Common Types of Property Tax Appeals

Brief Overview of the Appeals Process

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). Next, CCAO and/or BOR (depending on which Office the homeowner appeals to) reviews the appeal and decides whether the assessment should be lowered, based on the available evidence. For a better chance of a successful appeal (meaning a lowered assessment), homeowners should submit any evidence that supports their claim (i.e. their reason for appealing). For additional information about the Cook County appeals process, please review the Impact for Equity Property Tax System General Explainer and Property Tax Appeals Flowchart.

What type of appeal applies to me?

What is considered the best evidence for an appeal depends on why the homeowner is appealing, the type of property being appealed, and whether the property was recently purchased. Impact for Equity has created evidence checklists explaining what type of evidence is helpful to include in a CCAO and/or BOR appeals application for six common appeals scenarios (described in detail below). If you are planning to appeal your assessment, and one or more of the following scenarios apply to your property, read the applicable evidence checklist for more information.

Appeal Scenario 1: Lack of Uniformity

If the assessed value of a homeowner's property is higher than other similar properties, then the homeowner's appeal is called a "lack of uniformity" appeal. Read "Property Tax Appeals Checklist # 1 & 2: Appeals Based on Lack of Uniformity and Fair Market Approach".

- **What is a property's assessed value?** In Cook County, a residential property's assessed value is 10% of the property's fair market value. This means that a home that could be sold on the open market for $100,000 would be assessed at $10,000. The CCAO is the government entity tasked with assessing all properties in Cook County.
- **What counts as a similar property?** Properties are similar to each other if they are of similar type (e.g., single-family home, condo, townhome, etc.), construction style and materials, size (square footage), characteristics (e.g., number of bedrooms), condition of premises, classification code, age (when the home was built), and location (e.g., same neighborhood, preferably same block or within a block or two).

Appeal Scenario 2: Fair Market Approach

If the homeowner's property is assessed above its fair market value, then the homeowner's appeal is called a "fair market approach" appeal. Read "Property Tax Appeals Checklist # 1 & 2: Appeals Based on Lack of Uniformity and Fair Market Approach".

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- **What is a property's fair market value?** Fair market value is what a property would sell for on the open market. This depends on real estate market conditions and, if industrial or business, income produced from the property.

Appeal Scenario 3: Correcting a Factual Error

If the characteristics of the property and its description are incorrect (e.g., if the CCAO thinks the home has three bedrooms, but there are only two bedrooms), then the homeowner's appeal is called "correcting a factual error". Read "Property Tax Appeals Checklist # 3: Appeals Based on Correcting a Factual Error".

Appeal Scenario 4: Special Circumstances

If the property is uninhabitable because of unforeseen circumstances (e.g.,, fire or flood), then the homeowner's appeal is categorized as an appeal based on "special circumstances". Read "Property Tax Appeals Checklist # 4: Appeals Based on Special Circumstances".

Appeal Scenario 5: Condominium or Townhome

If the property is a condo or a townhome, read "Property Tax Appeals Checklist # 5: Appeals Based on a Condominium or Townhome".

Appeal Scenario 6: Recently Purchased Property

If the homeowner recently bought the property, read "Property Tax Appeals Checklist # 6: Appeals Based on a Recently Purchased Property".

- **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 (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).

Re-reviews

If a homeowner appeals and is dissatisfied with their initial appeal determination, they can request re-review at the BOR (CCAO does not offer re-reviews). Re-review evidence includes: the review request, a statement on the ground for review, assessment valuation, township the property is a part of, complaint number, and PIN (the 14-digit number assigned to the property).

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.

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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