

## **Answers to Common Questions Regarding your 2016 Second-Installment Tax Bill Payable in 2017**

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## **Treasurer's Office Questions**

### **I did not receive my tax bill. What do I do?**

Please note that the Cook County Assessor's Office only values property. The Cook County *Treasurer's* Office mails tax bills and collects payments. For tax information and/or a copy of your bill, you must please contact the Cook County Treasurer's Office at 312-443-5100 or visit their web site at:

**[www.cookcountytreasurer.com](http://www.cookcountytreasurer.com)**

### **My name and/or mailing address is wrong on my tax bill. How do I get this corrected?**

To change a name or a mailing address on a bill, please contact the Cook County Treasurer's Office at 312-443-5100. You may also visit their web site at

**[www.cookcountytreasurer.com](http://www.cookcountytreasurer.com)**.

## **Exemptions Not Appearing on Tax Bills**

### **I did not receive my Homeowner Exemption on my tax bill. What do I do?**

If you did not receive your Homeowner Exemption, please follow this link to download a Homeowner Exemption Certificate of Error form:

**<http://www.cookcountyassessor.com/assets/forms/HoCofE.pdf>**

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to our office and an adjusted bill will be mailed back to you. You may also visit our downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Homeowner Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

The mailing address is:  
Cook County Assessor  
Exemption Processing Dept.  
118 N. Clark Street  
Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

**I did not receive my Senior Citizen Exemption on my tax bill. What do I do?**

If you did not receive your Senior Citizen Exemption, please follow this link to download a Senior Citizen Exemption Certificate of Error form:

**<http://www.cookcountyassessor.com/assets/forms/HsCofE.pdf>**

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to our office and an adjusted bill will be mailed back to you. You may also visit our downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Senior Citizen Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

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Cook County Assessor  
Exemption Processing Dept.  
118 N. Clark Street  
Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

State law requires annual applications for the Senior Citizen Exemption. If you apply for the Senior Exemption, you will automatically receive the Homeowner Exemption.

### **I did not receive my [Senior Freeze Exemption](#) on my tax bill. What do I do?**

If you did not receive your Senior Freeze Exemption, please follow this link to download a Senior Freeze Exemption Certificate of Error form:

**<http://www.cookcountyassessor.com/assets/forms/SRFrz.pdf>**

If you apply for and receive the Senior Freeze Exemption, your property will automatically receive the Senior and Homeowner Exemptions as well.

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to our office and an adjusted bill will be mailed back to you. You may also visit our downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Senior Freeze Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

The mailing address is:  
Cook County Assessor  
Exemption Processing Dept.  
118 N. Clark Street  
Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

### **I did not receive my Disabled Persons Exemption on my tax bill. What do I do?**

If you did not receive your Disabled Persons Exemption, you can download a Disabled Persons Exemption form this link:

**<http://www.cookcountyassessor.com/assets/forms/DisabledPersonsEx.pdf>**

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to

our office and an adjusted bill will be mailed back to you. You may also visit our downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Disabled Persons Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

The mailing address is:  
Cook County Assessor  
Exemption Processing Dept.  
118 N. Clark Street  
Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

**I did not receive my Disabled Veterans Exemption on my tax bill. What do I do?**

If you did not receive your Disabled Veterans Exemption, please download a Disabled Veterans Exemption at this link:

**<http://www.cookcountyassessor.com/assets/forms/DisabledVeteransEx.pdf>**

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to our office and an adjusted bill will be mailed back to you. You may also visit our

downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Disabled Veterans Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

The mailing address is:  
Cook County Assessor  
Exemption Processing Dept.  
118 N. Clark Street  
Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

**I did not receive my Returning Veterans Exemption on my tax bill. What do I do?**

If you did not receive your Returning Veterans Exemption, you can download a form.

**<http://www.cookcountyassessor.com/assets/forms/ReturningVeteransEx.pdf>**

Once you complete the form, you may mail it back with any necessary supporting documentation or you may visit the Cook County Assessor's downtown office or our suburban branch offices. Forms can also be accepted at any individual suburban *township* assessor office.

Time permitting, an adjusted bill with a lower amount reflecting your omitted exemption(s) could be calculated and produced. You may mail the application to our office and an adjusted bill will be mailed back to you. You may also visit our

downtown office or any of our suburban branch offices to receive an adjusted bill on the spot. (*Our office locations are listed at the end of this document.*)

Be sure to provide your mortgage company with a copy of your adjusted bill/Certificate of Error, so they could possibly lower your required escrow contribution.

If you were eligible to receive the Returning Veterans Exemption in prior years as well, you may complete applications to receive, via Certificate of Error, up to three previous years of refunds for missing exemptions.

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Chicago, Illinois 60602

Once your Certificate of Error is approved, you will receive a refund from the Cook County Treasurer's Office in 6 to 8 weeks. To inquire regarding the status of your refund, please contact the Cook County Treasurer at 312-443-5100.

## [Calculating a Tax Bill](#)

The Cook County Assessor is responsible for determining the first part of the equation used by the Cook County Treasurer to calculate your property taxes. The Assessor does not set tax rates or levies or decide the dollar amount of your tax bill. He determines only a "**Market Value**" (MV) for your property and, for taxation, uses 10% of its value. This 10% portion is the "**Assessed Valuation**" (AV).

The **State Equalization Factor/Multiplier** ("State Equalizer") is then applied to the AV, and this creates the **Equalized Assessed Value** (EAV) for the property. After any qualified property tax exemptions are deducted from the EAV, your *local tax rate* and levies are applied to compute the dollar amount of your property taxes. Please remember: each Tax Year's property taxes are billed and due the following year. For instance, 2016 taxes are billed and due in 2017.



If you believe your home's Assessed Value should be lower, Cook County Assessor Joseph Berrios encourages you to file an appeal. Each township has a designated 30-day period each year in which homeowners there can file appeals.

Homeowners do not need an attorney or a computer to appeal and there is no fee involved. Assessor Berrios has streamlined the appeal process and made it easier, more transparent and open. He believes your appeal is an important step in ensuring that no one pays more than his or her fair share of property taxes. Last year, only 14% of single-family homes appealed their valuations.

Property tax bills are mailed twice a year. Your first installment is due at the beginning of March. By law, the First-Installment Property Tax Bill is exactly 55% percent of the previous year's total tax amount. The Second-Installment Property Tax Bill is mailed and due in late summer; it reflects new tax rates, levies, assessments *and any dollars subtracted for exemptions* for which you have qualified and applied.

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**The following is an example of how an estimated tax bill is calculated.**

Please note the Equalized Assessed Value (EAV) is the partial value of your property. It is the figure on which your tax bill is calculated. Also note that exemptions are deducted from the EAV, which will likely lower your tax bill. The exemption amount is not the dollar amount by which your tax bill could be lowered. [Figures are approximate, based on samples of MV, EAV and a local Tax Rate.]

\$100,000 Estimated Market Value  
    X.10 Assessment Level (10%)  
    \$10,000 Proposed Assessed Valuation  
    X 2.8032 State Equalizer  
    \$28,032 Equalized Assessed Value  
    -7,000 Homeowner Exemption  
    \$21,032 Adjusted Equalized Assessed Value  
    X.10 Sample Tax Rate (your tax rate could vary)  
**\$2,103.20** Estimated Tax Bill in dollars

## **Questions about Increases in Your Tax Bill**

### **Why has my tax bill increased this year?**

Tax rates and levies in your school district, township and/or local community may have been raised. The Cook County Assessor's Office does not set the tax rates, levies or the State of Illinois Equalizer.

Also, the real estate market in Cook County is regaining much of its strength following the broad decline in previous years. The good news for a property owner is that your home is worth more. The bad news is that your home is worth more. In other words, increased market value logically requires increased in assessed valued.

The Assessor does not decide the dollar amount of your tax bill. His only job is to determine the fair market value of your property. Again, please note that local tax rates and the state equalizer used to compute your bill are set by cities, townships and the State of Illinois, not the Assessor.

It is also **very** important to ensure that you are receiving all the money-saving exemptions to which you are entitled. Exemptions may save you hundreds of dollars on your tax bill (*see page XX, which details steps to take if you did not receive an exemption you were entitled to on your second-installment tax bill*).

### **My neighbor's home is identical to mine, yet my bill is higher why?**

When comparing total tax dollars due, it is important to please review the exemptions that were applied to a property. Two homes may have similar assessed values but total tax bill amounts may differ due to exemptions applied to the property. Your neighbor may be eligible for additional exemptions such as the Senior Exemption, Senior Freeze Exemption etc. It is also very important to remember the amounts of certain exemptions often differ, depending on *when* a home is purchased.

Another factor to be considered is that your neighbor may have filed an appeal with the Cook County Board of Review and received a decrease in the assessed value of his or her home from that different agency, not from the Assessor' Office.

## **Assessment and Appeal Questions**

### **Can file an appeal now, after I received my tax bill?**

You can file an appeal but only when your township is open for appeals. Please check our web site for 2017 “Filing Dates and Deadlines” for each township by visiting the following link:

**<http://www.cookcountyassessor.com/Appeals/Appeal-Deadlines.aspx>**

If your township is *currently* open for appeals, please follow this link to download a residential appeal form.

**<http://www.cookcountyassessor.com/assets/forms/resappeal.pdf>**

If you miss the Assessor's appeal deadline date, you may file an appeal with the Cook County Board of Review. Their phone number is 312-603-5542. Simply ask when your township is open for appeals with their agency.

Please Note: Every three years, each property receives a reassessment notice stating any changes in the assessed value of the property - before any changes are reflected on your second-installment tax bill. That is the *best* time to appeal your assessment.

Any change in assessment as a result of an appeal filed in Tax Year 2017 will not be reflected until your 2017 Second-Installment Tax Bill received next year (in 2018).

*All first-installment bills are by law, 55% of the total taxes paid the previous year. Any changes in assessment from the previous year and all exemptions appear on second-installment bills.*

## **I have an appeal currently being processed. Should I pay the bill I just received?**

Yes, because the appeal that you currently have in the system is a Tax Year 2017 appeal. Any change in assessed value as a result of that appeal be reflected on your 2017 Second-Installment Tax Bill received next year (in 2018).

If you do receive a decrease in assessment on your current appeal and it is based on a *lack of uniformity* (your home is over assessed based on the values of similar homes in the area) then by law, you **cannot** receive Certificates of Error (refunds) for prior years.

The law allows refunds for only prior years when there are *factual errors* such as errors in the classification of the property or in its square footage. If that is the case with your appeal and your value is decreased due to a factual error, you can request Certificates of Errors for up to the last three previous years, if eligible.

If it is a uniformity appeal, you will only receive relief for the current Tax Year appeal – and that will be reflected on your second-installment bill *next* year. If there is a factual error, you may file a current Tax Year appeal when your township is open for appeals and request certificates of error along with that current year appeal.

***Regardless, you must please pay the bill you now have in-hand.***

## **Do I need a lawyer to file an appeal?**

No. Homeowners do not have to hire an attorney to file an appeal, they do not need a computer and there is no fee involved. Assessor Berrios has worked to make the process more transparent and open. He believes the appeal process is an important step in ensuring that no one pays more than his or her fair share of property taxes.

## **PIN and Classification Questions**

### **I do not know my Property Index Number (P.I.N.). How can I obtain it?**

**You may locate your property index number on the following:**

- ✓ your tax bill,
- ✓ your property deed,
- ✓ your closing documents from the purchase of your home,
- ✓ your reassessment notice,
- ✓ notices from the Assessor's Office if the underlying parcel has been divided, (i.e. condominiums, new subdivisions) and

You may also visit the Assessor's web site to search for your PIN by typing in your address. The web address is [www.cookcountyassessor.com](http://www.cookcountyassessor.com). Hit the search tab, then the property tab, and then click on property address search. Input your house number (omitting the box that states house range) and include your street name and city. Then hit search.)

### **I do not think my PIN is valid.**

Did your property recently undergo a division or a consolidation and were new PIN(s) given? Please contact our Divisions Department directly for more information regarding a possible new PIN. That department can be reached directly at 312-603-7506.

### **I have two PINs for my property and think I am being charged twice.**

Your property is most likely prorated over two parcels. This does not mean you are paying more in taxes, it simply means that your home straddles two parcels and a portion of the assessed value is spread over those two parcels. This results in two separate PIN numbers but *no added tax*. You may contact our Divisions Department at 312-603-7506 to request to consolidate the two PIN's. This will not affect the amount of your overall assessment, however.

### **I would like more information regarding my property's classification.**

This link will take you to a list of the different residential property classifications [\*\*http://www.cookcountyassessor.com/assets/forms/classcode.pdf\*\*](http://www.cookcountyassessor.com/assets/forms/classcode.pdf)

## Recorder of Deeds Questions

**I need to verify ownership of a piece of property, if it has foreclosed, or if there has been a lien. What office should I call?**

To verify ownership of a piece of property, if a property has foreclosed, or if there is a lien on a property, please contact the Cook County Recorder of Deeds Office at 312-603-5050.

## Legal Payments and Legal Descriptions

**My parcel has not been assigned its own PIN yet. How do I pay my tax bill by legal description?**

Often, shortly after a property is developed or redeveloped, individual parcels are not readily assigned their own property index numbers. The developer may have requested to divide the property into individual PIN(S) but his or her request may still be pending approval.

In such cases, each owner is responsible for timely payment of his or her *portion* of taxes but need not pay the entire tax bill for the *full* property. The process for making such payments is commonly referred to as "**payment by legal description.**" Through this process, individual owners pay the taxes only for the portion of the property they own. This protects their ownership rights - even if the other owners of the other portions of the same PIN fail to pay.

Property owners who need to pay real estate taxes by "legal description" must make a formal request with the Cook County Assessor's Office at 312-603-6526. The "Assessment **by Legal**" **Application** can be found on the assessor's web site at:

<http://www.cookcountyassessor.com/forms/assessbylegal.pdf>

**Where do I get a copy of the legal description for my property?**

In order to obtain a legal description of your property, you must contact the Cook County Clerk's Office (the Mapping Department) at 312-603-5640. The information is also located on your warranty deed.

## **Incorrect Property Description on Tax Bill**

### **How do I get my property location corrected?**

To change a property's location, please download a property location correction form from the Cook County Assessor's Office web site. The form is listed under the "forms" section, in the sub area named "miscellaneous." After submitting that form to the Assessor's Office, the property's location can be corrected.

This is the link to download the form:

**<http://www.cookcountyassessor.com/assets/forms/PropertyLocation.pdf>**

The mailing address is listed in the upper right hand corner of the form.

## Office Locations and Contact Information

### Downtown Office

118 N. Clark Street  
Room 320 Chicago, IL 60602  
312-443-7550  
Hours: 8:30 a.m. to 5:00 p.m.

### Bridgeview Branch Office

10200 South 76<sup>th</sup> Avenue  
Room #237  
Bridgeview, IL 60455  
708-974-6451  
Hours: 8:30 a.m. to 5:00 p.m.

### Markham Branch Office

16501 S. Kedzie Ave.  
Markham, IL 60426  
708-232-4100  
8:30 a.m. – 5:00 p.m.

### Skokie Branch Office

5600 W. Old Orchard Rd.  
Room #149  
Skokie, IL 60077  
Phone: 847-470-7237  
Hours: 8:30 a.m. - 5:00 p.m.