PROPERTY TAX APPEAL TOOLKIT

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GENERAL EXPLAINER

Cook County Property Tax Appeal System

What is My Property Tax Bill Based On?

Property tax bills are based on two components: (1) a property's assessed value, and (2) local taxing district levies (the amount of money each district needs to operate). Each property owes taxes based, in part, on the rates set by its local taxing districts. Taxing districts include water reclamation districts, park districts, public libraries, schools, townships, counties, police pensions, and more. There are over 2,000 total taxing districts in Cook County. Each bill lists the taxing districts funded by that property's taxes. If a taxpayer believes their tax bill is incorrect or too high, they can appeal the assessment.

However, appealing a property's assessed value does not necessarily result in a lower tax bill. Not all homeowners win their appeal, and an appeal does not change the rates set by taxing districts. A property's share of the total assessed value of all properties in the community affects a homeowner's property tax burden. A home's value can increase while its share of property taxes owed decreases. Alternatively, a home's value can decrease while its share of property taxes owed increases. An appeal is intended to make a home's assessed value as accurate as possible.

How and When are Properties Reassessed?

All of the nearly 1.9 million properties in Cook County are reassessed once every three years. Reassessment periods alternate between the northern suburbs, southern suburbs, and the City of Chicago. The Cook County Assessor's Office (CCAO) is responsible for determining the assessed values of properties based on fair market/cash value and a property's classification. The assessment is required by law to reflect the assessor's best judgment of fair cash value (state law) or market value (county ordinance).

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, the income produced from the property. Property classifications cover many major classes, which include residential, vacant, multi-family, not-for-profit, commercial, and industrial, among others. Each major class is broken down into specific categories. For a residential property, classes differ if the home is one-story up to 999 square feet versus one-story between 1,000 and 1,800 square feet.*

In Cook County, vacant parcels and residential properties, including apartment buildings, are assessed at 10% of fair market value. Commercial properties, including businesses and industries, are assessed at 25% of fair market value. For example, a home with a $100,000 fair market value would be assessed at $10,000. A commercial property with a $100,000 fair market value would be assessed at $25,000. The CCAO determines a residential property's value through sales comparison averages, essentially evaluating the relationship between the value of one home and that of neighboring homes. Property is supposed to be valued with others of the same kind, i.e., similar properties should be assessed similarly.

When a property is reassessed, owners receive a reassessment notice, which contains the home's property index number (PIN), characteristics, estimated fair market value, and the proposed assessed value. If the home has an exemption, it also lists what exemption has been applied. The CCAO encourages owners to review their proposed assessment and file appeals when necessary.

*There are many residential property classifications based on the type of home, its age, size, and use. The CCAO has published *Definitions for the Classifications of Real Property* that cover every class and can be found on their website.

How Do Appeals Work?

The property tax appeals system in Cook County involves the CCAO, the Board of Review (BOR), the Illinois Property Tax Appeal Board (PTAB), and sometimes the Circuit Court. If a homeowner reviews their reassessment notice and realizes something is wrong, they have approximately 30 days to appeal to the CCAO. The last date to appeal is printed on the reassessment notice. Homeowners commonly appeal because the characteristics listed for their home are incorrect, they have additional home information that was not considered in the reassessment, or they believe their home is worth less than the fair market value listed. The most persuasive residential appeals focus on physical characteristics of the home itself. If a home has more square footage, fewer bedrooms, or a different type of flooring than the assessment says, that should be corrected.

Homeowners can also appeal to the BOR, either instead of appealing to the CCAO, or after appealing to the CCAO. The BOR separates the 38 townships into approximately eight groups, and each group has a 30-day window to file an appeal. Appeals to the BOR must be filed on an official Board of Review Complaint Form, and homeowners may request a hearing for any reason. Homeowners can appeal to the BOR if the assessed value of their home is higher than that of other similar properties (lack of uniformity), the characteristics listed for the property and its description are incorrect (correction of a factual error), or the property is uninhabitable because of damage by flood, fire, demolition, or other unforeseeable circumstance (special circumstances). After hearings and re-reviews are conducted, which allow homeowners to resubmit complaints, correct mistakes, and have the appeal reconsidered, the BOR certifies its revised assessed values, and these are used to calculate tax bills.

If a homeowner is satisfied with the result of their appeal to the BOR, they can stop there. No additional steps need to be taken. If a homeowner is not satisfied, they can appeal further to the state Property Tax Appeal Board (PTAB). A petition for appeal to PTAB must be filed within 30 days of the BOR's written decision. Homeowners do not have to pay their property tax bill before PTAB's decision, but the bill will accrue interest charges while the case is pending.

Homeowners can also appeal to the county Circuit Court instead of appealing to PTAB, and that appeal can be filed up to 165 days after the final property tax installment for the year is due. Unlike PTAB, homeowners do have to pay their property tax bill before filing an appeal in court. Homeowners can also appeal to the county Circuit Court after appealing to PTAB if dissatisfied with the result. Appeals before either body can take years to resolve. The majority of appeals stop after going through the Board of Review.

Where Can I Find Additional Information?

- For a visual overview of the property tax appeal process in Cook County, see the Impact for Equity Property Tax Appeals Process Flowchart at www.impactforequity.org/appeals.
- For information about types of appeals and evidence to include in an appeal, see the Impact for Equity Common Types of Property Tax Appeals and Property Tax Appeals Checklists (# 1 – 6) at www.impactforequity.org/appeals.
- For more information about property tax bills, reassessments, and appeals, visit the Cook County Assessor's Office website at cookcountyassessoril.gov.
- For more information about appealing to the Cook County Board of Review, visit the Board of Review's website at www.cookcountyboardofreview.com.
- For more information about appealing to the Illinois Property Tax Appeal Board, visit the Property Tax Appeal Board's website at www.ptab.illinois.gov.

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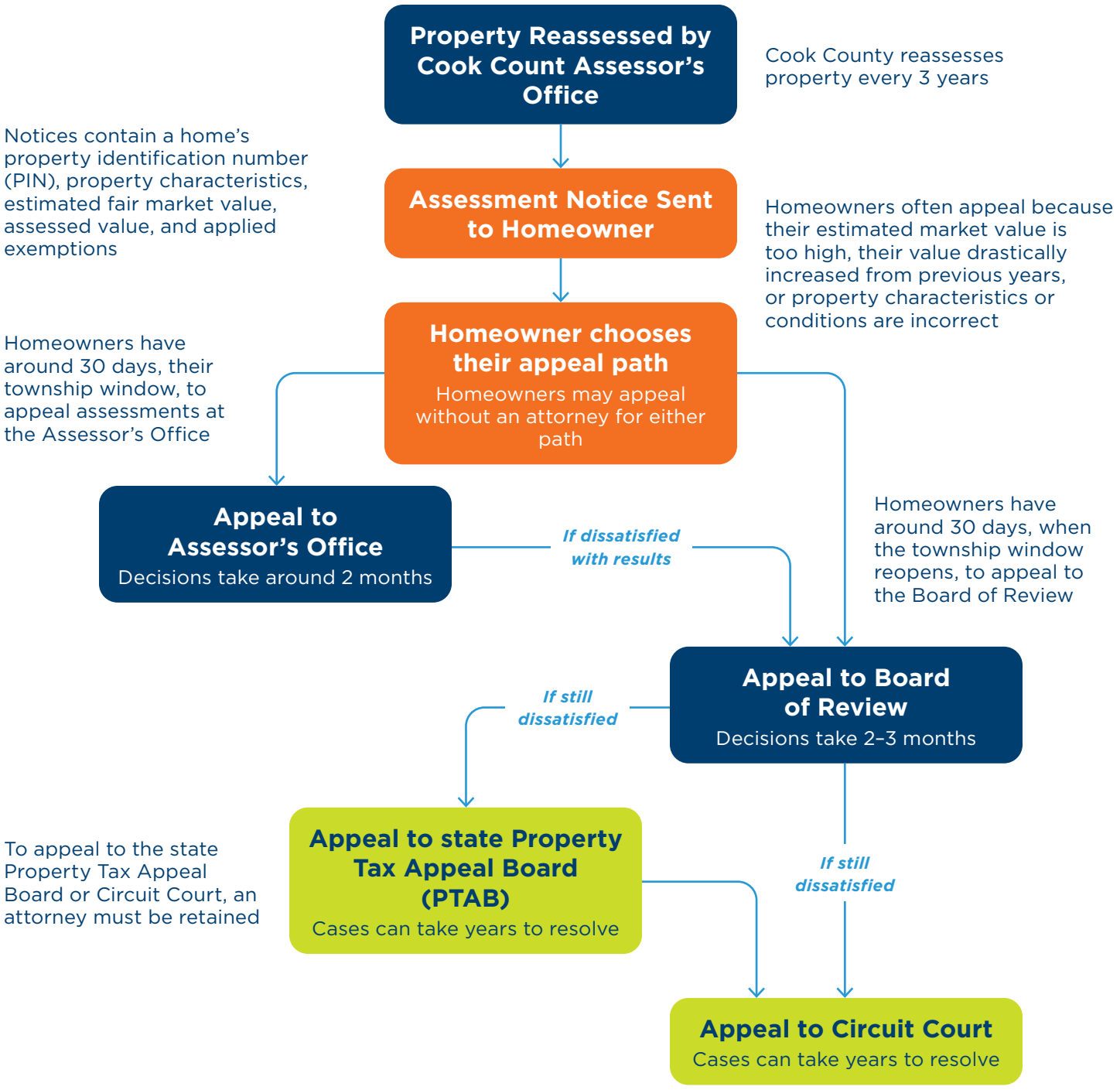
Cook County Property Tax Appeals Process



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GENERAL EXPLAINER

Cook County Property Tax Exemptions

Property taxes are one of the most significant annual costs for Illinois homeowners. To help alleviate some of that financial burden, the Cook County Assessor's Office (CCAO) administers a variety of property tax exemptions. There are four categories of exemptions (outlined below) that reduce the taxable value of a residential property and lower the amount of property taxes a homeowner owes annually. Taxpayers can apply for exemptions online or by dropping off or mailing paper applications to one of the four CCAO locations, which can be found here: www.cookcountyassessoril.gov/assessors-office-locations.

Homeowners can also make appointments with the CCAO to fill out exemption applications in person. For more information, call (312) 443-7550 or visit: www.cookcountyassessoril.gov/exemptions.

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

Category #1: Exemptions For Homeowners

Homeowner Exemption

Homeowners qualify for this exemption if they (1) own the property, or have a lease or contract making them responsible for the property taxes, and (2) occupy the property as their principal place of residence as of January 1st of the relevant tax year (homeowners are eligible for a prorated exemption if they purchased a home that was newly constructed and not ready for occupancy until after January 1st). Once approved, this exemption automatically renews each year. The homeowners' exemption is available regardless of household income or immigration status.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/homeowner-exemption

Home Improvements Exemption

Generally, home improvements add value to a property, increasing its assessed valuation and the homeowner's tax bill. Under this exemption, homeowners can make certain improvements to their property (e.g., increasing the building's square footage), but will not be taxed on up to $75,000 of the added value for four years. No application is required for this exemption. The CCAO will determine if a property is eligible for exemption and, if so, will automatically apply the exemption.

For more information on this exemption, visit: www.cookcountyassessoril.gov/home-improvement-exemption

Longtime Homeowner Exemption

The CCAO determines which properties qualify for this exemption and mail eligible homeowners an application. Homeowners are eligible if (1) they have owned and occupied their residence for at least ten years (e.g., if applying for tax year 2026, the occupant must have lived there between January 1, 2016 and January 1, 2026), (2) their total household income is $100,000 or less for the relevant tax year, and (3) the property assessment increase was significant enough to exceed maximum amounts set by the state legislature.

For more information, visit: www.cookcountyassessoril.gov/longtime-homeowner-exemption

Category #2: Exemptions For Senior Citizens

Senior Exemption

Homeowners qualify for this exemption if they (1) are 65 years or older, (2) own the property, or have a lease or contract making them responsible for the property taxes, and (3) occupy the property as their principal place of residence during the relevant tax year. Homeowners must apply for this exemption, but once approved, the exemption automatically renews each year. Homeowners who have moved or plan to move may be eligible for a partial senior exemption that is prorated based on when they occupied the property.

For more information, visit: www.cookcountyassessoril.gov/senior-citizen-exemption

Low-Income Senior Freeze Exemption

Homeowners qualify for this exemption if they (1) are 65 years or older, (2) have a total household income of $65,000 or less in the relevant tax year, (3) own the property, or have a legal, equitable, or leasehold interest in the property for the relevant tax years, (4) are legally responsible for property tax payments for the relevant years, and (5) live in the property as their principal place of residence for the relevant tax years, i.e., two consecutive January 1st dates. This exemption is not automatically renewed by CCAO, meaning homeowners must apply to renew this every year.

For more information, including a list of documents needed, visit: www.cookcountyassessoril.gov/senior-freeze-exemption

Category #3: Exemptions For Veterans

Returning Veterans Exemption

The returning veterans exemption is only available to veterans during the year they return home from active duty in an armed conflict. The exemption provides eligible individuals with up to $5,000 reduction in the equalized assessed value (EAV) or taxable value of their property. Homeowners qualify for this exemption if they (1) are an Illinois resident who has served as a member of the U.S. Armed Forces, Illinois National Guard, or U.S. Reserve Forces, (2) are returning from active duty in an armed conflict, (3) own, or have a legal or equitable interest in their principal place of residence during the relevant tax year, and (4) are liable for the payment of property taxes.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/returning-veterans-exemption

Veterans with Disabilities Exemption

(Also referred to as the Homestead Exemption for Veterans with Disabilities)

Homeowners qualify for this exemption if: (1) they are an Illinois resident that served as either (a) a member of the United States Armed Forces on active duty or state active duty, or (b) a member of the Illinois National Guard or U.S. Reserve Forces; (2) the U.S. Department of Veterans Affairs (VA) has certified that the homeowner has a disability that is at least 30% connected to their service; and (3) they are owners and occupants of the property for the relevant tax year. This exemption generally does not automatically renew, meaning in most cases homeowners must apply to renew this exemption every year. Automatic renewal is only available to individuals whom the VA have rated as 100% disabled and classified as “permanently and totally disabled” and veterans with disabilities who were members of the Armed Forces during World War II (regardless of disability ranking). Surviving spouses may qualify for this exemption.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/veterans-disabilities-exemption

Category #4: Exemptions For People with Disabilities

Persons with Disabilities Exemption *(Formerly known as Disabled Persons Homeowner Exemption)*

Homeowners qualify for this exemption if they (1) are disabled, (2) own the property, or have a legal, equitable, or leasehold interest in a single-family residence on January 1st of the relevant tax year, (3) are legally responsible for property tax payments, and (4) live in the property as their principal residence on January 1st of the relevant tax year.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/persons-disabilities-exemption

Terms to Know

Certificate of Error: Certificates of Error allow taxpayers to redeem any missing exemptions for the current tax year or obtain a refund on property tax bills from previous years if exemptions were missing. For more information, see Impact for Equity's Certificates of Error explainer.

Disabled: A homeowner is disabled if they have (1) a disability covered under the Federal Social Security Act, (2) an Illinois Person with a Disability Identification Card stating they have a Class 2 disability, or (3) disabled status as determined after an examination by a physician, optometrist, advanced practice registered nurse, or physician assistant, using the same standards as used by the Social Security Administration.

Equalized assessed value (EAV): EAV or taxable value is a partial property value that is used to calculate property taxes for individual homes. The EAV is found on the second installment of a property tax bill under "tax calculator."

Legal, equitable, or leasehold interest in property: Legal interest in a property means a person owns that property under law, typically through a deed transfer. Equitable interest in a property is interest acquired through equitable title. Leasehold interest in a property arises when an individual or entity leases a property. Notably, renters (e.g., people with a leasehold interest) typically cannot claim exemptions, except in rare circumstances.

Relevant tax year: Property taxes are collected for the previous year (this is called paying in arrears). This means that in 2026, for example, Cook County collects property taxes for 2025. When a CCAO exemption application asks for documentation from a specific year, that year will generally be the previous year to the application. For example, many exemption applications ask individuals to verify that they occupied the property in question in the calendar year immediately preceding the current calendar year. However, the CCAO may ask for documentation from other years as well.

Total household income: This is the combined income of everyone living together in a household.

Frequently Asked Questions

Can taxpayers receive more than one exemption?
Yes, taxpayers can receive up to four exemptions, as long as they qualify for each exemption separately. However, homeowners cannot receive more than one income-based exemption and some exemptions cannot apply simultaneously. For example, the persons with disabilities exemption cannot be combined with the homestead exemption for veterans with disabilities or a returning veterans homeowner exemption.

Can exemptions be applied to more than one property owned by the same homeowner?
No, exemptions can only be applied to one property per owner.

How do homeowners know if exemptions are currently applied to their property?
Exemptions appear on the second installment of a homeowner's property tax bill. Homeowners can also search the CCAO's "find a property" database at www.cookcountyassessoril.gov/address-search (scroll down on the Property Details page following the property search to find the Exemption History and Status section).

What should homeowners do if an exemption should have been applied to their property but wasn't? Can homeowners apply for exemptions after the due date?
If a homeowner believes they are entitled to exemptions in previous tax years, a Certificate of Error application can be filed to redeem past savings. Additionally, homeowners can apply for missed exemptions for up to the previous three tax years by filing a Certificate of Error application. For more information, see Impact for Equity's Certificate of Error explainer.

What happens if the homeowner receiving the exemption passes away?
In some cases, the exemption may still apply for the tax year. Additionally, a surviving spouse may be eligible for the exemption.

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GENERAL EXPLAINER

Cook County Certificates of Error

What are Certificates of Error?

A Certificate of Error (C of E) is a formal correction issued by the Cook County Assessor's Office (CCAO) or Cook County Board of Review (BOR) when a property tax assessment includes a verifiable mistake. This allows homeowners to apply for a correction for errors like incorrect square footage, property classification, age or construction type, and missing exemptions, among others.

After the CCAO assesses all property in a township and considers appeals, the township's assessment is certified. If a homeowner is dissatisfied, they can further appeal to the BOR while their township window is open. Once the BOR has considered all township appeals, they make final determinations and finalize assessments. For more information about the Cook County property tax system, review Impact for Equity's Property Tax System General Explainer. After assessments are certified for taxation, the CCAO can correct errors or mistakes through Certificates of Error.

There are two types of Certificates of Error: (1) missing exemptions for past years, and (2) correcting a property's assessed valuation after a tax bill is issued. See below for details about each type.

When and How Can Homeowners Apply?

Homeowners can apply for a missing exemption C of E for the current tax year and three prior years, all in one form, and for a correction of assessed valuation C of E after assessment for that tax year is finalized. C of E applications can be found online at www.cookcountyassessoril.gov/certificates-error. Once submitted, the CCAO processes the application in 8-10 weeks, and homeowners receive notice of approval or denial. If approved, the Cook County Treasurer's Office issues a refund check by mail.

The CCAO strongly recommends that C of E applications for assessed valuation be filed with an appeal in the SmartFile application at www.cookcountyassessoril.gov/online-appeals, which automatically puts the request into their system and makes it easy to track. Each year the C of E application is being submitted for must be check-marked in the SmartFile application. This also ensures corrections are processed for the past, present, and future. Homeowners may file applications as standalones, but this can result in a delay.

If a homeowner previously appealed their assessment to the CCAO or BOR, a C of E is unlikely to be successful unless the homeowner provides substantial information regarding a mistake or error, the C of E concerns the application of an incentive, or the homeowner provides evidence that the property was substantially damaged or demolished. If a homeowner previously appealed to the BOR, any C of E granted must also be approved and endorsed by the BOR for that tax year. This can be a lengthy process, and only the CCAO can transmit a C of E to the BOR for endorsement, not the homeowner.

Certificate of Error — Missing Exemption

Property tax exemptions are applied and listed on second installment bills each year. If a homeowner is missing an exemption, they can apply for a C of E, though they are responsible for the total amount of the tax bill until the C of E is finalized. A homeowner can obtain a C of E without paying their tax bill, but will incur interest and penalties on any balance that is not paid by the due date.

For information about exemptions, including what documentation the CCAO requires, review Impact for Equity's General Explainer on Cook County Property Tax Exemptions. Homeowners can apply for a current or previous tax year's exemption online and may apply for multiple exemptions and tax years with one form.

To determine whether to apply for a Missing Exemption C of E, homeowners should check the Cook County property tax portal and access their past bills to review which exemptions they received, if any. Some exemptions automatically renew every year, while others must be renewed annually. If a homeowner previously received an exemption and believes they should still be receiving it, they should apply for a Missing Exemption C of E.

Missing Exemption Example Scenario: Daniel is 75 years old and owns a home in Hyde Park. For the last ten years, since his 65th birthday, Daniel has received the senior exemption. This year, when he received his second installment property tax bill, Daniel discovered the senior exemption was not listed. He knows the exemption should have been applied to his second installment bill, so Daniel submitted a missing exemption C of E online, including documentation proving his eligibility for the exemption. The CCAO reviews Daniel's C of E application, determines the exemption was mistakenly left off his bill, and applies the exemption.

Certificate of Error — Correction of Assessed Valuation

If a homeowner's assessment contains a verifiable error, they can apply for a C of E to correct it. Reasons for applying can include overvaluation, vacancy or occupancy, fire damage, property classification change, uniformity with properties of similar types, and more. If homeowners apply for a Valuation C of E, they must provide documentation proving the error.

Documentation can include a property survey showing building square footage, an appraisal showing construction type, proof of demolition, and more.

Note: The CCAO does not independently validate land square footage for property. They verify measurements with records at the Cook County Clerk's Office, which are likely to match those found on all county resources, so the CCAO can only grant an appeal based on changes in land square footage when their measurements do not match those of other county resources. To determine if there is an issue, the legal description on the deed should be compared to the tax map or tax parcel legal description, which can be done in the County Clerk's Map Department. Homeowners may also need to obtain a survey of the property to fully resolve any land square footage issues.

Correction of Assessed Valuation Example Scenario: Jane owns a single-family home that was recently damaged in a structural fire. Jane's property tax assessment showed that her home was not damaged. She knew she needed to update the CCAO with information about the damage to her home, so Jane submitted a Correction of Assessed Valuation C of E online, including documentation showing her insurance claim and a post-fire appraisal. The CCAO reviews Jane's C of E application, determines that her home's assessed value is much lower because of the fire, and corrects the assessment.

How do Homeowners get Certificate of Error Property Tax Refunds?

If the CCAO issues and certifies a C of E, homeowners generally need to submit an application for a refund on their property taxes. For a Valuation C of E, the taxpayer must apply to the Treasurer for refunds; however, for homestead exemptions, the CCAO sends the C of E to the Treasurer, which automatically issues refunds. Homeowners can apply for a refund on their property taxes online or submit a form by mail or in-person at the Cook County Treasurer's Office. With the application, homeowners must submit proof of property tax payment for the applicable year. Acceptable proof of payment depends on how the homeowner paid their property taxes but can include photocopies of teller receipts or the front of a canceled check; bank statements indicating successful transfer of funds; and statements from a mortgage company or bank showing proof of payment. The list of acceptable proof can be found at www.cookcountytreasurer.com/pdfs/forms/doapplication.pdf.

What Happens if a Certificate of Error is Denied?

If a homeowner receives a letter from the CCAO indicating their C of E has been denied, they should review the CCAO's C of E Denial Reason Codes to determine why. C of E Denial Reason Codes are available online at www.cookcountyassessoril.gov/form-document/certificate-error-denial-reason-codes. For additional information, homeowners can reach out to the CCAO directly or contact the Taxpayer Resolution Department at assessor.taxpayer.resolution@cookcountyil.gov.

If a Missing Exemption C of E is denied due to missing documentation, the homeowner can reapply within the allotted time frame and provide complete documentation.

What Tools are Available?

- C of E applications can be found online at www.cookcountyassessoril.gov/certificates-error.
- The Cook County Clerk's Map Department draws official tax maps for Cook County. Homeowners can compare the legal description on their deed to the legal description on the tax map at the Clerk's Office. Homeowners should be prepared with a copy of their deed, and they may visit the Clerk's Office or email their inquiry to clerk.maps@cookcountyil.gov.
- Homeowners can look up the status of their C of E application for correction of assessed valuation through the CCAO's "Tracker" at www.cookcountyassessoril.gov/cofestatus.
- Certificate of Error Denial Reason Codes can be found online at www.cookcountyassessoril.gov/form-document/certificate-error-denial-reason-codes.
- Applications for a Certificate of Error Refund can be found online at www.cookcountytreasurer.com/certificateoferrorrefundform.aspx.

Where Can I Find More Information?

- Cook County Assessor's Office website: www.cookcountyassessoril.gov.
- Cook County Board of Review website: www.cookcountyboardofreview.com.
- For more information about the Cook County property tax system, see the Impact for Equity Property Tax System General Explainer at www.impactforequity.org/appeals.
- For a visual overview of the property tax appeal process in Cook County, see the Impact for Equity Property Tax Appeals Process Flowchart at www.impactforequity.org/appeals.
- For more information about exemptions, see the Impact for Equity General Explainer on Cook County Property Tax Exemptions at www.impactforequity.org/appeals.

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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".

- **What is a property's assessed value?** In Cook County, a residential property's assessed value is 10% 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 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: www.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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Appeals Based on Lack of Uniformity and Fair Market Approach

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 based on a lack of uniformity and fair market approach for cases in front of the CCAO and BOR. 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 correcting a factual error, special circumstances, condo or townhome, and recently purchased 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.

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

What are appeals based on lack of uniformity and fair market approach?

Lack of uniformity appeal

When the assessed value of a property is higher than other comparable properties (comps).

Fair market approach appeal

When the assessed value of the property is assessed above its fair market value.

What evidence do I need when appealing based on a lack of uniformity or fair market approach?

CCAO Evidence Checklist

- ☐ Evidence of comparable properties (comps) is encouraged, but not required. If homeowners mark on their appeal application that the purpose of the appeal is "lack of uniformity," but do not submit comps, analysts will source them when reviewing the appeal. However, if homeowners do choose to submit comps, three or more properties are generally advised. Comps should include photographs and PINs.
    - ☐ The comparison between the subject property and comparable properties should be focused on the building's assessed value divided by the building's square footage. For example, if the building is assessed at $50,000, and the building area is 1,000 square feet, the unit of comparison to focus on is ($50,000 / $1,000), or $50 per square foot. This equation should be applied to both the subject property and the comps, with the resulting number being compared and highlighted.
- ☐ If arguing the property's assessed value is higher than other similar properties, include assessed values of the comps.
- ☐ If arguing that the property is assessed above its fair market value, include evidence of what comps are sold for.

- ☐ "Cherry picking" is prohibited, meaning homeowners cannot only submit comps that are lower in value than the subject property. Homeowners should not exclude properties with higher valuations when the property is otherwise comparable to the subject property. Rule 15.
- ☐ If a recent appraisal is available showing a lower market value for the subject property, that can also be helpful.

BOR Evidence Checklist

- ☐ Evidence of comps is encouraged but not required. If a homeowner submits a BOR appeals application based on lack of uniformity, but does not include comps, BOR analysts will source them when reviewing the appeal. The BOR will not source comps for a fair market approach. If homeowners do submit comps, three to five properties is generally advised. Homeowners should submit the following evidence for their property and all comps: property addresses, photographs (front of property), PINs, and assessed values (land and improvement breakdown + totals). Under the photographs, homeowners should write the address, PIN, and assessed value of the property. For physical applications: any property information from the CCAO website can be printed out and attached to the "Appeals by Lack of Uniformity" form. If homeowner would like help finding comps, they can reach out to the BOR before applying and ask for assistance.
    - ☐ The comparison between the subject property and comparable properties should be focused on the building's assessed value divided by the building's square footage. For example, if the building is assessed at $50,000, and the building area is 1,000 square feet, the unit of comparison to focus on is ($50,000 / $1,000), or $50 per square foot. This equation should be applied to both the subject property and the comps, with the resulting number being compared and highlighted.
- ☐ If arguing the property's assessed value is higher than other similar properties, include assessed value of the comps.
- ☐ If arguing that the property is assessed above its fair market value, include evidence of what comps are sold for.

Terms to Know

Appraisals: A property appraisal is a professional estimate of a home's fair market value, generally conducted by a licensed appraiser (can be a costly and potentially lengthy process). While appraisals are often considered strong appeal evidence, they are generally not required in appeals applications.

Classification code: Property classifications cover many major classes which include residential, vacant, multi-family, not-for-profit, commercial, and industrial, among others. Each major class is broken down into specific categories.

Comparable (or similar) properties: Properties are comparable to each other if they are of similar type (e.g., single-family home, condo, townhouse, 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).

Property Index Number (PIN): A PIN is for property what a Social Security number is to a person. Specifically, it is a unique 14-digit sequence number assigned to the legal description for each piece of real estate in Cook County. PINs are included on all correspondence from the CCAO or Treasurer's Office to the homeowner. PINs are also searchable at: www.cookcountypropertyinfo.com or www.cookcountyassessor.com.

Property's assessed value: In Cook County, a residential property's assessed value is 10% 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. Homeowners can look up assessed values using property index numbers (PINs) at www.cookcountyassessor.com.

Property's 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.

Subject property: The subject property is the property whose assessment is being appealed by the homeowner.

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: www.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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PROPERTY TAX APPEALS CHECKLIST #3

Appeals Based on Correcting a Factual Error

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 based on correcting a factual error in front of CCAO and BOR. 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, special circumstances, condo or townhome, and recently purchased 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.

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

What are appeals based on correcting a factual error?

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 a "Correction of a Factual Error".

What evidence do I need when appealing based on correcting a factual error?

CCAO Evidence Checklist

- ☐ Provide any and all documentation that supports the request for correction. Rules 12 – 21.
- ☐ If property location address is incorrect: Property Location Correction Form + evidence supporting the correct address (e.g., deeds, GIS displays, plat of survey, title commitments, documents from municipality confirming the correct address, etc.). Rule 26.
- ☐ If the land is valued incorrectly: Evidence of comparable properties (comps), purchase and sale document/ analysis (e.g., Closing Statements, purchase prices of comps), appraisal value, or other acceptable valuation methods for real estate. Rule 13, 14, 15, 18.
- ☐ If property is overvalued while under construction: Verified contractor's statement with the total cost of construction (excluding land), building permits and occupancy certificate(s), and appeal narrative elaborating on the construction cost and timeline. Rule 19.
- ☐ If the property underwent construction and the CCAO may have incorrectly attributed new improvement values to the property: Any documentation to support this claim, including photos and dates of construction. Rule 19.

Note: If homeowner discovers an error in their assessment, they should contact the CCAO immediately. Clear errors may be corrected via informal assessment. In other cases, homeowners may need to file an appeal with the CCAO or the BOR. If incorrect property characteristics have been applied to prior tax bills, homeowners should reach out to the CCAO about a Certificate of Error.

BOR Evidence Checklist

- ☐ If incorrect description of the property (e.g., square footage of living area is not accurate): appraisal with the correct characteristics of the property, plat of survey, certified architect's letter, architectural drawings.

Terms to Know

Appraisals: A property appraisal is a professional estimate of a home's fair market value, generally conducted by a licensed appraiser (can be a costly and potentially lengthy process). While appraisals are often considered strong appeal evidence, they are generally not required in appeals applications.

Classification code: Property classifications cover many major classes which include residential, vacant, multi-family, not-for-profit, commercial, and industrial, among others. Each major class is broken down into specific categories.

Comparable (or similar) properties: Properties are comparable to each other if they are of similar type (e.g., single-family home, condo, townhouse, 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).

Plat of survey: A legal map drawing that depicts one property. This document is surveyed by a field crew and certified by a licensed land surveyor. The plat of survey may be required as evidence when appealing to correct a factual error in a property's assessment.

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: www.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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PROPERTY TAX APPEALS CHECKLIST #4

Appeals Based on Special Circumstances

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 based on special circumstances in front of the CCAO and BOR. 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, condo or townhome, and recently purchased 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.

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

What are appeals based on special circumstances?

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 due to "Special Circumstances".

What evidence do I need when appealing based on special circumstances?

CCAO Evidence Checklist

- ☐ If the property is vacated due to unforeseen circumstances: Affidavits explaining the unforeseen circumstance, photographs, utility bills, other relevant documentation (e.g., insurance documents, fire reports, construction invoices, etc.). Rule 20.

Note: Homeowners who experience severe property damage from a catastrophic event are eligible for a home improvement exemption. Evidence for this exemption includes: written description of damages and dates when damages occurred, estimated date of completion for repairs or rebuild, all pertinent records (e.g., photographs, insurance reports, building permits, occupancy certificates).

BOR Evidence Checklist

- ☐ BOR Official Rules do not explicitly address the evidence required for an appeal based on unforeseen circumstances. Evidence that may be useful here includes: any documentation proving the unforeseen circumstance (e.g., photographs of property damage after a flood, insurance claims and reports), and affidavits explaining the unforeseen circumstance.

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.

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: www.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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PROPERTY TAX APPEALS CHECKLIST #5

Appeals Based on a Condominium or Townhome

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 appealing a property tax assessment on a condominium or townhome. 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 market approach, correcting a factual error, special circumstances, and recently purchased homes.

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 recently purchased 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.

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

What evidence do I need when appealing the assessment of a condominium or townhome?

CCAO Evidence Checklist

☐ CCAO encourages owners of condos and townhomes to file with the condo or townhome association, although owners may file individual appeals. Appeals filed on behalf of associations require additional documentation not listed here. Rule 11 and 17.

Note: By law, the CCAO values condos as a percentage of the building. When the building becomes a condominium building, the builder or condo association provides the CCAO with a ranking of each condo and its percentage of the value in the building. The CCAO then determines the value for the entire building and assigns value to each condo according to the information provided. The CCAO's valuation of a condo is always based on the provided percentages of its value, which is why condo owners are encouraged to appeal through their Association.

☐ Sales of other comparable units within the building/complex (must be recent sales, within two years of the lien date of the appeal year). If recent in-building sales are not available (i.e. no recent sales), comparable condos outside the building/complex can be used. Rule 15 and 17.

☐ Characteristics of the unit, including square footage, total number of rooms, and room type. Rule 17.

BOR Evidence Checklist

☐ BOR Official Rules do not address evidence specific to condos or townhomes. However, condos and townhomes are classified as residential properties. That means that the BOR Official Rules that apply to residential properties broadly apply to condos and townhomes as well. Depending on the reason for appealing a condo or townhome assessment, review one or more of the following evidence checklists: Appeals Based on Lack of Uniformity and Fair Market Approach, Appeals Based on Correcting a Factual Error, Appeals Based on Special Circumstances, and Appeals Based on a Recently Purchased Property.

Terms to Know

Classification code: Property classifications cover many major classes which include residential, vacant, multi-family, not-for-profit, commercial, and industrial, among others. Each major class is broken down into specific categories.

Comparable (or similar) condos: Condos are comparable to each other if they are of similar construction style and materials, size (square footage), characteristics (e.g., number of bedrooms), condition of premises, classification code, age (when the condo was built), and location (e.g., same neighborhood, preferably same block or within a block
or two).

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.

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: www.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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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: www.cookcountyassessor.com/forms |

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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
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Burdens and Limitations of Cook County's Property Tax Appeal System

When homeowners believe their property tax assessment is incorrect, they can appeal to the Cook County Assessor's Office (CCAO) and/or the Cook County Board of Review (BOR). However, the appeals process can be difficult to navigate due to an often-cumbersome application process and additional obstacles built into the system itself. Below is an overview of these burdens and limitations. For more information about the property tax system, we recommend Impact for Equity's Property Tax General Explainer, Property Tax Appeals Flowchart, and Evidence Checklists. Additional information can also be found on the CCAO and BOR websites.

Burdens on Homeowners When Appealing

Homeowners have a short 30-day window to appeal to the CCAO and BOR, respectively. For CCAO appeals, homeowners have 30 days after receiving a "Notice of Proposed Assessed Valuation" to file an appeal. For BOR appeals, homeowners must submit an application on or before the official closing date of the township where their property is located, and townships are only open for 30 days. The BOR reopens each township for appeals around 60 to 90 days after the CCAO has closed it. This is a short window of time to fill out an application and collect evidence for an appeal.

Homeowners can appeal to CCAO and BOR online, in person, or via mail—but online is generally encouraged. However, online appeals also require internet access, which not everyone has. Notably, majority-Black communities lack internet access at higher rates than majority-White communities. At the same time, homes in majority-Black communities are also systemically over-assessed, resulting in tax bills that are too high for the actual value of the home. This over-assessment constitutes grounds to appeal, but a lack of internet access may functionally prevent homeowners in these communities from doing so if appealing in person or via mail is also infeasible. For example, in-person filing can be burdensome to those without access to transit, people with physical disabilities, and employees who can't visit the County Building during business hours. Additionally, sending an application via mail may be risky because the application could get lost and never arrive at the CCAO or BOR offices.

CCAO and BOR Official Rules state that homeowners may appeal on their own or retain an attorney. In practice, however, not everyone can afford to hire an attorney. Although attorneys might not charge a fee up-front, or may require only a small fee, they may otherwise take a percentage of the reduction of assessed value following a successful appeal. This creates inequity because having an attorney experienced in property tax appeals can help homeowners navigate the complexities of the appeals process. However, data does not uniformly suggest that retaining an attorney increases a homeowner's chances of winning an appeal.

Homeowners, often relying on limited information, must make a subjective determination as to their property's "true" value, whether the CCAO assessment of their home is accurate, and whether an appeal to CCAO or BOR is warranted.

The information provided by the CCAO and BOR about the appeal process can be dense and confusing. For example, both the CCAO and BOR publish Official Appeals Rules, which are long (CCAO has 27 Official Rules and BOR has 26) and are written using technical jargon and legalese. This makes it difficult for homeowners to understand the appeals process and comply with the requirements, even though failure to do so could result in an appeal being denied.

Evidence needed to build a successful appeal at the CCAO and BOR may include some or all of the following (depending on individual circumstances and reason for appeal): comparable properties, purchase and sale documentation, photographs, affidavits and other explanations supporting appeals, appraisal reports, and more. This evidence can be difficult and time-consuming to obtain. Additionally, some evidence (e.g., appraisals) may be weighted heavily by the CCAO and BOR, but costly to acquire, which further disadvantages low-income homeowners.

Structural Limitations of the Appeals System

The CCAO and BOR do not provide detailed guidance on when filing an appeal is appropriate. Therefore, it is not always clear to homeowners whether they should file an appeal. If a homeowner does decide to file an appeal, the township window of opportunity to appeal, published by the CCAO and BOR, is not always understandable or easily accessible.

The CCAO and BOR do not share information. For example, when a homeowner appeals to the CCAO before appealing to the BOR, the BOR does not receive copies of the evidence originally submitted to the CCAO, nor does the BOR receive a detailed explanation of the CCAO's appeal determination. This means (1) the homeowner must resubmit evidence to the BOR and (2) the BOR lacks relevant data pertaining to the lifecycle of the appeal.

The BOR does not publicly explain how appeals are reviewed, what evidence is considered compelling, or the standards guiding appeals decisions. Without knowing this information, homeowners cannot anticipate what is required to file a successful appeal.

Homeowners filing an appeal have a right to a hearing at the BOR (but not the CCAO). BOR guidelines state that hearings typically occur if an appeal contains "unique elements particular to their property that cannot be conveyed by written submission," but does not offer further definition or examples. This makes it difficult for homeowners to determine when a hearing would be helpful to their case. Additionally, one attorney can only schedule eight hearings at one time and can only request 45 hearings total per township filing group (BOR groups townships for filing deadline purposes), unless the BOR thinks there is a good reason to waive this requirement for an individual attorney. This means attorneys with a large number of cases may have to make subjective judgement calls regarding which cases need a hearing most.

The CCAO uses an algorithm and valuation model to assess properties, which is also used in appeals. This model incorporates a variety of factors, including interior features, flood indicators, and location metrics. For a full list of every predictor the CCAO model uses, visit www.cookcountyassessoril.gov/home-value-report. However, the model does not include some features otherwise used in valuing property, including property conditions, crime rates and neighborhood desirability, and "blighted" buildings. Property conditions are currently excluded due to a lack of reliable data, and crime rates are not incorporated because they are highly correlated with other existing features of the model (i.e., sales price, a factor the CCAO does track, often reflects neighborhood desirability).

CCAO analysts often use information outside the CCAO's database during "desk review" before reassessment notices are mailed, and also during appeals. CCAO appeal decisions are made by analysts on an appeal-by-appeal basis, but analysts have access to resources during their review that include a "New Model Prediction" for them to provide updated characteristics and receive a new model estimate. Analysts also rely on tools like aerial imagery, suggested comparables not produced by the residential automated valuation model (AVM), and their experience. The BOR can also take into consideration outside knowledge, but it has a more comprehensive internal database, which includes details about income-producing properties. The BOR system is not shared with the CCAO.

While the CCAO's goal is fair and accurate assessments, their reliance on peer comparisons does not always take into account overassessment of entire neighborhoods. In other words, if every property in a neighborhood is over-assessed, an individual homeowner in that community may lose an appeal they should have won because all other comparable properties are also over-assessed. However, when CCAO analysts do identify neighborhoods as systemically over-assessed, they can modify assessments to account for this before reassessment notices are mailed to homeowners, or correct assessment errors after notices have been sent out by "re-noticing" the neighborhood.

The CCAO most typically uses income or depreciated cost to value commercial properties, rather than sale information. This valuation can be accurate if the data input is correct, but the BOR consistently makes different input assumptions than the CCAO, and it regularly cuts commercial values in ways that are objectively unwarranted. This causes commercial properties to owe too little in taxes, and homeowners have to pay more to make up the difference.

The property tax appeals system as a whole favors businesses, especially those that consistently appeal their assessments. When businesses win their appeals (which they frequently do), the tax burden shifts to residential properties in the area, who have to make up for the fact that the business is now paying less in taxes.

The CCAO and BOR receive a high volume of appeals, and this strains the resources of both offices. This is especially true at the BOR. Time, volume, and staffing constraints mean individual appeal determinations must be made quickly, which reduces the likelihood of careful review.

There is a significant waiting period between when the CCAO or BOR reviews an appeal and when that appeal determination reaches the homeowner. At the CCAO, results of appeals are communicated via mail, so homeowners must wait weeks or months for a decision. At the BOR, wait times are even longer, with appeal decisions often taking two to three months.

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