PROPERTY TAX APPEALS CHECKLIST #6

Appeals Based on a Recently Purchased Property

About this Checklist

When homeowners believe their property tax bill is incorrect, they can submit an application appealing their assessment to the Cook County Assessor's Office (CCAO) or the Board of Review (BOR). This checklist focuses on the best evidence for appeals when the property was recently purchased. The checklist is not exhaustive and is geared towards appeals filed by taxpayers of single-family, owner-occupied homes. For more details, including information on multi-family or leased income-generating properties, see the Official Appeals Rules for CCAO and BOR (available online). Submitting evidence that doesn't follow the Official Rules or not submitting evidence at all may lead to the denial of a homeowner's appeal.

Impact for Equity has also created evidence checklists for other appeal scenarios, including lack of uniformity and fair market approach, correcting a factual error, special circumstances, and condo or townhome.

This document is for informational purposes only and does not constitute legal advice. This document is not a substitute for legal counsel. For legal advice, contact an attorney. For additional information about appeals, contact the Cook County Assessor's Office or Cook County Board of Review.

See the "terms to know" section of this fact sheet for definitions of the highlighted words or phrases.

What counts as a recently purchased property?

A recently purchased property is a property purchased within two (CCAO) or three (BOR) years of the lien date.

What evidence do I need when appealing the assessment of a property that has been recently purchased?

CCAO Evidence Checklist

If a property was purchased within two years of the lien date of the appeal year:

- ☐ Photograph of the property (date stamped within one year of the lien date). Rule 12 and 13.
- ☐ Purchase and sale documents (e.g., Purchase and Sale Agreement, Deed, Closing Statement). Evidence of purchase/sale price and date. Identification of the buyer and seller, including a trust beneficiary, and any relationship between parties beyond buyer-seller. Rule 13.
- ☐ If homeowner asserts that purchase/sale price includes personal property (e.g., the house was purchased furnished: PTAX-203 Real Estate Transfer Declaration) or an affidavit including all the information that would be included in PTAX-203. Rule 13.
- ☐ Disclosure identities of buyer and seller, including the beneficiary of any trust and any existing relationship between them (e.g., marriage, blood). Rule 13.
- ☐ If sales documents show market value substantially below or above the property's assessed value: affidavit describing the events leading up to the sale. Rule 13.

BOR Evidence Checklist

If the property was purchased within three years of the lien date:

- ☐ Closing documents (e.g., Closing Disclosure, Promissory Note, Deed of Trust, Deed, etc.)
- ☐ Sales documents, including the purchase price, date of purchase, and any relationship between parties that goes beyond buyer-seller. Rule 18.
- ☐ If sales documents show market value substantially below or above the property's assessed value, the BOR asks for an affidavit describing the events leading up to the sale (including purchase proposals, cash amounts offered, length of time on the market, and the reasons for the sale). Rule 18.

Terms to Know

Affidavit: A sworn statement by someone with personal knowledge of the facts presented in the affidavit. In certain instances, appeals applications may require affidavits.

Lien date: The date that a property assessment becomes a statutory lien on that property. All taxable property is put on the assessment roll as of this date.

Personal property vs. real property: Real property generally refers to real estate (e.g., land and any permanent improvements to the land like buildings, fences, landscaping, driveways, sewers, or drains). Personal property is defined as all property that is not real property (e.g., automobiles, livestock, money, furniture).

Relationship between parties: When an appeal involves claims related to purchase and sale of a home, filers are generally asked to identify the buyer and seller. If the buyer and seller's relationship goes beyond that of merely buyer-seller (e.g., related by blood or marriage, other business dealings), the filer must disclose that relationship.

For Additional Information:

A homeowner can file an appeal on their own (pro se) or engage an attorney.

Engaging an attorney may require additional appeal documentation (e.g., Attorney Authorization Form).

Attorneys must adhere to certain procedural requirements that are different from pro se requirements.

A homeowner can only file an appeal if their township appeal window is open. For more information, visit:

CCAO: www.cookcountyassessor.com/assessment-calendar-and-deadlines

BOR: www.cookcountyboardofreview.com/dates-and-deadlines

Appeals can be filed online, in person, or via mail.

Online. CCAO: cookcountyassessor.com/forms | CCBOR: www.cookcountyboardofreview.com/forms

In-person or mail. 118 North Clark Street, Chicago, IL. CCAO: Room 320 | CCBOR: Room 601.

For more information, read the following Impact for Equity fact sheets at impactforequity.org/appeals:

- Common Types of Property Tax Appeals
- Property Tax Appeals Process Flowchart
- Property Tax System General Explainer
- Property Tax System Burdens and Limitations

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