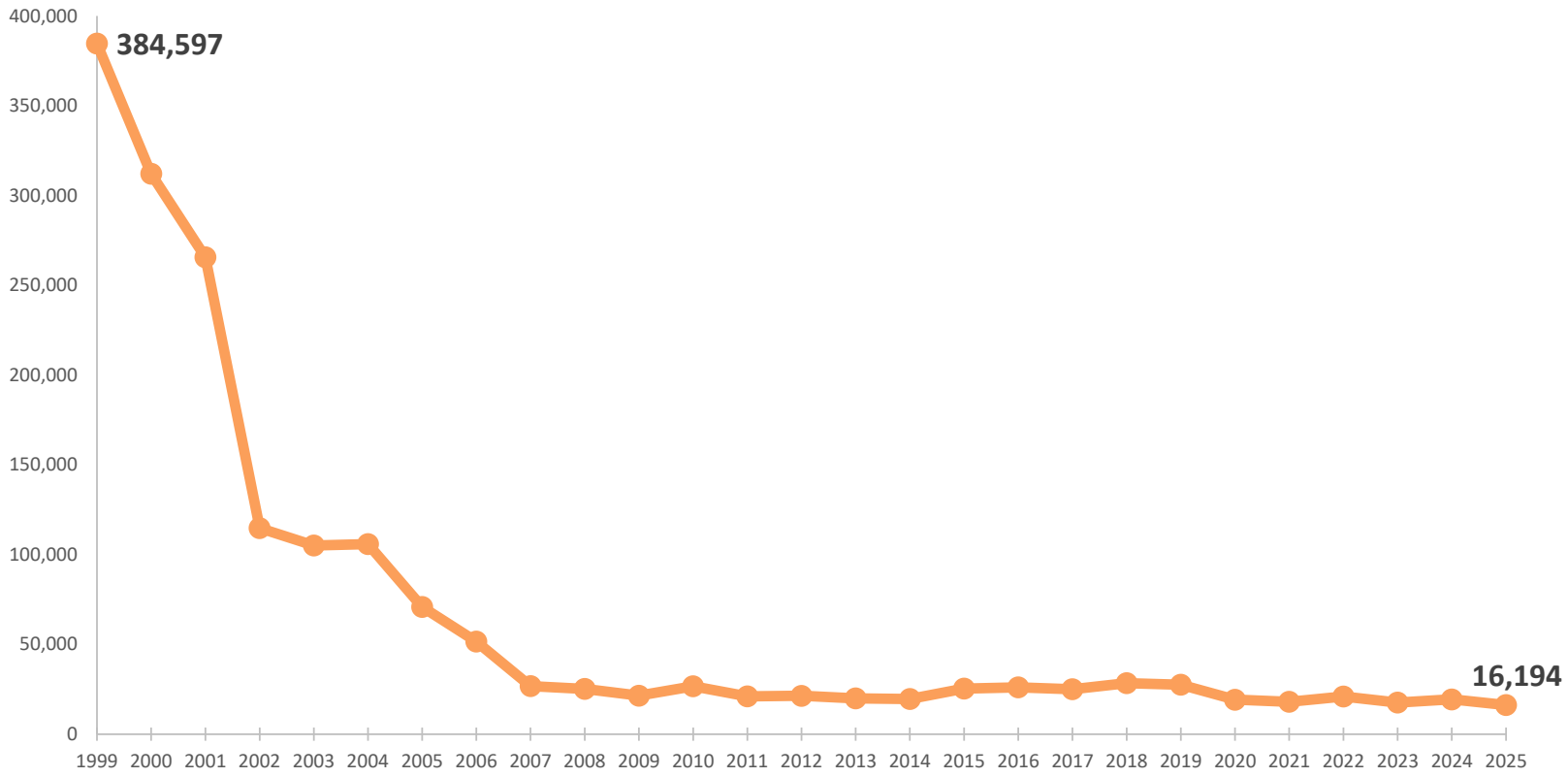
AUTOMATION PROJECTS – PAYMENTS

In-Person Payments

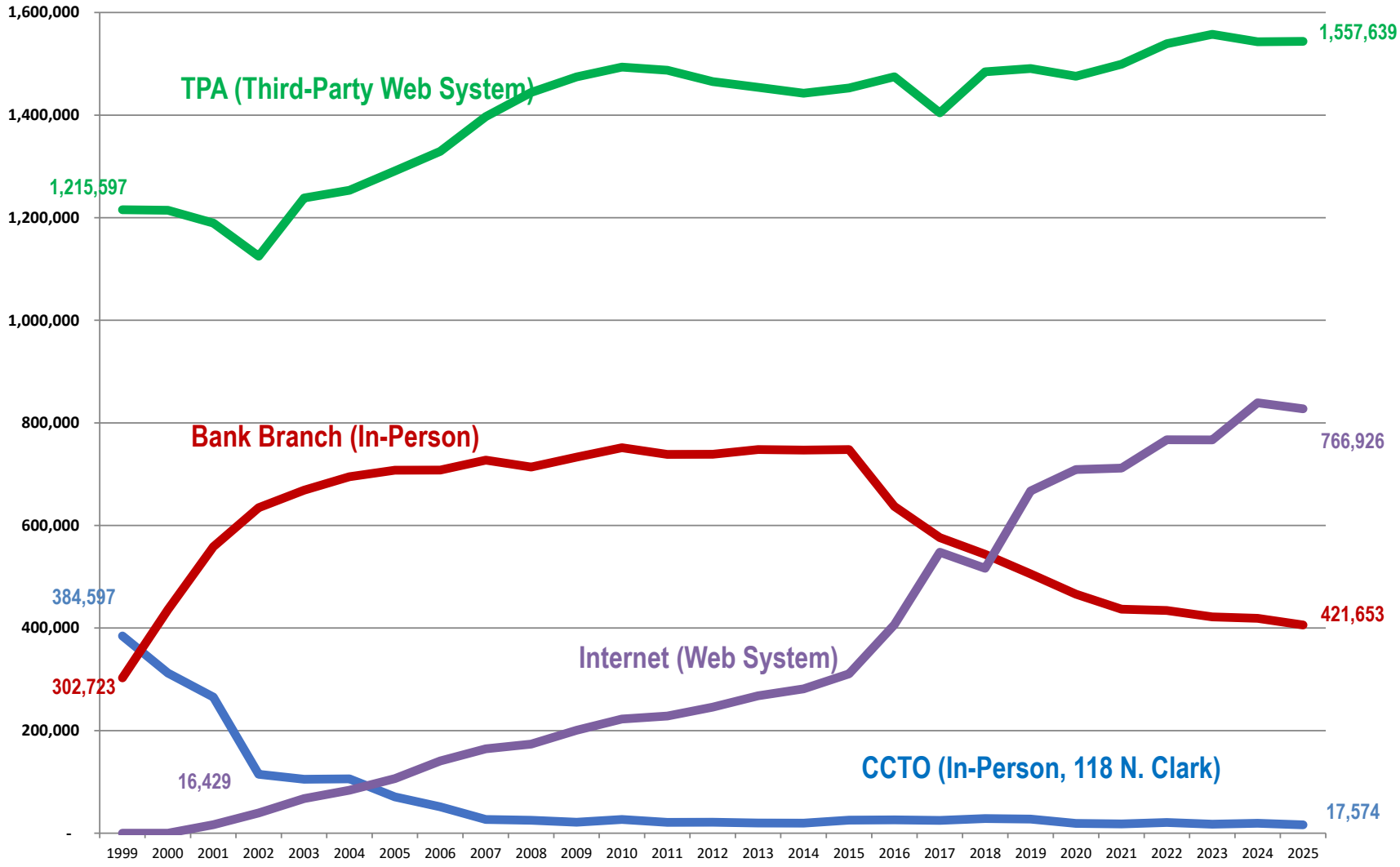
Because of the many payment options available to taxpayers, the Treasurer's Office closed its five satellite offices at the end of 2005. The office processed more than 384,000 in-person payments in 2000.

16,194 in-person, on-time payments were made for the Tax Year 2025, due April 1, 2026 and October 1, 2026.

On-Time In-Person Payments (Satellite and Downtown Totals)



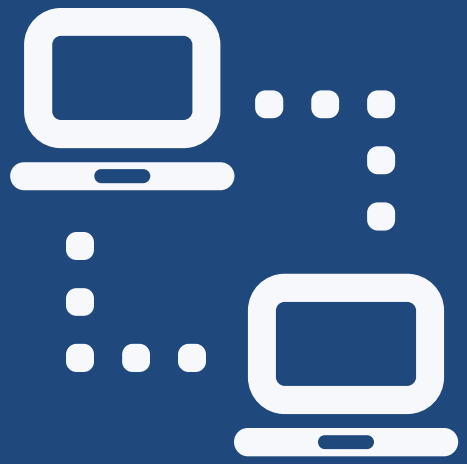
PAYMENT SOURCE TREND BY TAX YEAR (ON-TIME PAYMENTS)



On-time payments only.

Automation Projects

Systems



CUSTOMER SERVICE – EMAIL SYSTEM

The Treasurer's Office updated its online email system to make it easier for taxpayers to contact office employees.

In May 2020, the Treasurer's Office overhauled the taxpayer email system by leveraging the Salesforce platform. A number of enhancements and user-friendly efficiencies were built into this updated email system.

Emails are routed to employees throughout the office in an effort to keep response times to three business days or less.

The office has received and responded to **nearly 242,000** emails since 2003.

241,665
emails from taxpayers

Calendar Year	Quantity
2026*	12,515
2025	9,859
2024	9,848
2023	10,257
2022	10,248
2021	12,680
2020	12,354
2019	11,925
2018	8,347
2017	10,575
2016	3,830
2015	3,622
2014	4,372
2013	4,731
2012	6,686
2011	7,471
2010	9,658
2009	14,951
2008	16,093
2007	13,145
2006	11,681
2005	13,706
2004	15,430
2003 (Began May 2003)	7,681
Total	**241,665**

*Through October 1, 2026.

CUSTOMER SERVICE – CALL CENTER

The Treasurer's Customer Service Call Center has handled **208,660 phone calls through September 30, 2026**.

More than 71% of the calls have been handled automatically by the system. Just under **29%** have been answered by a Call Center employee.

In 2019, the Treasurer's Office introduced a feature that gives callers the option to leave a message and receive a returned phone call with 24 hours.

Callers can select from English, Polish or Spanish and follow prompts to obtain specific property tax information such as amount due or refund amount available.

208,925
phone calls received in FY2026

BY THE NUMBERS



148,265
Phone calls to the Treasurer's Office answered automatically by the system.



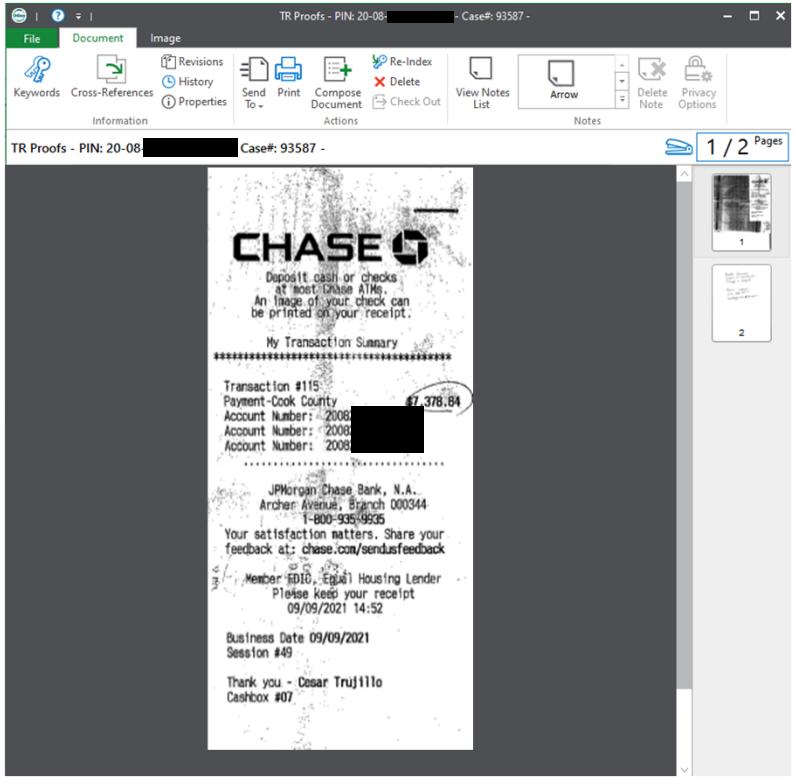
60,660
Phone calls to the Treasurer's Office answered by a Call Center employee.

DOCUMENT IMAGING PROJECT

In 2016, the Treasurer's Office implemented the Paperless Customer Service System.

The system provides:

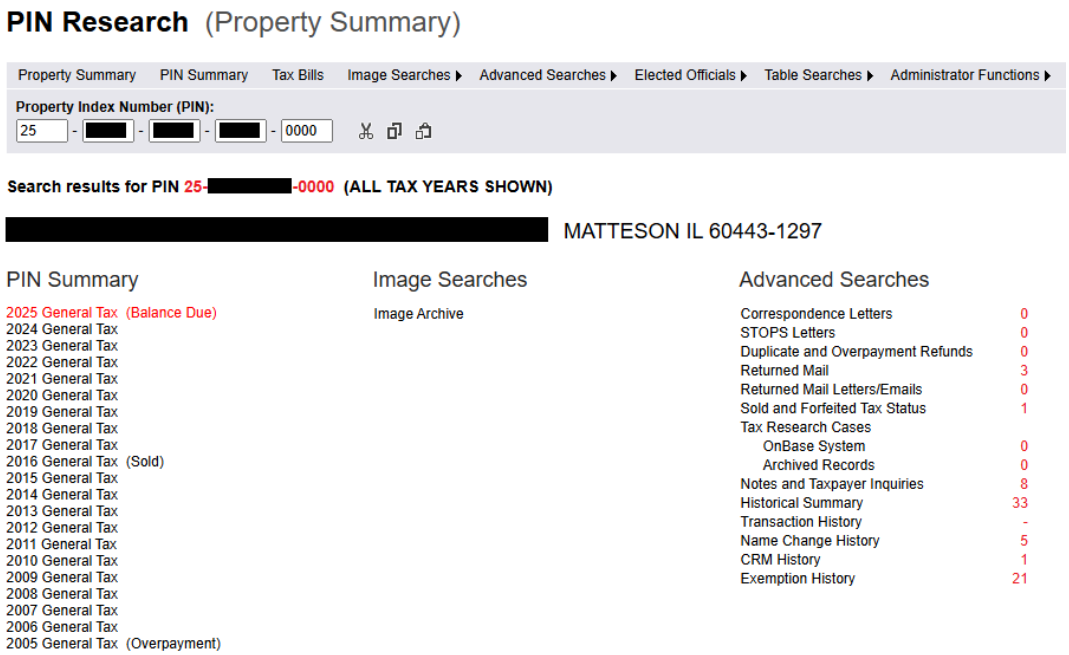
- Scanning, imaging, and storing of electronic documents, files and data. As a result, the office significantly reduces the need to retain hard-copy documents.
- Tracking of documents by PIN for quick access to information. Treasurer's Office employees provide seamless customer services.
- Response – All requested information is emailed to the taxpayer.



PIN RESEARCH (INTERNAL PORTAL)

The PIN Research System is an internal system used by office staff that centralizes PIN data that previously was accessible only via cumbersome stand-alone modules.

The system contains comprehensive PIN data including PIN summaries, mailing addresses, property addresses, exemptions and payment overviews. Tax research cases and scanned images such as payment coupons and checks, name/address change applications and returned certified mail images are also included.



2,128,558

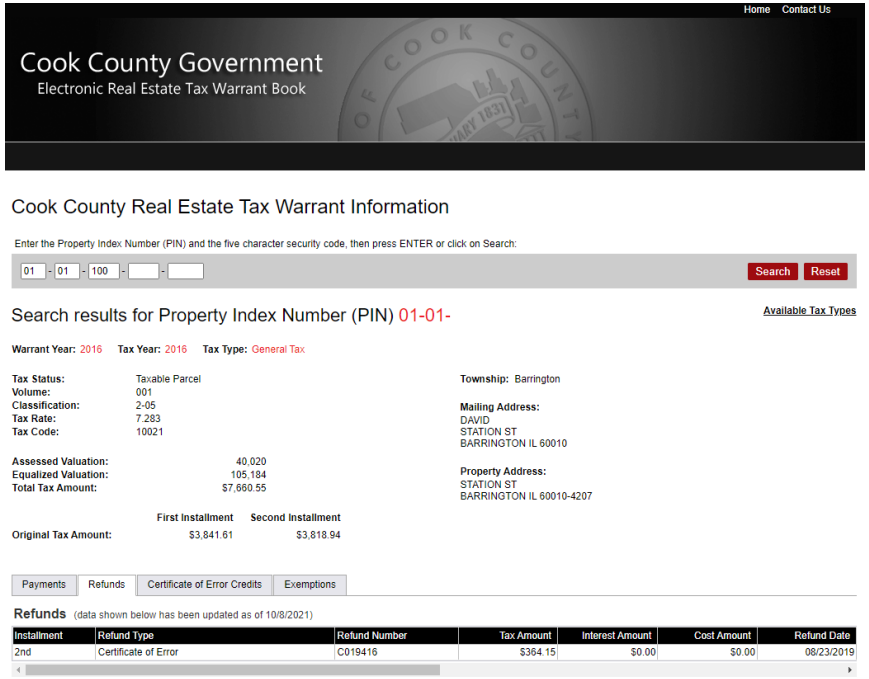
total number of unique PIN records available

ELECTRONIC WARRANT BOOK

The Electronic Property Tax Warrant Book system replaced the physical Warrant Books, which serve as the official property tax records for the county.

In April 2016, the Treasurer's Office incorporated **4,765,458** individual pages from **12,011** books into the system.

The system eliminates manual posting of records, because all transactions and new tax year data sets are **automatically added electronically**.



4,765,458

total number of pages scanned

ANNUAL TAX SALE

The Treasurer's Office replaced the traditional outcry Annual Tax Sale auction with an automated, online auction in 2008. Tax buyer registration, collateral deposits, bidding and payments went from manually intensive processes to an online system.

Prior to this automation project, the outcry auction would take 20 days to conduct and require a staff of eight people to manage.

Now, the sale lasts just four days and takes two employees. A computer algorithm awards PINs.

More than 241,000 PINs have been sold to tax buyers through the automated sale system since 2008.

The Tax Year 2023 Annual Tax Sale will begin on December 15, 2026.

241,597

PINs sold at Tax Sale to tax buyers

Tax Year (Year Sale Held)	PINs Published/Sent Certified Notice	PINs Offered	PINs Sold
2022 (2024)	51,778	12,804	7,758
2021 (2024)	54,091	41,690	7,469
2020 (2022)	60,330	40,577	9,040
2019 (2022)	45,254	33,077	5,700
2018 (2021)	36,184	32,754	5,110
2017 (2019)	63,385	40,440	11,920
2016 (2018)	52,637	33,332	10,970
2015 (2017)	68,199	38,283	11,031
2014 (2016)	70,789	46,655	15,865
2013 (2015)	75,668	53,553	16,773
2012 (2014)	69,288	50,036	15,757
2011 (2013)	73,418	51,289	16,442
2010 (2012)	78,418	49,462	16,419
2009 (2011)	69,484	37,827	20,814
2008 (2010)	57,181	33,114	21,399
2007 (2009)	62,728	29,787	23,848
2006 (2008)	53,347	26,846	24,860
Total	**1,042,179**	**651,526**	**241,597**

TAXING AGENCY EXTRANET

The Treasurer's Office distributes billions of tax dollars every year to some 2,200 taxing agencies throughout Cook County. The office developed the Taxing Agency Extranet to provide taxing agencies direct access to view data reports that used to be individually printed and mailed at the Treasurer's expense.

The site allows authorized users 24-hour, online retrieval of useful information and reports. Please note that the office continues actively working on additional distribution reporting functionality with the Integrated Property Tax System vendor.

Through October 1, 2026, there have been **181,868** visits to the site in this current fiscal year.

The purpose of the Taxing Agency Extranet site is to provide a transparent method for local government taxing agencies to access reports, data and other useful information within the Treasurer's Office.

181,868

visits to the Taxing Agency Extranet in FY2026

Transparency Projects

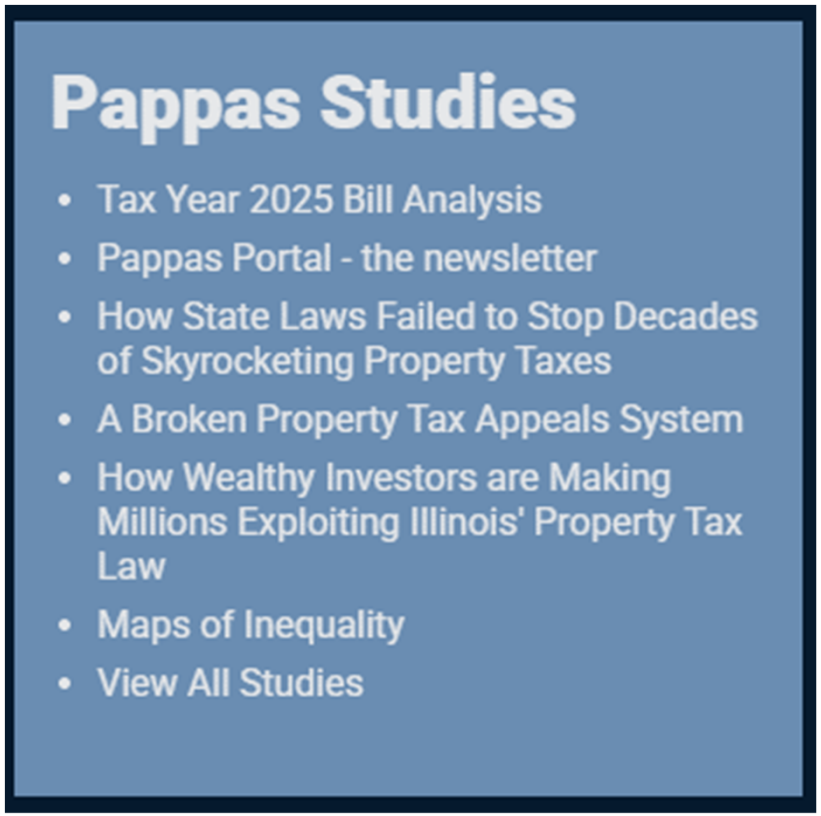


PAPPAS STUDIES

In March 2021, Treasurer Pappas began to build a new Research Unit to conduct further, more robust studies of inequities, inefficiencies and flaws in Illinois' property tax system.

Click on the blue box on cookcountytreasurer.com to access the **in-depth "Pappas Studies"** reports produced by the office.

To date, the office has **published 18 reports** on various property tax related topics.



PAPPAS STUDIES

Title	Key Findings	Date
2025 Bill Analysis	• Total taxes in Cook County rose by almost $743.8 million to more than $19.9 billion, an increase of 3.9% (whereas the regional inflation rate was 3.1%). • Over the past 30 years, tax increases have pushed up the total tax tab by $12.9 billion, or 184%, twice the 91% increase in the local cost of goods and services.	8/24/2026
30-Year Study: How State Laws Failed to Stop Decades of Skyrocketing Property Taxes	• Local governments in Cook County imposed $19.2 billion in property taxes in 2024, up nearly 182% from the $6.8 billion taxed in 1995. • During the same three decades, inflation rose by 91%, while average wages grew by about 161%. • Illinois in 2025 had the highest residential property tax rate in the U.S. Chicago has the highest commercial, and second highest industrial, property tax rate in the country.	3/30/2026
2024 Bill Analysis	• The median residential tax bill in the City of Chicago rose 16.7%, the largest percentage city increase in at least 30 years. • Chicago homeowners will pay $469.4 million more than they did the year before, because of the tax shift from commercial to other properties. • Total taxes in Cook County rose by almost $871.8 million to nearly $19.2 billion, or 4.8% — well above the 3.5% inflation rate for 2024.	11/17/2025

PAPPAS STUDIES

Title	Key Findings	Date
A Broken Property Tax Appeals System	• Successful appeals by businesses caused their collective tax bills to drop by $3.3 billion, or 12.5%, while residential tax bills jumped by $1.9 billion, or 6.9% • Homeowners in the highest-income areas appealed their assessments 46% of the time, while those in the lowest-income areas appealed just 11% of the time. • Property owners in majority Black and Latino neighborhoods appeal at far lower rates. The appeal rate for white homeowners was 35.5% compared to 10.85% in Black neighborhoods and 14.06% in Latino neighborhoods.	5/5/2025
Voter Turnout, Race, Income and the Fate of Property Tax Referendums	• Wealthier residents are more likely to vote. In the county's wealthiest taxing districts, average turnout topped 60% but was only 34% in districts where median household income fell below the county median of $81,797. • The Treasurer's analysis also shows that residents across the county in 2024 tended to skip voting when given the chance to decide whether to increase their own property taxes. A majority of voters turned out for property tax-related referendums in less than half of cases.	3/25/2025
2023 Bill Analysis	• Property taxes rose about $706 million, climbing from $17.6 billion to $18.3 billion. • Homeowners bills went up $611 million, while commercial properties went up $102.9 million. Vacant land dropped by $7.8 million. • In the south and southwest suburbs, where all properties were reassessed, taxes rose a total of $265.4 million. • The median south suburban residential tax bill increased by 19.9%, the largest percentage increase in at least 29 years, according to Treasurer's data. • Homeowners were hit with 53.6% of the increase, while businesses were billed the remaining 46.4%.	6/27/2024

PAPPAS STUDIES

Title	Key Findings	Date
Referendums and Voter Turnout	• An average of less than one out of every three registered voters determined the fate of 75 property tax-related referendums from 2020 to 2023. • Nearly half of the referendums were decided by less than 25% of all voters. • Combined, the referendums allowed government to create $1.16 billion in new debt and exceed property tax caps by more than $59 million.	3/12/2024
2022 Bill Analysis	• Property taxes across Cook County rose more than $909 million to $17.6 billion — an annual increase of 5.4%, which was below the 8% rate of inflation for 2022. • The median residential tax bill in the north and northwest suburbs increased 15.7%, the largest percentage increase in at least 30 years.	10/30/2023
Fiscal 2021 Debt Report	• Overall local government debt in Cook County rose 1.6% to $160.5 billion from fiscal 2020 to 2021 — a modest increase held in check by the exceptional investment performance of the pension funds. • This update for the first time calculated the amount of debt burden borne by nearly 1.8 million properties in Cook County.	4/11/2023
2021 Bill Analysis	• Property taxes across Cook County rose by $614 million — a 3.8% increase — for a total of $16.7 billion. That money was sought by schools, cities and villages, the county, parks and libraries to pay for their services.	2/1/2022

PAPPAS STUDIES

Title	Key Findings	Date
How Wealthy Investors are Making Millions Exploiting Illinois' Property Tax Law	• Study revealed that hedge funds, private equity firms and others exploited a loophole in Illinois' property tax law to make millions of dollars in profits, mostly at the expense of Black and Latino communities. • Nearly $280 million drained from Cook County taxing districts over the previous seven years.	10/19/2022
Maps of Inequality: From Redlining to Urban Decay and the Black Exodus	• Details how federal government-sanctioned housing discrimination from the 1940s brought about urban decay and the ensuing exodus of Blacks from Chicago and other major U.S. cities. • Vacant and abandoned properties in the Chicago area fall almost exclusively in areas where majority Black, majority Latino or majority-minority populations are declining.	7/19/2022
2020 Bill Analysis	• Taxes billed totaled $16.1 billion, an increase of $534 million, or 3.4%, from last year. • Found the biggest tax bill increases occurred primarily in financially struggling Black and Latino communities.	8/17/2021
Debt Study	• Documented debt totaling $153.4 billion, including unfunded pension liabilities, of all 547 local governments in Cook County.	6/8/2021

PAPPAS STUDIES

Title	Key Findings	Date
Voter Turnout 2011-2020	• Showed that over the past decade, about 75 percent of the voting age population do not vote.	1/5/2021
The Top 50	• Listed the 50 properties with the largest tax increases over the past 20 years. • Some property owners saw taxes increase by as much as 2,000 percent. • From $6,700 in 2000 to $134,000 in 2019.	1/5/2021
Scavenger Sale Study	• Found auction results designed to put vacant and abandoned properties with unpaid taxes back to use was failing in its mission. • The top 13 wards in Chicago with the highest vacant and abandoned properties account for 50 percent of all violent crime (murder, rapes, robberies) in the city. These areas also saw significant population loses between 2010 and 2016 of more than 31,000 residents.	12/10/2020
20-Year Property Tax History	• Using our data from 2000 to 2019, we documented that residential property taxes in the City of Chicago rose by 164 percent while the cost of living increased by only 36 percent.	10/26/2020

DEBT DISCLOSURE ORDINANCE (DDO)

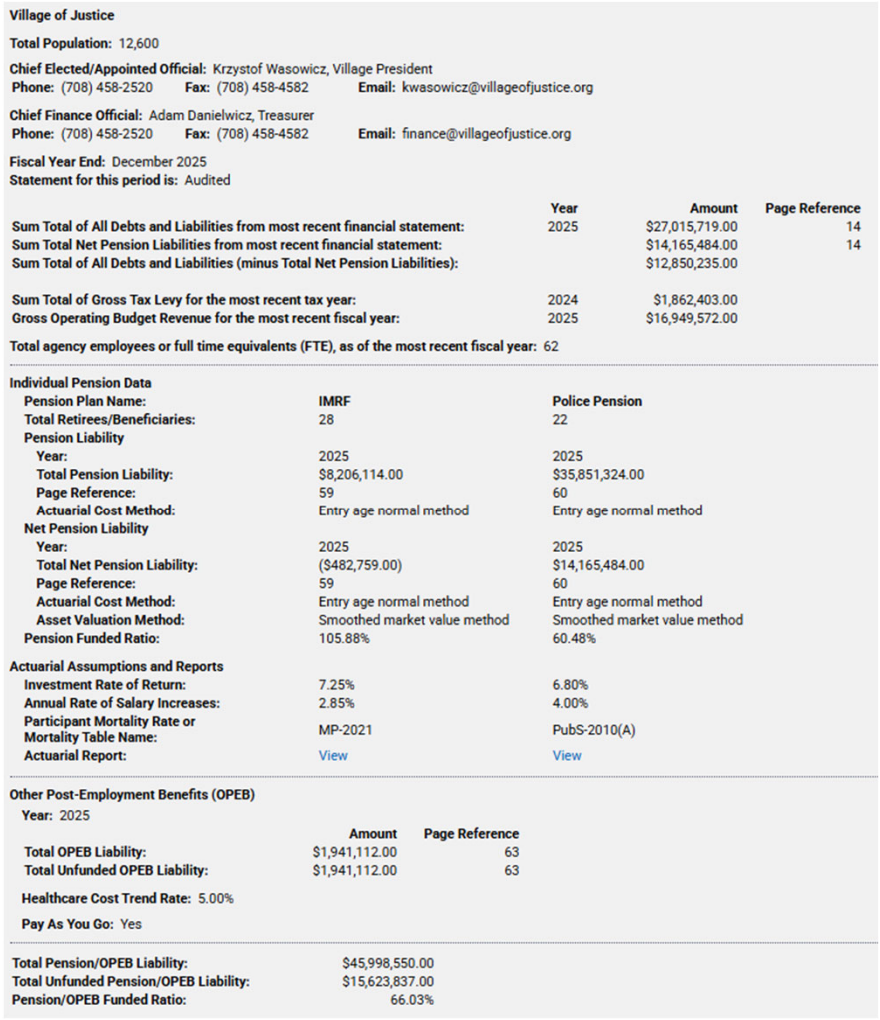
Approved by the County Board of Commissioners in September 2009, the Taxing District Debt Disclosure Ordinance provides extraordinary transparency in government.

The ordinance requires the county's 547 primary local governments to provide their financial data and annual financial reports to the Treasurer's Office each year including:

- Audited financial statements from their most recent audit
- Money owed (or total debts and liabilities)
- Pension and retiree health care information (including the amount promised to retirees and the amount promised that local governments do not have)

$161.6 billion

total debt of the 547 primary taxing agencies



Village of Justice

Total Population: 12,600

Chief Elected/Appointed Official: Krzystof Wasowicz, Village President
Phone: (708) 458-2520 **Fax:** (708) 458-4582 **Email:** kwasowicz@villageofjustice.org

Chief Finance Official: Adam Danielwicz, Treasurer
Phone: (708) 458-2520 **Fax:** (708) 458-4582 **Email:** finance@villageofjustice.org

Fiscal Year End: December 2025
Statement for this period is: Audited

	Year	Amount	Page Reference
Sum Total of All Debts and Liabilities from most recent financial statement:	2025	$27,015,719.00	14
Sum Total Net Pension Liabilities from most recent financial statement:		$14,165,484.00	14
Sum Total of All Debts and Liabilities (minus Total Net Pension Liabilities):		$12,850,235.00	
Sum Total of Gross Tax Levy for the most recent tax year:	2024	$1,862,403.00	
Gross Operating Budget Revenue for the most recent fiscal year:	2025	$16,949,572.00	

Total agency employees or full time equivalents (FTE), as of the most recent fiscal year: 62

Individual Pension Data

	IMRF	Police Pension
Pension Plan Name:		
Total Retirees/Beneficiaries:	28	22
Pension Liability		
Year:	2025	2025
Total Pension Liability:	$8,206,114.00	$35,851,324.00
Page Reference:	59	60
Actuarial Cost Method:	Entry age normal method	Entry age normal method
Net Pension Liability		
Year:	2025	2025
Total Net Pension Liability:	($482,759.00)	$14,165,484.00
Page Reference:	59	60
Actuarial Cost Method:	Entry age normal method	Entry age normal method
Asset Valuation Method:	Smoothed market value method	Smoothed market value method
Pension Funded Ratio:	105.88%	60.48%
Actuarial Assumptions and Reports		
Investment Rate of Return:	7.25%	6.80%
Annual Rate of Salary Increases:	2.85%	4.00%
Participant Mortality Rate or Mortality Table Name:	MP-2021	PubS-2010(A)
Actuarial Report:	View	View

Other Post-Employment Benefits (OPEB)

Year: 2025

	Amount	Page Reference
Total OPEB Liability:	$1,941,112.00	63
Total Unfunded OPEB Liability:	$1,941,112.00	63

Healthcare Cost Trend Rate: 5.00%

Pay As You Go: Yes

Total Pension/OPEB Liability:	$45,998,550.00
Total Unfunded Pension/OPEB Liability:	$15,623,837.00
Pension/OPEB Funded Ratio:	66.03%

DEBT DISCLOSURE ORDINANCE (DDO)

DATA AND TIF INFORMATION ON THE TAX BILLS

The Treasurer's Office designed the property tax bill to contain useful information for property owners.

In January 2013, the Treasurer's Office began including on the First Installment Property Tax Bill the Debt Disclosure Ordinance (DDO) data pertaining to each parcel's taxing districts.

The figures give taxpayers full information about each local government's financial data including:

- Money owed (or debt)
- Pension and Healthcare Amounts Promised by Local Governments
- Amount of Pension and Healthcare Shortage
- Percentage of Pension and Healthcare Costs They Can Pay

The Second Installment Property Tax Bill was revised in 2024 to include a breakdown comparison of taxes from the current year to the prior year. "Where Your Money Goes" was established to provide insight into how much money is divided among the individual taxing districts.

Since July 2014, the tax bill also displays how much money is billed for Tax Incremental Financing (TIF) Districts.

DEBT DISCLOSURE ORDINANCE (DDO) DATA – FIRST INSTALLMENT

TOTAL PAYMENT DUE

$ 3,795.90

By 04/01/26 (on time)

2025 First Installment Property Tax Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
16-28-	043	15001	2025	2026	Cicero	2-11

IF PAYING LATE PLEASE PAY 04/02/26 - 05/01/26 **$3,824.37** OR 05/02/26 - 06/01/26 **$3,852.84** OR 06/02/26 - 07/01/26 **$3,881.31** **LATE INTEREST IS .75% PER MONTH, BY STATE LAW**

TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
METRO WATER RECLAMATION DIST OF GR CHGO	$3,248,879,000	$3,303,258,000	$1,444,138,000	56.28%
CLYDE PARK DISTRICT	$2,785,330	$3,894,710	-$1,139,680	129.26%
MORTON COMMUNITY COLLEGE DIST 527	$30,392,898	$11,595,522	$0	100.00%
BERWYN CICERO STICKNEY HIGH SCHOOL 201	$215,607,651	$206,593,487	$71,138,190	65.57%
SCHOOL DISTRICT 99	$25,912,247	$188,555,371	$83,878,382	55.52%
TOWN OF CICERO	$298,441,844	$655,916,677	$411,241,559	37.30%
FOREST PRESERVE DISTRICT OF COOK COUNTY	$214,441,242	$617,834,550	$382,643,760	38.07%
COUNTY OF COOK	$14,499,553,496	$21,406,518,462	$8,452,341,655	60.52%
Total	$18,536,013,708	$26,394,166,779	$10,844,241,866	

WHERE YOUR MONEY GOES – SECOND INSTALLMENT

TOTAL PAYMENT DUE

$ 4,516.19

By 10/01/26 (on time)

2025 Second Installment Property Tax Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
08-13-	049	16016	2025	2026	Elk Grove	2-34

IF PAYING LATE, PLEASE PAY	10/02/26 - 11/01/26 $4,550.06	OR	11/02/26 - 12/01/26 $4,583.93	OR	12/02/26 - 01/01/27 $4,617.80	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2025 Tax Bill $9,118.01 **$751.02 MORE than 2024**

Taxing District	2025 Tax	2024 Tax	Difference
SCHOOL DISTRICT 57	$3,778.14	$3,554.73	$223.41 More
ARLINGTON HTS TWNSHP H S 214	$2,262.26	$2,126.78	$135.48 More
VILLAGE OF MT PROSPECT	$702.15	$682.50	$19.65 More
MT PROSPECT PARK DISTRICT	$675.48	$490.96	$184.52 More
VILLAGE OF MT PROSPECT LIBRARY FUND	$443.48	$422.61	$20.87 More
HARPER COMMUNITY COLLEGE DISTRICT 512	$377.47	$358.18	$19.29 More
METRO WATER RECLAMATION DIST OF GR CHGO	$344.22	$281.25	$62.97 More
COUNTY OF COOK	$215.37	$194.24	$21.13 More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$75.54	$64.31	$11.23 More
COUNTY OF COOK PUBLIC SAFETY	$73.16	$64.03	$9.13 More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$68.58	$56.65	$11.93 More
TOWN ELK GROVE	$45.56	$44.47	$1.09 More
CONSOLIDATED ELECTIONS	$29.31	$0.00	$29.31 More
TOWN ELK GROVE ROAD FUND	$10.02	$9.75	$0.27 More
NORTHWEST MOSQUITO ABATEMENT DISTRICT	$9.19	$8.69	$0.50 More
GENERAL ASSISTANCE ELK GROVE	$8.08	$7.84	$0.24 More
DO NOT PAY THESE TOTALS	$9,118.01	$8,366.99	$751.02 MORE

The above breakdown displays how much you pay in property taxes to each taxing district and the change from last year. Please see reverse side for a detailed breakdown by Taxing District.

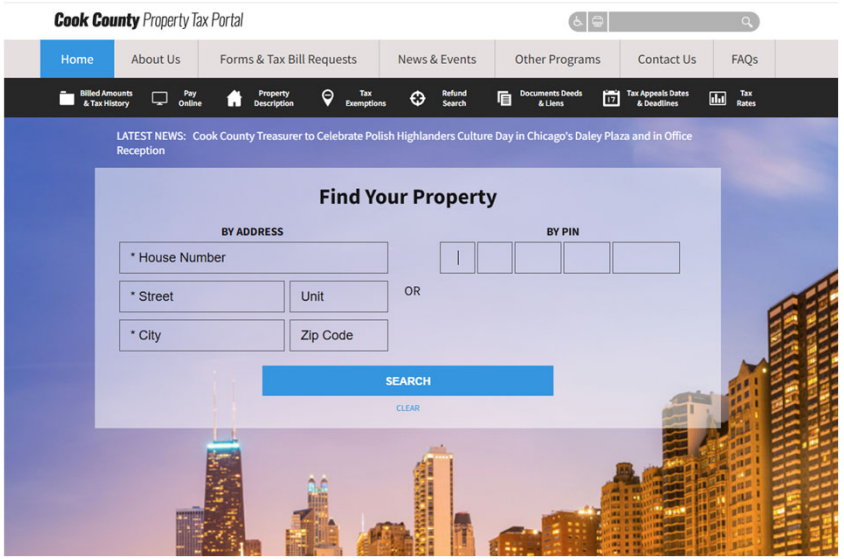
COUNTY PROPERTY TAX PORTAL

The Treasurer's Office developed and manages the Property Tax Portal that combines data and information from five different property-tax related offices into one single site:

- Ownership and liens – from the Clerk Recorder
- Tax payments and refunds – from the Treasurer
- Valuations, exemptions and appeals – provided by the Assessor
- Prior year tax statuses, delinquencies and TIF information – from the Clerk
- Appeals – from the Board of Review

Giving property owners direct access to vital data serves taxpayers and reduces the number of questions posed to Treasurer's Office staff.

The portal has been visited **nearly 84.7 million** times since April 1, 2012.



84.7 million

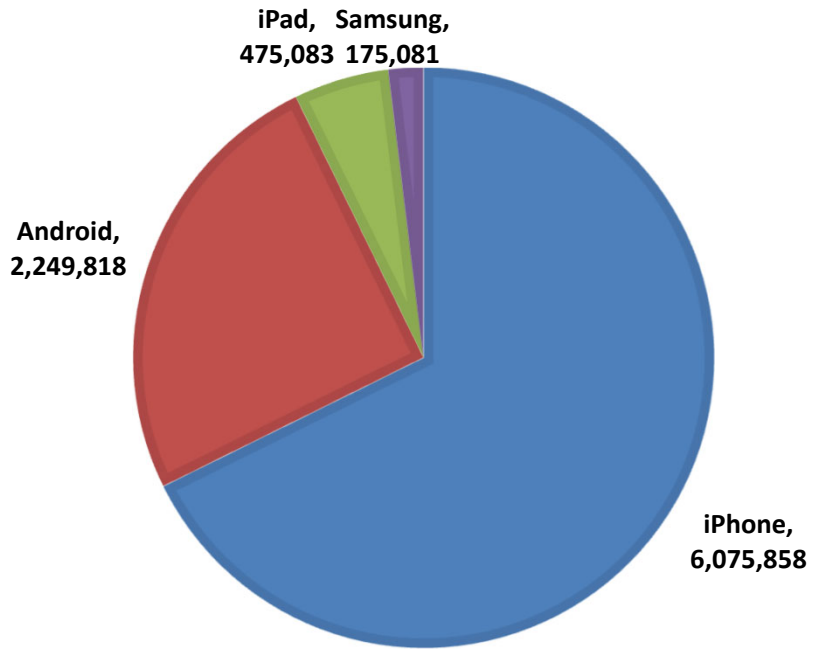
visits to the Property Tax Portal

COUNTY PROPERTY TAX PORTAL – MOBILE

The Treasurer's Office overhauled the Property Tax Portal in 2016 to make it mobile-friendly and add new functions. The programming code recognizes a visitor using the site from a mobile device and automatically modifies the layout and design to fit the device.

Since December 1, 2017, there have been **nearly 9 million visits** from mobile users.

Portal – Mobile Visits



9 million

visits to the Property Tax Portal from a mobile device

FREEDOM OF INFORMATION ACT (FOIA) LOG

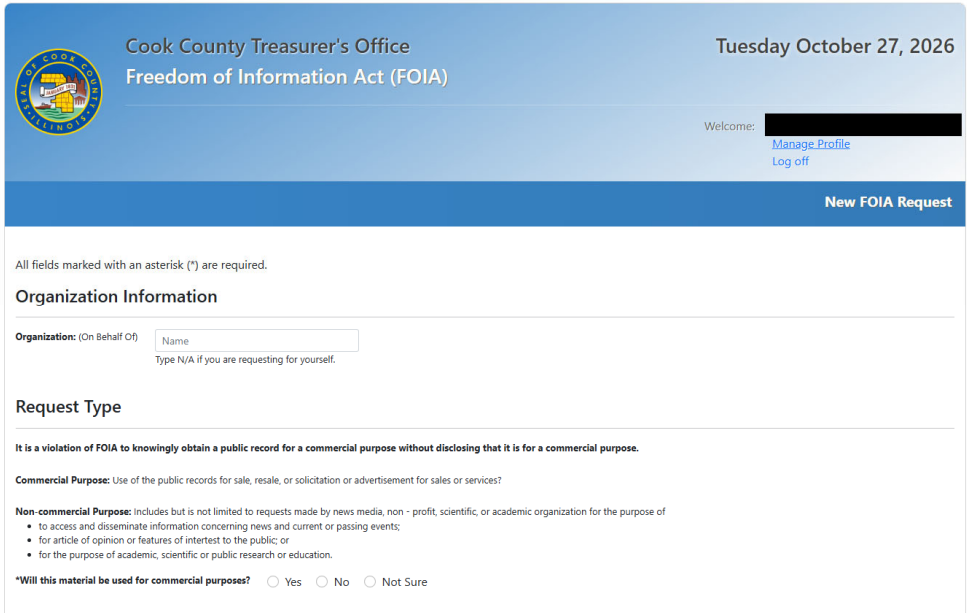
The Treasurer's Office released an **online Freedom of Information Act (FOIA) request system** at cookcountytreasurer.com in January 2023.

The system allows for FOIA requests to be submitted and tracked electronically.

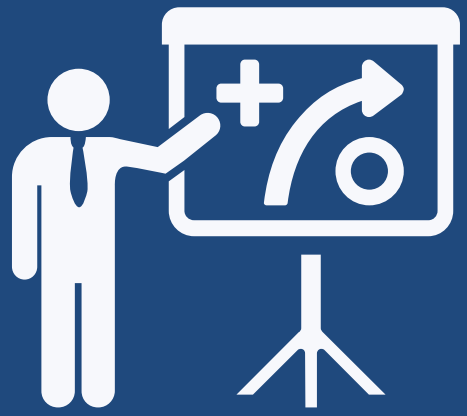
A log of all FOIA requests received by the Treasurer's Office since January 1, 2013 is published on the website.

The additional level of transparency allows the public to view who is requesting information and what type of information they are requesting.

The log is updated weekly in PDF format.



Focus On Budget



FY1998 BUDGET COMPARISON

The Office had 250 employees in FY1998.

If the office had maintained its staff of 250, the FY2027 budget would be **$67.9 million.**

Instead, the office has 62 filled positions, and a budget of **$20.1 million** in FY2027.

- $703,571 from taxpayer revenues (Corporate Account)
- $19.4 million from commercial user fees (Automation Account)

$67.9 million

would be the budget with 1998's employment

If the Treasurer's Office had the 250 employees that it had in FY1998, the FY2027 budget **WOULD HAVE BEEN:**

$67.9 million

Instead, the office has 62 filled positions, and the FY2027 real budget **IS:**

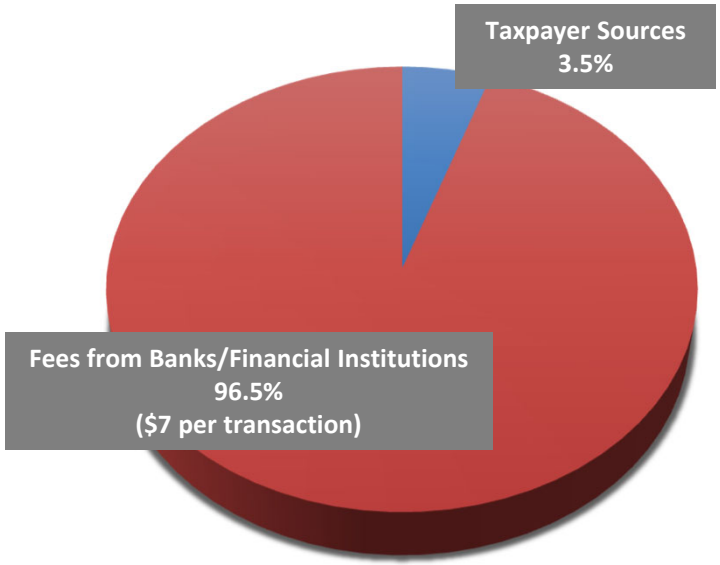
$20.1 million

FUNDING

Only **3.5 percent of the Treasurer's Office budget is funded by taxpayers,** because the office collects convenience fees from commercial users who pay in bulk.

Since 2008, the office has used **bank/financial institution fees** to fund itself and automation efforts.

The office is **96.5 percent self-funded** and **the goal continues to be an entirely self-funded office** that is independent of any taxpayer-funded sources.



97 percent

office funded from commercial user fees

PERSONNEL COSTS

The biggest portion of the Treasurer's Office FY2027 budget comes from personnel costs – salaries and fringe benefits, such as health, vision, dental and life insurance.

These personnel costs comprise **75 percent of the FY2027 budget.**

County employees are automatically awarded longevity increases, or STEPS, based on years of service. Employee salaries also increase as a result of Cost-Of-Living Adjustments (COLAs) that are approved by the County Board. Additionally, fringe benefit costs continue to increase.

The following two charts illustrate the budgetary challenges posed by COLAs and fringe benefits.

75 percent

of the Treasurer's budget is personnel costs

COST-OF-LIVING ADJUSTMENT (COLA) HISTORY

Implemented	COLA	Note
FY1999 June 1, 1999	4.0%	
FY2000 December 1, 1999	3.0%	
FY2001 December 1, 2000	3.0%	Plus $.10/hour increase
FY2002 June 1, 2002	2.5%	
FY2003 December 1, 2002	2.0%	
FY2003 June 1, 2003	1.0%	
FY2004 December 1, 2003	3.0%	
FY2005 December 1, 2004*	1.0%	
FY2006 December 1, 2005*	1.0%	
FY2006 June 1, 2006*	2.0%	Plus $500 Bonus
FY2007 December 1, 2006*	1.5%	
FY2007 June 1, 2007	2.5%	3% for Non-Union Employees and $1,000 Bonus
FY2008 December 1, 2007	2.0%	
FY2008 June 1, 2008	2.75%	
FY2011 January 1, 2011*	2.25%	
FY2012 December 1, 2011**	2.25%	
FY2012 June 1, 2012	3.75%	
FY2013 June 1, 2013*	1.0%	
FY2014 June 1, 2014*	1.5%	
FY2015 June 1, 2015*	2.0%	
FY2015 October 1, 2015**	4.5%	
FY2016 June 1, 2016	2.0%	
FY2017 December 1, 2016*	2.25%	
FY2017 December 1, 2016**	1.5%	
FY2017 June 1, 2017*	2.0%	
FY2019 June 1, 2019	2.0%	Plus $1,200 Bonus (December 2018)
FY2020 June 1, 2020*	2.0%	
FY2021 June 1, 2021	1.5%	Plus $3,000 Bonus (December 2021), $2,000 Bonus for Union Employees
FY2022 June 1, 2022	2.5%	Plus $1,000 Bonus (December 2022)
FY2023 June 1, 2023	2.5%	
FY2023 June 29, 2023	3.5%	Pay rate increase of 3.5% effective December 1, 2021 for union/non-union
FY2024 June 1, 2024	2.0%	
FY2025 June 1, 2025	5.0%	
FY2026 June 1, 2026	2.0%	
FY2027 December 1, 2026	4.0%	

*COLA awarded to Union employees only. **COLA awarded to Non-Union employees only.

FRINGE BENEFIT COMPARISON

If the Treasurer's Office maintained 250 employees, the fringe benefit obligations would be approximately **$14.9 million** in FY2027. Instead, the benefits in the budget for FY2027 are $4.4 million, of which $4.2 million is paid out of the Treasurer's Automation Budget.

Benefit	FY1998 Average Cost Per Employee	FY2027 Average Cost Per Employee	Increase ($)	Increase (%)
Medicare	$290	$2,187	$1,897	654%
Pension	$3,977	$36,942	$32,965	829%
Insurance (Health, Life, Pharmacy, Vision, Dental)	$3,689	$20,488	$16,799	555%
Total	**$7,956**	**$59,618**	**$51,662**	**649%**

$14.9 million

cost of benefits if the office had 250 employees in FY2027

FOCUS ON BUDGET

The budget of the Treasurer's Office operates with two separate and distinct accounts, one funded by tax money and the other by commercial user fees. These accounts are:

1

County Treasurer Corporate Account (formerly 060 Account)

- Funded primarily by taxpayer sources
- FY2027 Budget: $703,571 (2.5 percent increase compared with FY2026)

2

County Treasurer Tax Sale Automation Account (formerly 534 Account)

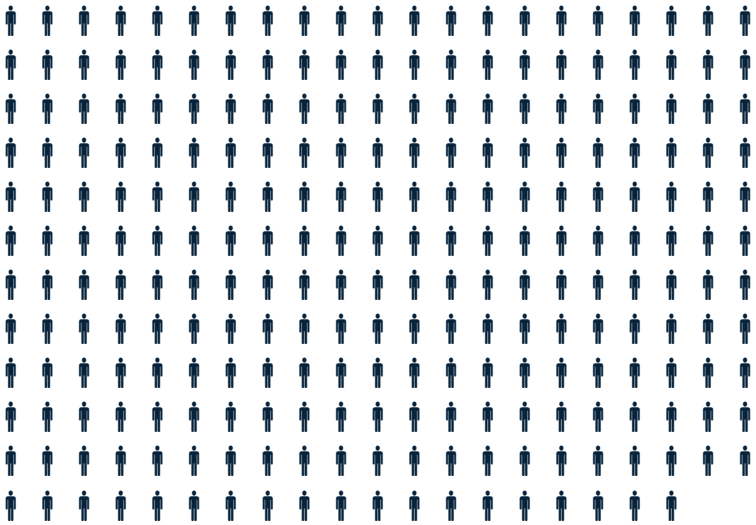
- Funded by commercial user fees paid by banking and mortgage firms
- Established by County ordinance on April 6, 1999
- FY2027 Budget: $19,392,136 (5.1 percent increase compared with FY2026)

Since FY2008, the Treasurer's Office has continually reduced the Corporate Account by shifting costs to the Automation Account. **The goal continues to be an entirely self-funded office** that is independent of any taxpayer-funded sources. Many governmental entities simply raise property taxes instead of creating alternative funding sources and reducing their budgets.

POSITION COUNT

The Automation Projects of the Treasurer's Office have resulted in a decrease in headcount from 250 in FY1998 to 61 in FY2027, a reduction of **75.6 percent.**

FY1998 – 250 EMPLOYEES

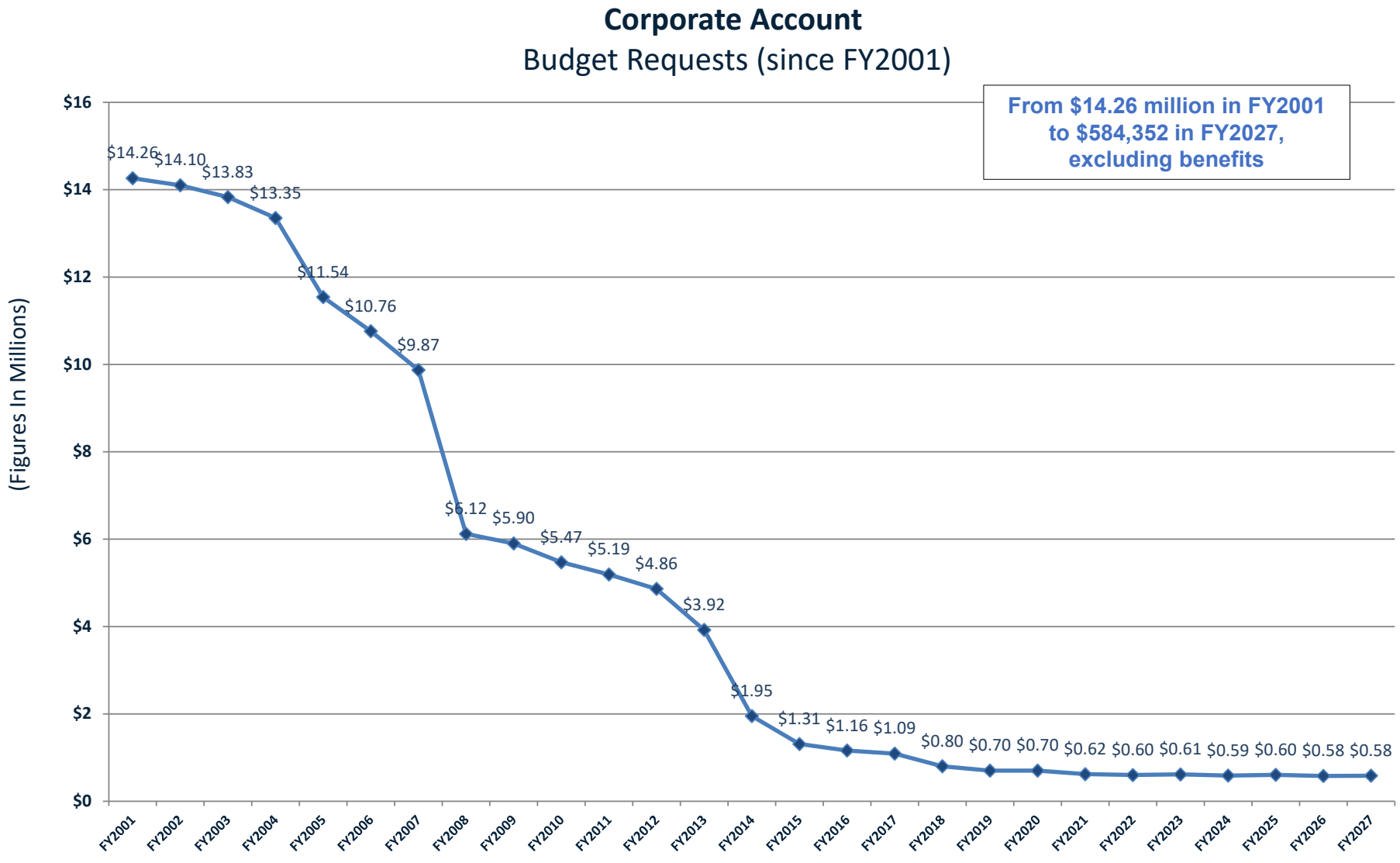


FY2027 – 61 EMPLOYEES



Although there are 78.0 FTE in the FY2027 budget, the Treasurer's Office is operating with a staff of 61.

FY2025 CORPORATE BUDGET



ACCOUNT SUMMARY – CORPORATE ACCOUNT

FY2027 Department Account Summary Including Fringe Benefits — Corporate Account

OA	Description	2026 Approved & Adopted	2027 Request	Difference
501005	Salaries and Wages of Employees With Benefits	$498,815	$510,056	$11,241
501165	Planned Salary Adjustment	$0	$0	$0
501510	Mandatory Medicare Cost	$7,638	$7,810	$172
501585	Insurance Benefits	$100,598	$111,409	$10,811
501765	Professional Develop/Fees	$3,772	$3,772	$0
520029	Armored Car Service	$37,397	$37,397	$0
520149	Communications Services	$3,885	$4,077	$192
520485	Graphics and Reproduction Services	$10,282	$10,282	$0
520725	Loss and Valuation	$11,442	$11,442	$0
530635	Books, Periodicals and Publish	$3,444	$3,444	$0
530700	Multimedia Supplies	$0	$0	$0
540129	Maintenance and Subscription Services	$772	$3,469	$2,697
550029	Countywide Office and Data Processing Equip Rental	$0	$413	$413
550129	Facility and Office Space Rental	$8,563	$0	($8,563)
Total on Department:		$686,609	$703,571	$16,962

ACCOUNT SUMMARY – AUTOMATION ACCOUNT

FY2027 Department Account Summary

Automation Account

OA	Description	2026 Approved & Adopted	2027 Request	Difference
501005	Salaries and Wages of Employees With Benefits	$9,698,482	$10,201,262	$502,780
501225	Planned Benefit Adjustment	$1,824,680	$2,585,948	$761,268
501510	Mandatory Medicare Cost	$144,419	$154,060	$9,641
501585	Insurance Benefits	$1,230,311	$1,404,730	$174,419
501765	Professional Develop/Fees	$35,471	$35,471	$0
501835	Transportation and Travel Expenses	$0	$10,000	$10,000
520149	Communication Services	$60,575	$54,633	($5,942)
520485	Graphics and Reproduction Services	$851,263	$851,263	$0
520609	Advertising and Promotions	$104,330	$104,330	$0
520825	Professional Services	$740,000	$740,000	$0
521005	Professional Legal Expenses	$15,000	$15,000	$0
530100	Wearing Apparel	$6,000	$6,000	$0
530170	Institutional Supplies	$5,200	$5,200	$0
530600	Office Supplies	$96,145	$96,145	$0
530635	Books, Periodicals and Publish	$10,795	$13,626	$2,831
531645	Computer and Data Processing Supplies	$193,455	$193,455	$0
540129	Maintenance and Subscription Services	$1,429,157	$1,499,876	$70,719
540345	Property Maintenance and Operations	$40,000	$40,000	$0
550005	Office and Data Processing Equip Rental	$115,000	$115,000	$0
550029	Countywide Office and Data Processing Equip Rental	$29,001	$5,533	($23,468)
560220	Computer and Data Processing Supplies	$1,304,364	$746,050	($558,314)
560240	Furniture Supplies	$350,000	$350,000	$0
580050	Cook County Administration	$154,554	$154,554	$0
580235	Public Programs and Events	$10,000	$10,000	$0
Total on Department:		$18,448,202	$19,392,136	$943,934
				Increase: 5.1%

Projects



FY2027 - FY2029 FUTURE PROJECTS

Integrated Property Tax System

Description:

The Treasurer's Office continues to work through defects within the Integrated Property Tax System production environment, notably impacting bulk refund processing, data conversion, and distribution detail and disbursement.

The office has written and sent about 40 letters over the course of this project to spotlight concerns, bring accountability, and foster change.

The project was approved by the County Board on September 9, 2015. Tyler's Statement of Work indicated it would be completed in 4-1/2 years.

The Treasurer's Office continues to provide significant resources towards the project.

Benefits:

- Eliminates the antiquated MIS Mainframe and its limited functionality
- Combines all data for each parcel into one unified system
- Will update in real-time instead of nightly batch jobs

FY2027 - FY2029 FUTURE PROJECTS

Artificial Intelligence (AI) Development

Description:

The Treasurer's Office is continuing its efforts to develop in-house AI functionality that runs on data organized in a highly specialized database designed by our AI team.

Ultimately, the AI functionality will be used by Treasurer's Office employees and the public.

Benefits:

- Enhance the experience of taxpayers who request information from our office.
- Deploy interactive chat bots to quickly present to taxpayers any property tax data under the control of the Treasurer's Office.
- Employees will leverage AI's chat and reporting capabilities to do their jobs more efficiently.
- Automate and streamline processes that are currently highly manual or impossible by developing machine learning systems.
- Utilize predictive analytics to produce additional research studies that will educate the public and assist policymakers.

FY2027 - FY2029 FUTURE PROJECTS

Artificial Intelligence (AI) Phone System
Description: The Treasurer's Office will engage the IVR phone vendor to harness the power of AI to streamline responses to callers seeking information and data regarding property taxes. The aim is to increase the response to callers in many foreign languages beyond English, Polish and Spanish that are available now.
Benefits: • Enhance the experience of taxpayers who request information from our office. • Utilize machine learning models to streamline property tax data responses. • Increase accessibility by utilizing AI responses in native languages.

FY2027 - FY2029 FUTURE PROJECTS

Two-Coupon Property Tax Bill
Description: The Treasurer's Office will push Tyler to produce a two-coupon property tax bill. Since the first installment tax bill is an estimated 55% of the prior year's total bill, the office will push to include future first installment coupons with second installment bills.
Benefits: • Allow taxpayers to know the amount of the next first installment early so they can budget accordingly. • Provides taxpayers who wish to pay the future installment early the opportunity to do so. • Possibly defray postage costs for early payers.

FY2027 - FY2029 FUTURE PROJECTS

Third Party Agent (Mortgage Company) Payment System Rewrite
Description: The Treasurer's Office will update and revamp the payment system used by mortgage and title companies. There are two dedicated systems specifically setup for mortgage and title companies to make bulk payments on behalf of taxpayers either through a wire payment or ACH direct debit.
Benefits: • Increase reliability of the website. • Improve the user experience and security. • Add additional reporting functionality.

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2026

1. Automated Telephone System
2. Consolidation of Bank Accounts
3. Customer Service - Express-Line Payments
4. Customer Service - Pro-bono Seasonal Employee Assistance From Local Banks During Peak Collection Periods
5. Database - Banking Contact Management System
6. Electronic Inheritance Tax Filing/Wire Transfer
7. I.T. Improvements - Automated Entry of Investment Transactions into General Ledger
8. I.T. Improvements - Automated Entry of Cost Breakdown for Refund Checks into General Ledger
9. I.T. Improvements - Automated Security Patch Management
10. I.T. Improvements - Consolidated Data and Network Storage onto One System
11. I.T. Improvements - DDOS Protection for External Websites
12. I.T. Improvements - Email Advanced Spam Protection
13. I.T. Improvements - Enhanced Workflow for Human Resource System
14. I.T. Improvements - Enhanced Correspondence Database (to improve performance)
15. I.T. Improvements - Internal Support of Websites
16. I.T. Improvements - Implemented MFA Multifunction Activation
17. I.T. Improvements - Name Change Application Imaging Project
18. I.T. Improvements - Remote Access to Email through Web and Mobile Phones
19. I.T. Improvements - Replaced Web Servers with Faster Hardware and New Software for Improved Performance and Reliability
20. I.T. Improvements - Server Monitoring Software to Track System Errors
21. I.T. Improvements - Standardized PC Image
22. I.T. Improvements - Installation of replacement Storage Area Network (SAN) System
23. I.T. Improvements - Streamlined Building and Rollout of New PCs
24. I.T. Improvements - Streamlined Website Traffic Reporting
25. I.T. Improvements - Tableau Data Visualization Tool Implemented for Internal Use

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2026

26. I.T. Improvements - Upgraded Email Server and Improved Filters for Junk/Spam Email
27. I.T. Improvements - Upgraded Call Center Hardware/Software
28. I.T. Improvements - Upgraded Annual Escheatment Software (HRS Pro)
29. Infrastructure - Installed Local Area Network (LAN)
30. New System - Amount Guaranteed (reduction of check amount to match amount due)
31. New System - Automated Tax Sale
32. New System - Automatic Certificate of Error Refund Checks
33. New System - Cash Management Online Banking System
34. New System - Cashiering
35. New System - CCT Printing Refund Checks
36. New System - Check Images Captured at Lockbox
37. New System - Document Management System - Paperless Customer Service System
38. New System - Duplicate and Overpayment Refund System
39. New System - Duplicate Tax Bill Request Form and Affidavit Image Retrieval System
40. New System - Fixed Asset Inventory
41. New System - Freedom of Information Online Portal
42. New System - General Ledger
43. New System - GIFTS - Government Investment of Funds Tracking (maintains history of investments)
44. New System - Governmental Unit Acquisition (GA) Database
45. New System - Revamped Help Desk Program
46. New System - Human Resources
47. New System - Internal Open Item Tax Bill Request System
48. New System - Name Change - Electronic Capture of Info with Illinois Department of Revenue
49. New System - Online Investment Auction
50. New System - Online Payment System - “STEPS” Subsequent Tax Electronic Payment System

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2026

51. New System - Oracle EBS Financial System
52. New System - PIN Research/PIN Payment Summaries
53. New System - Post-Penalty Envelopes Imaging
54. New System - Real-Time TPA System (RTS)
55. New System - Reconcilement Database
56. New System - Refund Check Search Engine Added to CCT Intranet
57. New System - Refund - Automatically Refund Overpayments (as a result of assessment reduction)
58. New System - Refund - Property Tax Appeal Board (PTAB) and Specific Objection Automatic Refunding
59. New System - Refund - Property Tax Appeal Board (PTAB) Refund Status Search Engine
60. New System - Returned Mail Imaging System
61. New System - Sale-In-Error
62. New System - Security Monitoring (cameras)
63. New System - Senior Deferral Payment Transmission
64. New System - Special Assessments
65. New System - STOPS (to prevent duplicate and overpayments by ensuring that only the legally responsible party submits payment)
66. New System - Tax Sale System (to track delinquent PINs and removals)
67. Office Restructure - Consolidation of Multiple Customer Service Departments (one-stop shopping)
68. Office Restructure – Outsourcing of Property Tax Bill Printing
69. Payment Accepted Electronically from Bankruptcy Trustees
70. Payments Accepted at Offsite Banking Locations
71. Payments Accepted and Processed at Banking Locations and Lockbox - Multiple Tax Years, Certified Delinquent Tax Payments, Adjusted Certificate of Error Tax Bills, and Specialty Bills
72. Payments Accepted Online (expanded from full payment to on-time to two tax years, partial payment, and late payment)
73. Payments Accepted for Special Tax Bill Types Online (including Back Tax Bills and Air Pollution Bills)
74. Payments Accepted Through Community Bank Program
75. Payments by Third-Party Agents Online (expanded from on-time payments to late payments)

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2026

76. Payments Accepted Online (on-time payments using credit/debit card)
77. Positive Pay - Tool to Prevent Fraud in Checks Written from Treasury Accounts
78. Streamline Management of "C" Fund with Comptroller's Office
79. Tax Bill - Re-design to Larger 8½ X 14 Size and Inclusion of DDO Data on the First Installment Bill
80. Tax Bill - Electronic Installment Data Testing
81. Tax Bill - Tax Bill Breakdown “Where Your Money Goes”
82. Training - Business Letter Writing and Email Response
83. Training - Cross-Training Employees Across Various Departments
84. Training - Customer Service
85. Treasury Management System - Consolidate and Automate Daily Cash Management, Investment, and Collateral Responsibilities
86. Website - 20-Year Property Tax History - Search Tool and Interactive Maps
87. Website - cookcountytreasurer.com Re-design/Re-launch to Accommodate Mobile Device Users
88. Website - Customer Relational Management System - Email Inquiries
89. Website - Display of Local Government Debt Attributed to Your Property
90. Website - Electronic Notification Program
91. Website - Electronic Property Tax Bill System
92. Website - Electronic Warrant Book
93. Website - Interactive Property Tax Bill Containing Taxing District Debt/Financial Information
94. Website - Mobile Site for Smart Phone and Tablet Users
95. Website - Payment Plan Calculator
96. Website - Property Tax Portal at cookcountypropertyinfo.com - Re-design/Re-launch to Accommodate Mobile Device Users
97. Website - Refund Applications Submitted Electronically
98. Website - Taxing Agency Extranet
99. Web-Based - Cash Management
100. Web-Based - Taxing District Debt Disclosure Site