TRAEN INC.
TRAINING, RESEARCH, ADVOCACY, & EDUCATION NETWORK

300 North State Street, Unit 3525
Chicago, IL 60654
(312) 640 – 2436
traeninc@gmail.com
traeninc.com

Race and Wealth Inequities in Cook County's Property Tax Relief Programs: Senior Assessment Freeze & Long-time Occupant Homestead Exemptions

2026 Addendum Overview of Tax Years 2022, 2023 & 2024

Black Townships	Black Township Sample Tax Bill	Cook County, IL	White Township Sample Tax Bill	White Townships
Avg. Income * **$62,925**	$375,000	Market Value	$375,000	Avg. Income * **$124,155**
Avg. Tax Rate **18.4%**				Avg. Tax Rate **8.5%**
Avg. Homeowner Exemption 10,000 x 18.4% = $1,840	x 10%	Assessment @	x 10%	Avg. Homeowner Exemption 10,000 x 8.5% = $850
Avg. Senior Citizen Exemption 8,000 x 18.4% = $1,472	37,500	Tax Assessment	37,500	Avg. Senior Citizen Exemption 8,000 x 8.5% = $680
	Property Tax Calculation on Identical Homes			
	37,500	Assessment	37,500	
	x 3.0355	Equalization	x 3.0355	
	x 18.4%	Tax Rate	**x 8.5%**	
	$20,945	Initial Taxes	**$9,675**	
	- $1,840	Homeowner Ex.	**- $850**	
	- $1,472	Senior Citizen Ex.	**- $680**	
	$17,633 Black Tax	**Final Taxes**	**$8,145 White Tax**	
$375,000 Market Value				**$375,000 Market Value**

Based on the average township tax rate, a senior homeowner at age 65 or older in Cook County's Black-majority suburban townships would receive a tax bill for $17,633 after receiving the Homeowner and Senior Citizen Exemptions which is **116% higher** than the same valued home, building and lot size of a homeowner that lived in one of Cook County's white-majority suburban townships, the tax bill for a home of the same value would only be $8,145 after exemptions.

* Average Cook County, IL median household incomes across Black & white townships per U.S. Census Bureau 2020 Decennial Census & 2024 American Community Survey results.

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Race and Wealth Inequities in Cook County's Property Tax Relief Programs: Senior Assessment Freeze & Long-time Occupant Homestead Exemptions

2026 Addendum Overview of Tax Years 2022, 2023 & 2024

Introduction

In 2024, property tax exemptions in Cook County were estimated to have saved homeowners $1.6 billion in property taxes.[1] With over 1.8 million unique property parcels in Cook County and nine separate exemption programs available to homeowners, there is a significant challenge and burden in administering these increasing numbers of property tax relief exemptions.

TRAEN's Addendum focuses on the two income-based property tax exemptions: the Low-Income Senior Citizen Assessment Freeze Exemption (SFE), 35 ILCS 200/15-172, and the Long-Time Occupant Homeowner Exemption (LOHE), 35 ILCS 200/15- 177.

These two tax relief exemptions can yield significant—but also unintended—property tax savings depending on home market values, local tax rates, whether communities are predominantly composed of Black or white homeowners, and the extent to which assessment officials closely monitor exemption programs. Despite extensive public attention over the past five years on the inequities in the administration and distribution of these programs, the sections of the Illinois Property Tax Code that govern these exemptions have not been amended to address these disparities.

TRAEN focused on the largest property tax exemption breaks, and identified eight properties—representing 26% of the properties cited in the original TRAEN 2021 Study—that continue to appear among the thirty-one properties analyzed in TRAEN's 2026 Exemption Study. TRAEN concluded that a majority of these properties should not have received either the Long-time Occupancy Exemption or the Low-Income Senior Freeze Exemption due to factors including neighborhood location, "sunsetting" or phasing out guidelines, income inconsistencies, occupancy and classification errors, or the presence of partial rental and commercial investment use.

In 2024, the 8 Homestead Exemptions increased to nine available to Cook County homeowners:

- Homeowner Exemption
- Senior Exemption
- Low-Income Senior Citizen Assessment Freeze Exemption, SFE
- Long-Time Occupant Homeowner Exemption, LOHE
- Persons with Disabilities Exemption
- Returning Veterans Exemption
- Veterans with Disabilities Exemption
- WWII Veterans Exemption

[1] Merriman & Weber, as reported in the Chicago Sun-Times.

The Senior Freeze was initiated in 1994, with a mandatory annual renewal application, as is standard for assessment jurisdictions nationwide. The income limits in Cook County and the remaining 101 Illinois counties increased over time:

- 1994–1998: $35,000
- 1999–2003: $40,000
- 2004–2005: $45,000
- 2006–2007: $50,000
- 2008–2016: $55,000
- 2017: $65,000 in Cook County; $55,000 elsewhere
- 2018–2025: $65,000 statewide
- 2026 (payable 2027): $75,000
- 2027: $77,000
- 2028 and after: $79,000

Low-Income Senior Freeze Exemption (SFE): A 45% increase in savings over two years, even with a 32% decline over seven years in Cook County applications

The exemption freezes the property's Equalized Assessed Value (EAV) at a base year; it does not freeze the actual tax bill because tax rates and levies can still increase. In 2022, the Senior Freeze removed $8.4 billion in annual residential market value, $9.6 billion in 2023, and $11.8 billion in 2024; a 40% increase over three years. The estimated tax savings increased from $222 million in 2022 to $263.8 million in 2023 and $322 million in 2024. The savings and market value surge in 2024 is due to the reassessment of the City of Chicago and a fast-growing aging population. The SFE reflected a 45% increase in property tax savings of $100 million in just two years.

In 2018, the SFE had 160,956 applicants in Cook County; by 2024 the applicants dropped to 108,895, a 32% application decline. Throughout Illinois in 2018, there were 369,169 SFE applicants; by 2024, the number of applicants dropped to 298,188, a 19% decline.

From 2017 to 2025, a 9-year period, the Senior Freeze Exemption's annual total household income limit remained fixed at $65,000. According to the U. S. Bureau of Labor Statistics' Consumer Price Index, when adjusted for inflation, an income of $87,059 in January 2026 was equal to an income of $65,000 in January 2017.[2]

In 2026, the annual total household income limit was increased to $75,000 (taxes payable in 2027), to $77,000 for Tax Year 2027, and to $79,000 for Tax Year 2028.

Tax Year	2025	2026	2027	2028
Taxes Payable In	2026	2027	2028	2029
Household Income From	2024	2025	2026	2027
Maximum Household Income	**$65,000**	**$75,000**	**$77,000**	**$79,000**

[2] https://www.bls.gov/data/inflation_calculator.htm

Senior Freeze Tax Savings

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	$79,446,264	$82,188,023	$60,407,373	$222,041,660
2023	$75,424,992	$77,202,782	$111,210,131	$263,837,905
2024	$108,787,675	$84,077,965	$129,176,513	$322,042,153

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020	**$840,568,307**	**$433,689,269**	**$617,887,639**	$1,892,145,215
2022-2024	**$263,658,931**	**$243,468,770**	**$300,794,017**	$807,921,718
Total	**$1,104,227,238**	**$677,158,039**	**$918,681,656**	**$2,700,066,933**

Long-Time Occupant Homeowner Exemption (LOHE): **At its peak in 2009 there were 105,227 successful applicants. Now, in 2025, there are only 670.**

Introduced in 2007, the Long-time Occupant Homeowner Exemption, LOHE, was intended to prevent the displacement of long-time residents in gentrifying communities. Eligibility for the LOHE is determined by a 10-year length of residency, increases in a property's assessment, and the homeowner's annual income. When applying for the LOHE in 2007, the homeowner had to have resided in the home for 10 years starting in 1997.

In 2005–2007, the average U.S. homeowner typically remained in a home for approximately six to 6.5 years before selling. By 2025, homeowner tenure had increased significantly, with national studies reporting ownership periods ranging from approximately 8.5 years to twelve years.[3]

There has been a significant decline in the number of properties receiving the LOHE. In 2026, the Cook County Assessor's website reports that fewer than 11,000 homeowners, or 2%, annually receive it. According to the data from the Cook County Assessor's Office, the actual number of approved applicants from the Cook County Assessor's Office is much lower.

Between 2022 and 2024, the number of homeowners who have been approved by the Cook County Assessor's Office exemption department for the LOHE declined from approximately 840 to 670 recipients.
The Illinois Property Tax Code sets two income-based tiers for determining LOHE eligibility:

Residency	Household Income	Required Annual Assessment Increase
10 Years	$75,000 or less	7% annual EAV increase threshold
10 Years	$75,000 - $100,000	10% annual EAV increase threshold

[3] https://www.Redfin.com/news/homeowner-tenure-12-years/

The complexity of Cook County's LOHE eligibility has resulted in it being administered as an "invite-only" program. The Cook County Assessor's Office makes an initial determination of a taxpayer's 10-year residency eligibility, consults phasing out guidelines, and specified assessment increase percentages, and mails LOHE applications to those who are expected to qualify with the application each year.

Long-time Homeowner Tax Savings

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	$2,441,463	$37,233	$45,764	$2,524,460
2023	$1,829,124	$0	$4,254	$1,833,378
2024	$1,760,723	$42,838	$124,164	$1,927,725

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020	**$413,933,982**	**$186,153,661**	**$124,874,781**	$724,962,424
2022-2024	**$6,031,310**	**$80,071**	**$174,182**	$6,285,563
Total	**$419,965,292**	**$186,233,732**	**$125,048,963**	**$731,247,987**

Unlike standard homeowner exemptions, LOHE and SFE are **income-based relief programs**, so the Cook County Assessor relies heavily on cooperation with the Illinois Department of Revenue for income verification and auditing support.

Background

Cook County is divided into three property tax assessment jurisdictions[4]:

District 1	City of Chicago	8 Townships
District 2	North & Northwest Suburbs	13 Townships
District 3	South & Southwest Suburbs	17 Townships

TRAEN researchers, many of whom are members of the International Association of Assessing Officers (IAAO), have conducted exemption audits and reviewed income-based property tax relief programs in jurisdictions outside Illinois to identify best practices in administration, oversight, and accountability. TRAEN's studies examine the public policy implications and administrative challenges associated with these programs. TRAEN's focus has been to inform elected officials, media, academia, and the public stakeholders on the challenging administrative oversight of these nine property tax relief programs by the Cook County Assessor's Office.

[4] Cook County, Illinois Code of Ordinances, Chapter 74 Taxation, Section 74-31 Assessment Districts.

The Cook County Assessor's Office is responsible for determining eligibility for both income-based exemptions and relies upon the Illinois Department of Revenue to verify household income information for both the Senior Freeze Exemption (SFE) and the Long-time Occupant Homeowner Exemption (LOHE).

The Cook County Assessor's Office determines which properties may qualify for the LOHE based primarily on income levels and significant assessment increases. Eligible property owners are then mailed an application to verify household income. The premise that gentrification is a significant location-based factor in qualifying for the LOHE, together with compliance with the program's phase-out guidelines, has largely been overlooked.

In non-reassessment years, fewer properties experience substantial assessment increases within a reassessment district, which generally results in fewer properties qualifying for the exemption. In communities with lower residential market values, such as areas of Cook County District 3 where four townships have the largest populations of Black homeowners, savings from the standard Homeowner Exemption and Senior Citizen Exemption may be higher than in more affluent communities. The increased savings are the result of double-digit tax rates that can reach as high as 35%, 268% higher than the Cook County average of 9.5%. However, the increased exemption savings largely does not offset the higher overall taxes that result from double-digit tax rates.

Black communities that are less affluent also suffer from the highest rates of tax delinquency and foreclosures. Those homeowners who lose their properties do not meet the LOHE requirements of 10-year ownership and occupancy. Consequently, fewer residents in these townships are eligible to apply.

In areas with high-value properties, household incomes often exceed the LOHE income limits of $75,000 or $100,000, making many homeowners ineligible despite substantial assessment increases. However, the LOHE was intended to provide property tax relief in order to protect homeowners who are being threatened by gentrification. Affluent communities are stable and foreclosures or tax delinquencies rare.

For lower-income senior homeowners who qualify for multiple relief programs, the Cook County Assessor's Office generally grants the exemption providing the greatest benefit — either the Senior Freeze Exemption or the LOHE — provided all statutory requirements are satisfied.

Problems with Income-Based Exemptions

Because the SFE and LOHE exemptions can produce substantial property tax savings, yet lack caps tied to market value or Equalized Assessed Value (EAV), they have drifted from their original policy intent of providing targeted tax relief to fixed- and low-income seniors and homeowners vulnerable to displacement from gentrification. Combined with the difficulty of fully verifying true household income thresholds, both programs present an elevated risk of improper administrative approvals, inconsistent oversight, and inequitable distribution of benefits. Low- to moderate-income seniors and homeowners adversely impacted by

development may only experience modest benefits compared to the very large tax breaks for owners of high-end and luxury homes in more affluent communities.

The LOHE is being phased out or "sunsetting." TRAEN's data shows that the two Cook County Assessment Districts for the South & Southwest suburbs and North & Northwest suburbs only had one successful LOHE applicant in 2023, the owner of a condo in Oak Park. None of the other condos in the 12-unit association received the LOHE for Tax Year 2023.

In 2024, these two suburban districts had seventy-three successful applicants. Successful applicants in District 2, North & Northwest suburbs, owned properties in the most affluent Northfield, Evanston, Leyden, and Maine Townships. Successful applicants in District 3, South & Southwest suburbs, owned properties in Berwyn, Bloom, Bremen, Cicero, Lemont, Lyons, Orland, Proviso, Rich, River Forest, Riverside, Thornton, and Worth Townships. Because the LOHE is in the process of being phased out, it is unclear why District 2 and District 3 would have only twenty-three successful applications for the LOHE across 2022-2023 and see a 32% increase in 2024 to seventy-three successful applicants.

District 1-Chicago District 2-N & NW Suburbs District 3-S & SW Suburbs

LOHE Tax Year	LOHE Recipients	Market Value Removed	Total Est. Tax Savings	Avg. Est. Tax Savings
2022 Districts 1, 2, 3	840	$121,099,733	$2,524,460	$3,005
2023 Districts 1, 3	582	$86,645,175	$1,833,377	$3,150
2024 Districts 1, 2, 3	670	$86,794,489	$1,927,724	$2,877

LOHE Tax Year	District 1 Chicago Recipients	District 2 N & NW Suburbs Recipients	District 3 S & SW Suburbs Recipients	Total LOHE Recipients
2022	818	**10**	**12**	840
2023	581	**0**	**1**	582
2024	597	**8**	**65**	670

Oversights by either applicants or the Cook County Assessor's Office can result in improper approval. Because the Senior Freeze is based on total household income and not just applicant income, fluctuations in senior incomes or changes in household composition may inadvertently result in an erroneous exemption.

The Freeze (and other exemptions) are supposed to be removed upon the passing of the original applicant, and the Cook County Assessor may fail to detect a transfer of ownership due to a sale or a deed to a non-qualifying relative.

Methodology

In its 2021 and 2026 follow-up studies, TRAEN used the Cook County Assessor Office's subscription service to access assessment and exemption datasets for Cook County. This data was used to review the distribution of the Senior Freeze and Long-time exemptions across Cook County, as well as to examine the highest tax reductions granted for each exemption for Tax Years 2022, 2023, and 2024. Tax reductions from the SFE and LOHE were calculated using the actual tax rate for each individual parcel in the relevant tax year. 6

Identifying exemption outliers started with examination of the greatest savings potential, residential property classification and characteristics, dwelling unit counts, and mixed usage. TRAEN's researchers relied on state, county, and municipal agencies for sourcing data and performed on-site field inspections. Supplemental information concerning ownership, building use, and other relevant matters was sourced from the following websites and sources:

- Illinois Secretary of State's Business Search
- Illinois Department of Revenue (IDOR) MyDec transfer declaration database
- City of Chicago Department of Buildings & similar municipal permit databases
- Cook County Clerk's Recordings Division records
- Cook County and Chicago voting databases
- Cook County Assessor's Office Database Subscription
- Cook County Treasurer's Office
- Cook County GIS Department CookViewer utility
- Google Earth & Google Maps photos
- Publicly-accessible listing websites Zillow, Redfin, Apartments.com, etc.
- Midwest Real Estate Database, LLC (MRED) Multiple Listing Service
- CoStar Real Estate Database
- LinkedIn & similar professional profile sites
- Newspaper articles by the Chicago Sun-Times, Chicago Tribune, etc.
- On-site field inspections by TRAEN researchers

TRAEN isolated high-value properties receiving exemptions intended for low-income seniors and property owners at risk of property tax-induced displacement in each year for further investigation. Reviewing the administration of the exemptions with the greatest potential for savings and errors is a crucial step to better exemption performance.

Findings

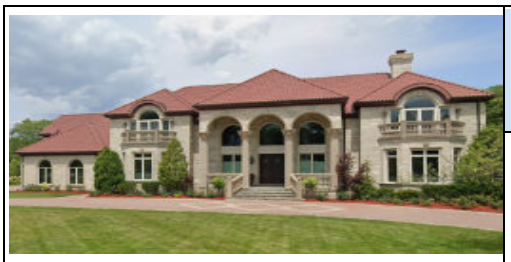
The following chart identifies the top fifteen questionable applications of the Long-time Homeowner Exemption[5]:

[5] Long-time Savings amounts given may include the savings granted by the standard Homestead Exemption. The standard Homeowner Exemption provides $685 in savings for District 1 properties, $887 in savings for District 2 properties, and $1,281 in savings for District 3 properties based on the 2024 average tax rates for each district.

2022-2024 Long-time Exemption — 15 High Market Value Residences

Long-time savings may include standard Homeowner Exemption savings

Highlighted properties were also identified in TRAEN's original 2021 study.

	Market Value & Bldg SF	PIN Address	Taxes Before Long-time	Taxes After Long-time	Long-time Savings	Long-time Tax % Reduction
	$3,404,360 11,643 SF	04-13-304-043 365 Shadowood Northfield	$79,870 2023	$58,337 2024	$17,252	22%
	$2,063,190 5,986 SF 6 units	17-07-202-007 1745 W Chicago Chicago Mixed-Use Residential & Commercial	$51,581 2023	$25,922 2024	$16,948	33%
	$1,885,570 2,360 SF	**14-33-420-032 316 W Concord Chicago**	$30,038 2023	$19,568 2024	$18,315	61%
	$1,400,000 3,386 SF 2 units	17-07-204-002 1957 W Superior Chicago	$28,364 2023	$11,717 2023	$16,647	59%
	$1,330,000 3,739 SF	13-26-419-020 2544 N Kimball Chicago	$23,722 2023	$7,562 2024	$18,717	79%
	$1,140,000 3,569 SF 3 units	13-26-400-030 2728 N Drake Chicago	$23,541 2022	$12,740 2022	$10,801	46%
	$1,104,760 5,681 SF 4 units	14-19-228-015 1836 W Addison Chicago	$23,309 2023	$15,848 2023	$6,901	30%
	$1,070,680 2,654 SF	**14-07-408-068 1626 W Carmen Chicago**	$16,180 2023	$6,354 2024	$15,156	94%

2022-2024 Long-time Exemption — 15 High Market Value Residences

Long-time savings may include standard Homeowner Exemption savings

Highlighted properties were also identified in TRAEN's original 2021 study.

	Market Value & Bldg SF	PIN Address	Taxes Before Long-time	Taxes After Long-time	Long-time Savings	Long-time Tax % Reduction
	$1,070,000 1,668 SF	17-08-336-029 12 N Throop Chicago	$22,008 2022	$1,726 2022	$19,792	90%
	$1,050,000 3,857 SF 4 units	14-31-111-009 2347 W Lyndale Chicago	$22,233 2023	$5,542 2023	$16,129	73%
	$1,030,000 4,132 SF 6 units	17-20-407-042 1834 S May Chicago	$21,185 2022	$4,417 2022	$16,768	79%
	$1,020,000 1,668 SF	17-08-336-026 18 N Throop Chicago	$21,595 2023	$2,622 2023	$18,973	88%
	$1,020,000 1,671 SF	17-08-336-015 17 N Ada Chicago	$20,568 2024	$4,544 2024	$15,493	75%
	$970,000 4,635 SF 4 units	13-35-206-012 2329 N Kimball Chicago	$20,540 2023	$11,445 2023	$8,534	42%
	$900,000 4,827 SF 4 units	13-35-403-024 1936 N Spaulding Chicago	$19,058 2023	$9,346 2023	$9,113	48%
Market Value Range: $900,000 - $3,404,360		**Sum:**	**$423,792**	**$197,690**	**$225,539**	**53%**
Average:	**$1,363,904**		**$28,253**	**$13,179**	**$15,036**	**61%**

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Study by Training, Research, Advocacy, and Education Network, TRAEN

<u>LOHE Property Example #1</u> $21,533 New Gentrification Savings Awarded to a Medical Doctor & Construction Company Owner:
365 Shadowood Ln, Northfield, District 2

TRAEN identified an 11,643-square-foot mansion in the affluent northern suburb of Northfield with an estimated market value of $3.4 million. A medical doctor and his wife, who also own a construction company, purchased the original 2,611-square-foot single-story residence in 2007 for $975,000. During the following years, many longtime homeowners in the community were displaced by rapid gentrification and the redevelopment of large luxury homes.

The couple has occupied the property for more than 10 years. From 2019 through 2023, the property's average annual tax bill was approximately $63,000, consistent with neighboring 9,000- to 11,000-square-foot luxury homes whose tax bills ranged from $65,000 to $82,000.

Despite the property's extraordinary size, substantial market value, and location within a neighborhood experiencing rapid luxury redevelopment, the Cook County Assessor's Office approved the Long-time Occupant Homeowner Exemption for Tax Year 2024, resulting in a property tax reduction of $21,533. Annual property taxes declined from $79,870 to approximately $58,300. Rather than mitigating displacement pressures on longtime residents impacted by gentrification, the application of the LOHE in this instance appears to have rewarded the gentrifier rather than having prevented the displacement of the long-time homeowner.

In 2023, no homeowner in District 2 successfully filed for the LOHE. In 2024, only eight homeowners successfully filed for the LOHE.

Long-time Recipient Mansion Taxes vs. Neighboring Properties

PIN	Address	Class	Bldg SF	2024 Mkt Val	MV/SF	EX	2024 Tax Bill
04-13-304-062	225 SHADOWOOD LN	2-09	**11,009**	**$3,687,841**	$335	--	**$82,523**
04-13-304-022	24 COUNTRY LN	2-09	**10,606**	**$3,077,990**	$290	--	**$68,876**
04-13-304-049	290 SHADOWOOD LN	2-09	9,266	$2,937,420	$317	HO	**$64,993**
04-13-304-043	**365 SHADOWOOD LN**	**2-09**	**11,643**	**$3,404,361**	**$292**	**HO,SR,LT**	**$58,337**
04-13-304-037	330 SHADOWOOD LN	2-09	6,675	$2,235,500	$335	HO	**$49,286**
04-13-304-013	5 COUNTRY LN	2-09	6,405	$2,184,171	$341	HO	**$48,138**
04-13-304-045	305 SHADOWOOD LN	2-09	6,768	$2,126,921	$314	HO	**$46,857**
04-13-304-021	20 COUNTRY LN	2-09	5,455	$1,810,000	$332	--	**$40,502**
04-13-304-040	295 SHADOWOOD LN	2-09	7,102	$1,784,270	$251	--	**$39,926**
04-13-304-060	775 SUNSET RIDGE RD	2-09	5,748	$1,674,830	$291	HO	**$36,740**
04-13-304-014	7 COUNTRY LN	2-09	5,992	$1,605,631	$268	HO	**$35,192**
04-13-304-015	9 COUNTRY LN	2-09	5,047	$1,520,896	$301	HO	**$31,924**

Similarly-sized, similarly-valued properties paid more in taxes.

<u>LOHE Property Example #2</u> Application of tax breaks on two units listed for rent awarded $60,789 in property tax refunds: 1957 W. Superior St, Chicago

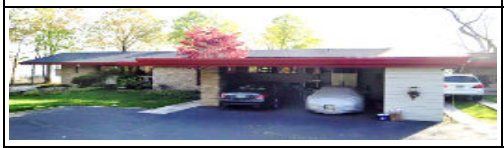
TRAEN identified a 3,386 square foot, two unit, 2-story building with an estimated market value of $1.4 million in West Chicago Township. In 2025, both apartments were listed for rent on Zillow. However, the three owner occupants are all registered voters in the 1st apartment, and claimed a Homeowner and a Senior Citizen exemption for the Tax Years 2024 and 2025.

The homeowner successfully applied for $38,289 in property back tax refunds for 2019, 2023, and 2024. The Assessor will go back as much as four years in refunding property taxes. The Assessor also approved tax bill adjustments for 2020 and 2021 totaling $22,500. The total tax relief granted amounted to $60,789. The exemptions should have been applied to only 50% of the property to reflect 50% owner occupancy as long as the apartment wasn't listed for rent.

The following chart identifies the top sixteen questionable Senior Freeze exemptions:

2022-2024 Senior Freeze Exemption — 16 High Market Value Residences

Highlighted properties were also identified in TRAEN's original 2021 study.

	Market Value & Bldg SF	PIN Address	Taxes Before Freeze	Taxes After Freeze	Freeze Savings	Freeze Tax % Reduction
	$7,134,050 6,110 SF	**05-17-203-016 1055 Sheridan Winnetka**	$172,022 2024	$96,249 2023	$75,773	44%
	$4,272,090 2,937 SF	05-08-400-030 1207 Whitebridge Winnetka	$103,012 2024	$71,608 2024	$29,974	29%
	$4,014,350 2,876 SF	**05-08-101-048 533 Longwood Glencoe**	$102,553 2024	$51,832 2024	$49,206	48%
	$2,450,000 3,132 SF	05-35-400-032 2805 Lakeside Evanston	$61,797 2024	$18,944 2024	$41,358	67%
	$2,429,990 Resident 1,540 SF Comm 3,132 SF	14-30-407-039 1724 W Altgeld Chicago Mixed-Use Residential & Commercial	$51,270 2023	$10,407 2023	$39,604	77%
	$2,308,500 4,859 SF	04-24-412-023 185 Wagner Northfield	$51,657 2024	$13,012 2024	$37,318	72%
	$2,289,990 5,262 SF	**05-17-203-027 845 Glen Oak Winnetka**	$53,089 2023	$23,589 2023	$28,117	53%
	$2,160,000 10,818 SF 2 units Resident 1,818 SF Comm 9,000 SF	**14-20-211-025 3800 N Sheffield Chicago Mixed-Use Residential & Commercial**	$47,202 2023	$14,608 2023	$31,291	66%
	$2,112,050 3,834 SF	11-20-100-008 919 Edgemere Evanston	$52,794 2024	$19,384 2024	$31,928	60%
Market Value Range: $2,112,050 - $7,134,050		**Sum:**	**$695,396**	**$319,633**	**$364,569**	**52%**
Average:	**$3,241,224**		**$77,266**	**$35,515**	**$40,508**	**52%**

2022-2024 Senior Freeze Exemption — 16 High Market Value Residences

Highlighted properties were also identified in TRAEN's original 2021 study.

	Market Value & Bldg SF	PIN Address	Taxes Before Freeze	Taxes After Freeze	Freeze Savings	Freeze Tax % Reduction
	$1,830,000 3,756 SF	14-08-120-019 5344 N Magnolia Chicago	$36,766 2024	$5,357 2024	$30,218	82%
	$1,800,000 3,248 SF	**14-33-108-008 2239 N Burling Chicago**	$36,164 2024	$4,220 2024	$30,752	85%
	$1,790,000 8,067 SF 6 units	14-18-210-002 4651 N Hermitage Chicago	$37,767 2023	$5,844 2023	$30,664	81%
	$1,640,000 4,434 SF 3 units	**14-28-312-015 2527 N Burling Chicago**	$32,949 2024	$2,739 2024	$29,018	88%
	$1,160,000 8,269 SF 6 units	13-13-329-025 4022 N Francisco Chicago	$24,562 2023	$3,629 2023	$19,529	80%
	$1,149,990 3,209 SF	13-13-215-013 4545 N Manor Chicago	$24,350 2023	$5,082 2023	$18,005	74%
	$999,990 6,728 SF 6 units	09-14-319-009 8412 W Oak Niles	$25,765 2023	$11,203 2023	$13,024	51%
Market Value Range: $999,990 - $1,830,000		**Sum:**	**$218,323**	**$38,074**	**$171,210**	**78%**
Average:	**$1,481,426**		**$31,189**	**$5,439**	**$24,459**	**78%**

5 properties first-identified in TRAEN's 2021 study as questionable recipients of the Senior Freeze continued to receive the Freeze in the addendum study years 2022-2024.

8 of the 16 properties identified above are located in Triennial District 1, City of Chicago.
8 of the 16 properties identified above are located in Triennial District 2, City of Chicago.

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Study by Training, Research, Advocacy, and Education Network, TRAEN

<u>SFE Property Example #1</u>: The Assessor records a 9,000 SF commercial space and a 1,818 SF apartment awarded a $31,291 tax exemption on entire building when it should have been $5,258: 3800 N Sheffield Ave, Chicago, District 1

TRAEN first identified in 2021, as the Sun-Times also reported, as well as in 2026 a 9,000 square foot warehouse with a 1,818 square foot two-bedroom apartment with an estimated market value of $2,160,000 in Chicago's Lake View Township. The warehouse was occupied by Cache Storage, the owner's business which is now closed. Despite being 83% commercial by area, the entire property has been receiving the Senior Freeze exemption since 2014. For Tax Year 2024, this Freeze exemption removed $31,291 in property taxes, reducing the original tax bill by 68%.

The unqualified commercial building continued to receive a $26,033 Senior Freeze tax break for five years as the Assessor's staff had not made corrections. The exemption should only be applied to the residential area, or 17% of the property. TRAEN estimates that the correct Senior Freeze savings are $5,258, with $724 in Homeowner Exemption and $579 in Senior Citizen Exemption savings. The total savings from the three property tax exemptions would be $6,561. The Senior Freeze was designed to help seniors pay the taxes on their primary place of residence. It was not intended to cover rentable residential and commercial space, even if the space is not rented and held vacant. The only changes made was by the owner who transferred the LLC into his name. The vacant commercial space still receives the senior freeze.

<u>SFE Property Example #2</u>: Highest Mansion Value at $7.1M awarded nineteen years of unqualified Senior Freeze savings of $693,790. Required to repay $294,889: 1055 Sheridan Rd, Winnetka, District 2

TRAEN identified in both its 2021 and 2026 studies that a 6,110 square foot lakefront luxury home on Sheridan Rd in Winnetka valued at $7.1 million was a Senior Freeze recipient. This property received 2023's highest Senior Freeze Exemption amount of $67,758. Annual taxes were $96,249 after the SFE, which is also 48% higher than the $65,000 income limit for Tax Year 2023. The mansion's owners did not qualify for the Freeze but received it for nineteen years, and eventually received an Erroneous Exemption notice from the Assessor's Office.

By reducing the property's annual taxes to $96,249, its taxes were $35,000 below the annual tax bill paid by a 40% smaller neighboring house, and $55,000 to $193,000 less than neighboring homes within the same 2-09 property class, which is for homes of 5,000 square feet or greater. TRAEN identified this property as erroneously receiving the Senior Freeze in its original 2021 study. The owner continued to receive the Senior Freeze until the Assessor recently corrected the error for the 2024 tax bill. In 2025, the Chicago Sun-Times reported that the owner owed $294,889[6] to the Cook County Treasurer. TRAEN estimates that the owner's SFE tax breaks totaled $693,790 over the years that the SF exemption had been granted, and after repaying $294,889 to the Cook County Treasurer the taxpayer had still erroneously received a total unqualified $398,901 reduction in property taxes.

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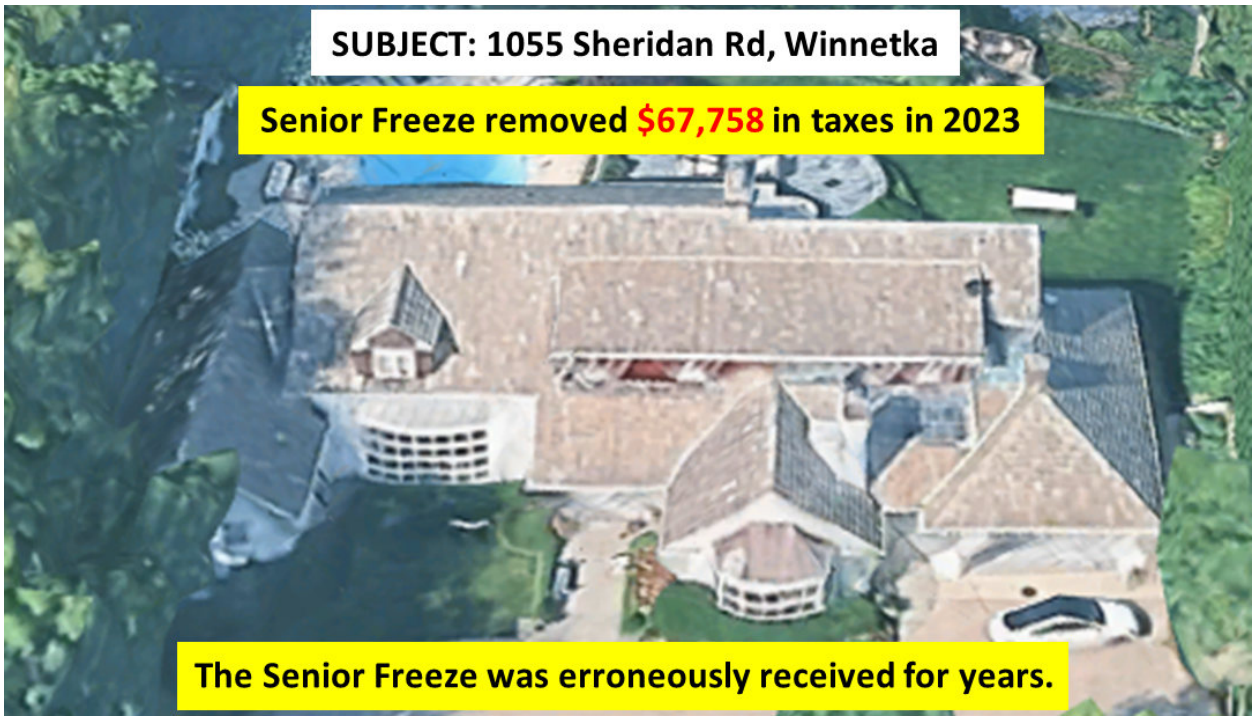
[6] https://chicago.suntimes.com/the-watchdogs/2025/01/17/senior-freeze-property-tax-exemption-fritz-kaegi-armando-saleh-cook-county-assessor-jill-fitzgerald

Senior Freeze Recipient Mansion Taxes vs. Neighboring Properties



PIN	Address	Bldg SF	2023 Mkt Val	2024 Mkt Val	2023 Ex.	2024 Ex.	2023 Tax Bill	2024 Tax Bill
05-17-201-006	1077 Sheridan Rd	10,907	$12,513,680	$12,513,680	HO	HO	$289,340	$300,946
05-17-203-042	1035 Sheridan Rd	9,633	$12,379,200	$12,379,200	HO	HO	$286,222	$297,703
05-17-203-039	973 Sheridan Rd	9,653	$9,800,000	$9,800,000	--	--	$227,196	$236,306
05-17-203-021	985 Sheridan Rd	6,632	$6,621,510	$6,621,510	HO, SR	HO, SR	$152,125	$158,233
05-17-203-022	979 Sheridan Rd	3,703	$5,738,800	$5,738,800	HO,SR	HO, SR	$131,661	$136,949
05-17-203-016	1055 Sheridan Rd	6,110	$7,134,050	$7,134,050	HO,SR,FRZ	--	$96,249	$172,022
05-17-203-024	1005 Sheridan Rd	7,760	$3,300,000	$3,300,000	--	--	$76,505	$72,354
05-17-203-023	1015 Sheridan Rd	5,800	$2,950,000	$2,950,000	--	--	$68,391	$71,133
05-17-203-020	977 Sheridan Rd	5,794	$2,850,780	$2,740,070	HO	HO	$65,322	$65,276

Subject 1055 Sheridan Rd had been receiving the Senior Freeze for many years despite not qualifying for the Exemption. Subject's 2023 taxes after the Freeze were $96,249 - 48% higher than the $65,000 maximum income limit.

After TRAEN's investigation, the Assessor's Office issued a 2024 Erroneous Exemption notice for the prior years 2019-2023. The Chicago Sun-Times reported that the owner had to pay $294,889 to the county for erroneously claiming the Freeze. TRAEN estimates that late interest would have added an additional $23,508 in fines for a total of $318,397.

<u>SFE Property Example #3</u>: Assessor records a 3,888 SF 8 bay car used as commercial and a 1,540 SF home award for two years $53,679 tax exemption on entire buildings: 1724 W Altgeld St, Chicago, District 1

TRAEN's research identified a 1-story, 1,540 square foot house with a 3,888 square foot 8 car garage in Chicago's Lakeview Township. This house is located on a unique triangular "island" parcel surrounded by alleys and street-facing homes. The property, valued at $2.43 million in 2023 and $1.25 million in 2024, received the Senior Freeze for both years for a combined two year exemption savings of $53,679.

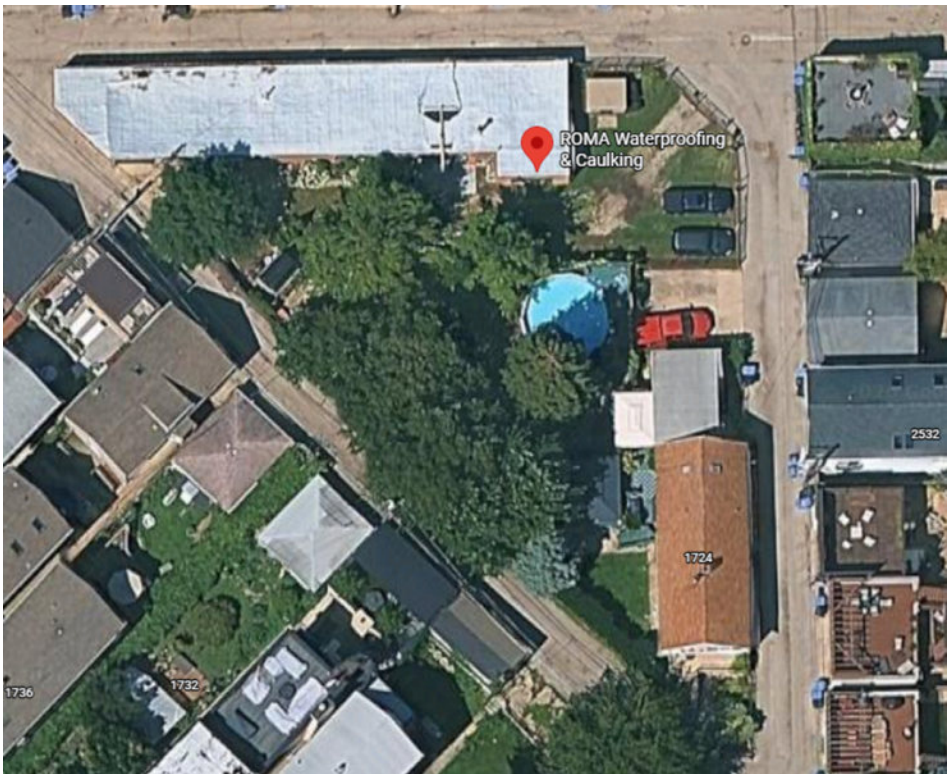
Adjacent to the 1,540 square foot residence, separated by a chain link fence, is the 3,888 square foot 8 bay car garage described by the Assessor as containing an 8 bay garage and storage space. The actual improvement is identified as the location of a family-owned and -operated business incorporated and registered with the Illinois Secretary of State. Despite 72% of the improvements being commercial, the entire property has been receiving the Senior Freeze exemption. The SFE was designed to help seniors pay the taxes on their primary place of residence, but in this example, the SFE is reducing the taxes on property that is primarily commercial space.

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption



<u>Recent Illinois Legislation to Add or Modify Cook County's Nine Property Tax Relief Exemptions</u>

Illinois legislative proposals and administrative initiatives since TRAEN's 2021 study have focused on expanding, modifying, or streamlining the administration of Cook County's nine homeowner property tax exemptions. These proposals primarily involve income-based exemptions, senior relief programs, veterans' benefits, and long-term homeowner protections.

Recent legislation has included proposals to:

- Automatically renew the Senior Freeze Exemption without annual application and increase data-sharing authority between state agency and county assessment officials;
- Expand access to exemptions for veterans and first responders, as well as their surviving spouses and parents (including legislation passed in the 2023-2024 session);
- Modify income qualifications for the Senior Citizen & Senior Freeze exemptions;
- Grant 30-year residents 100% exemption from property taxes; and
- Increase administrative coordination between government agencies.

TRAEN has monitored Illinois legislation that attempts to modify or expand the existing nine Illinois property tax exemptions for decades. For example, legislation recently increased the low-income Senior Freeze Exemption income threshold from $65,000 to $75,000 and will further increase the limit to $79,000 over the next three years. TRAEN supported this change as the income threshold had not changed for nearly a decade, ignoring consumer price and inflation rate indexes.

TRAEN reviewed four recent property tax exemption bills for this study. Senate Bill 1750 was introduced with the support of the Cook County Assessor's Office to allow the Cook County Senior Freeze Exemption (SFE) to be automatically renewed without requiring applicants to annually submit updated household income information. In 2020, the Cook County Assessor's Office allowed the Senior Freeze to rollover without re-application for just that year, contrary to the later recommendation and cautions of TRAEN's initial 2021 Senior Freeze and LOHE study.

If enacted, SB 1750 would also authorize the Cook County Assessor's Office to request Social Security numbers and obtain Illinois income tax return information from the Illinois Department of Revenue (IDOR) in order to automatically renew Senior Freeze exemptions, even in circumstances where taxpayers may no longer qualify or may choose not to reapply due to increased household income.

The legislation would significantly expand the Cook County Assessor's access to sensitive personal and financial information, including taxpayer identification and FEIN-related household financial data. Such authority represents a substantial departure from the Assessor's traditional core responsibilities, which include establishing market values, placing new construction on the tax rolls, hearing assessment appeals, issuing refunds, and administering the county's nine property tax relief exemptions.

Automatic renewal of an income-based exemption such as the Senior Freeze raises substantial concerns of administrative overreach regarding taxpayer privacy and data security. Under the proposed legislation, exemptions could potentially be renewed without a direct application or affirmative annual certification from the taxpayer, even where taxpayers are aware they may no longer meet eligibility requirements; the Cook County Assessor's Office could review the taxpayer's income status annually without taxpayer consent. SB 1750 would create a system in which exemption personnel could effectively evaluate and approve benefits absent meaningful taxpayer participation or verification.

Such a process raises serious due process and accountability concerns while expanding local government access to confidential financial information. These concerns are compounded when exemption databases already exhibit significant data integrity and oversight deficiencies, already identified within the administration of Cook County exemption databases. Staff of the Cook County Assessor's Office have testified in the bill's favor at a Senate Revenue Committee Hearing.[7] SB 1750 has not been passed by the Illinois legislature.

[7] Testimony witnessed by TRAEN members. A staff member of the Cook County Assessor Office was listed as a 'proponent' on SB 1750's witness slips.

Senate Bill 1862, introduced in the 2025-2026 legislative session, would grant a 100% property tax exemption to 30-year residents, but subject to annual re-application. Its introduction would likely supplant the Senior Freeze and sunsetting LOHE for many homeowners in Cook County.

SB 1862, as currently proposed, would add a tenth possible exemption for Cook County property owners. The 30-Year Property Homestead Exemption would not have income thresholds, or market value or EAV caps, in addition to the residency requirement. Even the LOHE, which is being phased out, has an income threshold and is based on changes to a property's market value. Without caps on the market value or EAV of the property, the new 30-Year Property Homestead Exemption would even make high-end luxury homes tax-exempt.

TRAEN opposes this proposal, as written, as it is similar to California's Prop 13, also called the "Welcome, Stranger" law.[8] If passed it would create dramatically different property tax bills for neighbors living in similar homes based primarily on the date of their purchase, with new buyers shouldering a disproportionate share of local property taxes. This exemption has the potential to remove billions of dollars in taxable value from the assessment system of Illinois, especially Cook County, by exempting significant parts of the tax base.

The U.S. Census Bureau's QuickFacts estimates that as of 2025 there are 2.3 million homes in Cook County with an owner-occupancy rate of 57.7%, or 1.2 million owner-occupied households in Cook County.[9] Nationally, approximately 14.5% of homeowners have lived in the same home for more than 30 years, which in Cook County would translate to 175,000 homeowners or more potentially qualifying for the new exemption.[10] These homeowners are also more likely to be older.[11] As a result, SB 1862 is likely to put an increased burden on new arrivals to the state, recent homebuyers, and younger property owners.

SB 1774 was introduced during the 2021-2022 legislative session to remove dividend income from SFE income eligibility that currently includes non-taxable or retirement-related income toward "total household income," such as:

- dividends,
- interest income,
- annuity payments,
- retirement distributions,
- and other federally reportable income items.

Total annual household income changes annually due to Social Security income, annuities, pensions, investment income, and all household occupants' income sources. SB 1774 would weaken the intent of the SFE which provides much needed property tax relief for low income seniors by excluding potential significant sources of revenue. The bill did not pass.

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[8] https://www.latimes.com/archives/la-xpm-1989-02-09-me-2894-story.html
[9] https://www.census.gov/quickfacts/fact/table/cookcountyillinois/HSG010224?utm
[10] https://www.rocketmortgage.com/learn/cities-where-homeowners-stay-in-their-homes-the-longest
[11] https://www.redfin.com/news/homeowner-tenure-2023/

House Bill 1115 was introduced for the creation of a Gold Star Parent homestead exemption. In taxable year 2025, homestead property that is owned and used as a primary residence by a Gold Star Parent of a veteran who was killed in the line of duty would be exempt from taxation. Each taxpayer who has been granted an exemption under this Section must reapply on an annual basis. TRAEN would support this bill but it did not pass.

TRAEN introduced legislation in 2014, under the sponsorship of Senator Terry Link, to allow World War II veterans to be removed from the property tax rolls. At the time there were an estimated 70,000 WWII veterans in Illinois, however the bill did not pass. A decade later, in 2024, the bill passed, allowing veterans who served during World War II to be exempt from paying property taxes on their primary residences, regardless of their disability status. Those benefits extend to unmarried, surviving spouses of World War II veterans who passed due to a service-connected death. Unfortunately, the National WWII Museum estimates that as of 2025 there were only 1,724 living WWII veterans in Illinois.[12]

Since 1999, TRAEN has introduced and supported property tax policy in state legislation, as well as municipal and county ordinances. The hallmarks of TRAEN's successful amendments to the Illinois Property Tax Code include strengthening taxpayer due process and notification rights, modifying preclusions of Erroneous Exemptions, expanding the right to appeal omitted assessments before county boards of review, addressing property tax payment issues, and incorporating factors such as household income, market value caps, gentrification pressures, and excessive foreclosure activity into the administration of exemptions and reassessment valuations. See Appendix chart, *Initiated Legislation 1999-2026*.

Unintended Effects and Administrative Discrepancies of the SFE and LOHE:

Unlike the LOHE, the SFE was broadly distributed across Cook County for Tax Years 2022, 2023, and 2024 with concentrations in the City of Chicago (Lake, Jefferson, Hyde Park, West Chicago Townships) and a largely even spread in the suburbs. Chicago's south and west sides, along with the adjacent suburban communities in Rich, Thornton, Calumet and Bloom Townships, tend to be less affluent and have significant Black and Brown communities. Chicago's north and northwest sides and their adjacent suburbs of New Trier, Norwood Park, Northfield, Wheeling, and Palatine tend to be white and are especially affluent along the northern lakefront.

Individual property owners in Chicago's wealthy north suburbs and northern lakefront are the recipients of exemption savings as high as $67,758, which means that property owners with luxury homes are saving more in taxes than the current income threshold for the Senior Freeze.

The Long-time Occupant Homeowner Exemption was designed with a combined capped income potential of $75,000, later raised to $100,000, to protect lower- to middle-class homeowners from gentrification. The LOHE was intended to help long-time homeowners remain in their

[12] https://www.nationalww2museum.org/war/wwii-veteran-statistics

homes in areas experiencing rapid increases in property values, taxes, or gentrification pressures like rapid redevelopment.

However, the LOHE does not have a cap on the home's market value, hence homeowners owning $1 million and even multi-million dollar mansions, who are highly unlikely victims of gentrification, took advantage of this property tax exemption. TRAEN identified, and the Sun-Times' reports confirmed, dozens of multi-million dollar mansions, high-end condos, and mixed-use commercial and rental housing that took advantage of the new LOHE savings.

In at least one instance, TRAEN disclosed internal problems with the administration of the LOHE to the Cook County Assessor's Office's Exemption Department. A property had been issued an LOHE even though its owner had not met the 10-year residency requirement. Property information in the Assessor's database was internally adjusted to make the property appear as though it was occupied (see Appendix 25 of TRAEN's 2021 study), but it was in fact new construction and not occupied.

Properties receiving the LOHE in all three tax years were overwhelmingly concentrated within District 1 (City of Chicago) and particularly in West Chicago Township, just west of Chicago's central business district, which is an area that has experienced substantial gentrification that disproportionally affects low-income Black and Hispanic homeowners.

Compared to the Senior Freeze, the highest LOHE savings observed across 2022, 2023, and 2024 for a recipient of the LOHE was $27,744. The recipient of the greatest savings across all three years was always in West Chicago Township, but elevated savings were also observed in wealthy communities such as North Chicago, South Chicago, and Lake View Townships (downtown Chicago and its northern lakefront) as well as in Oak Park Township, a suburb adjacent to West Chicago Township and significantly further west than the areas experiencing gentrification.

For Tax Year 2023, all but one of the properties receiving the LOHE were located within the City of Chicago. This marked a significant shift from Tax Year 2022, when approximately 3% of recipients were in suburban townships. Even though Chicago townships underwent reassessment in 2024, the share of LOHE recipients in suburban districts increased to 11%.

This addendum study analyzed exemption data for Tax Years 2022, 2023, and the most recent available data for Tax Year 2024, which impacts the second-installment tax bills payable in 2025. However, the Cook County Assessor 2024 exemption data output contains numerous apparent data integrity and administrative reporting issues.

Properties receiving the Senior Freeze or the Long-time Exemptions were frequently mislabeled under the Persons with Disabilities Exemption or the general Homeowner Exemption. As a result, exemption reductions associated with these programs may not have been properly reflected on 2024 tax bills paid in 2025.

In addition, properties that had received exemptions in prior tax years, but no longer qualified, continued to appear within the Cook County Assessor's database as active exemption

recipients. The database also contained Property Index Numbers (PINs) that no longer existed as of 2024, but which may have been associated with historical exemption records. Furthermore, exemptions that may have been improperly removed or not processed could require correction through tax refunds or Certificates of Error.

In 2025, the Cook County Assessor's Office exemption administration and related IT system issues have reportedly contributed to more than $2 million in delayed taxpayer refunds outstanding for over seventeen months. Collectively, these inconsistencies raise significant concerns regarding the reliability, transparency, accuracy, and administrative oversight of exemption reporting and taxpayer record management within the Cook County property tax assessment system.

Race-Based Comparison of Senior Freeze Exemption Benefits

For the three years 2022, 2023, and 2024, TRAEN examined the value of Senior Freeze exemptions to determine if benefits were disproportionately distributed based on race. The four District 3 townships of Rich, Thornton, Calumet, and Bloom were selected because they have the highest concentration of Black homeowners. Five District 2 townships of New Trier, Norwood Park, Northfield, Wheeling, and Palatine were chosen for comparison because they have some of the highest concentrations of white homeowners.

Number of Parcels A larger number of white townships were chosen to equalize the sample size of parcels between the two groups. However, even with the addition of a fifth white township, there is an overall parcel count difference of 3,693 (13%) more parcels in the four Black townships, or 31,728 parcels vs. 28,035 parcels. This statistical difference is believed to have little to no impact on the following analysis.

Township # Parcels: 31,728	Twps Racial Composition	Median Household Income	Township # of Parcels: 28,035	Twps Racial Composition	Median Household Income
Rich	74% Black	$75,522	New Trier	83% white	$215,916
Thornton	70% Black	$55,571	Norwood Park	80% white	$90,376
Calumet	60% Black	$49,861	Northfield	80% white	$123,996
Bloom	51% Black	$70,745	Wheeling	72% white	$91,647
			Palatine	63% white	$98,841
4-Township Average		**$62,925**	**5-Township Average**		**$124,155**
4-Township Median		**$63,158**	**5-Township Median**		**$98,841**

Source: U.S. Census Bureau, 2020 Decennial Census & 2024 American Community Survey

Over the three years of study, the Senior Freeze removed 89% more in market value for properties in the five white Townships than for properties in the four Black Townships. The disparity also held on a per-parcel basis, with an average of $100,299 in market value removed

per parcel in the white townships studied vs. $46,953 per parcel in the Black townships. The difference is largely a reflection of the greater average home value for white homeowners.

White townships also benefited from slightly higher per parcel tax savings (Market Value x 10% x State Equalizer x Local Tax Rate) from the overall Senior Freeze, with $2,670 vs $2,519 in per parcel savings. The estimated total Senior Freeze savings and average savings per parcel were also higher for white township homeowners.

Senior Freeze Effect	4 Black Townships	5 white Townships
# of Parcels	31,728	28,035
Market Value Removed	$1.5 Billion	$2.8 Billion
Avg. MV Removed per Parcel	$46,953	$100,299
Tax Dollar Savings	$79.9 Million	$74.8 Million
Avg. Savings per Parcel	$2,519	$2,670
Avg. Savings per Parcel @ 8.8%	$1,221	--

The sole factor propping up benefit numbers for Black townships is their extraordinarily high average local tax rate of 18.4% vs. 8.5% in white townships, which is small consolation for the excessively high tax liability resulting from these high tax rates.

Areas within the Black townships having property tax rates that are almost 116% higher than majority-white townships is inequitable and appears to have constitutional ramifications. Majority-Black neighborhoods face disproportionately high property tax burdens, and these disparities have frequently triggered significant constitutional and civil rights litigation.

An additional comparison is that if the Senior Freeze benefits in Black townships were subject to an 8.8% average tax rate, the total Senior Freeze savings in Black townships would drop from $79.9 million to $38.7 million and per parcel savings would drop from $2,519 to $1,221.

Senior Freeze Exemption Comparison Chart 2022-2024
For Predominantly Black Townships

Wide disparities in property tax rates in the predominantly Black townships creates higher rates of property tax delinquency and foreclosure. See TRAEN's 2018 foreclosure study *Impact of Over Assessments: Where Foreclosure Distressed Sales Over Populate the Housing Landscape, A Foreclosure Study in South and Southwestern Cook County Assessment Districts.*

	2024				3.0355 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Savings at 8.8% Avg Tax Rate	Overall Freeze Est Savings
74% Black	Rich	2,608	$198,411,224	14.9%	$5,300,040	$10,233,592
70% Black	Thornton	6,243	$317,281,384	19.8%	$8,475,347	$18,939,167
60% Black	Calumet	665	$35,461,723	19.5%	$947,268	$1,696,064
51% Black	Bloom	2,656	$140,810,815	15.4%	$3,761,395	$6,242,372
	TOTAL	12,172	$691,965,146		$18,484,050	$37,111,195
	AVERAGES		$56,849	17.4%	$1,519	$3,049

	2023				3.0163 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Savings at 8.8% Avg Tax Rate	Overall Freeze Est Savings
74% Black	**Rich**	1,916	$168,008,043	14.1%	$4,307,483	$8,102,806
70% Black	**Thornton**	4,747	$277,402,616	18.2%	$7,112,201	$15,245,601
60% Black	**Calumet**	477	$27,999,987	18.6%	$717,879	$1,287,699
51% Black	**Bloom**	2,095	$129,830,014	14.7%	$3,328,653	$5,537,305
	TOTAL	9,235	$603,240,660		$15,466,216	$30,173,411
	AVERAGES		$65,321	16.4%	$1,675	$3,267

	2022				2.9237 Multiplier	
Racial Composition		**# of Parcels**	**Overall Frz Mkt Value Removed**	**Average Tax Rate**	**Overall Savings at 8.8% Avg Tax Rate**	**Overall Freeze Est Savings**
74% Black	**Rich**	2,122	$46,971,861	19.7%	$1,153,586	$2,987,264
70% Black	**Thornton**	5,195	$94,615,651	23.9%	$2,323,673	$6,702,383
60% Black	**Calumet**	560	$8,016,226	23.9%	$196,871	$453,769
51% Black	**Bloom**	2,444	$44,908,270	18.3%	$1,102,906	$2,499,175
	TOTAL	10,321	$194,512,008		$4,777,036	$12,642,591
	AVERAGES		$18,846	21.5%	$463	$1,225

3 YEAR TOTALS	**31,728**	**$1,489,717,814**		**$38,727,302**	**$79,927,197**
AVERAGES		**$46,593**	**18.4%**	**$1,221**	**$2,519**

Senior Freeze Exemption Comparison Chart 2022-2024
For Predominantly White Townships

	2024			3.0355 Multiplier	
Racial Composition		**# of Parcels**	**Overall Frz Mkt Value Removed**	**Average Tax Rate**	**Overall Freeze Est Savings**
83% White	**New Trier**	515	$79,693,500	7.7%	$1,862,704
80% White	**Norwood Park**	1,274	$150,306,510	8.6%	$3,923,797
80% White	**Northfield**	1,572	$185,156,389	7.6%	$4,271,521
72% White	**Wheeling**	4,327	$335,686,645	10.4%	$10,597,359
63% White	**Palatine**	2,276	$163,135,039	9.8%	$4,852,925
	TOTAL	9,964	$913,978,083		$25,508,306
	AVERAGES		$91,728	8.8%	$2,560

	2023			3.0163 Multiplier	
Racial Composition		**# of Parcels**	**Overall Frz Mkt Value Removed**	**Average Tax Rate**	**Overall Freeze Est Savings**
83% White	**New Trier**	474	$82,232,679	7.4%	$1,835,484
80% White	**Norwood Park**	1,128	$146,953,400	8.1%	$3,590,443
80% White	**Northfield**	1,419	$182,275,069	7.4%	$4,068,493
72% White	**Wheeling**	3,652	$322,961,973	10.1%	$9,838,917
63% White	**Palatine**	1,906	$155,405,716	9.3%	$4,359,377
	TOTAL	8,579	$889,828,837		$23,692,714
	AVERAGES		$103,722	8.5%	$2,762

	2022			2.9237 Multiplier	
Racial Composition		**# of Parcels**	**Overall Frz Mkt Value Removed**	**Average Tax Rate**	**Overall Freeze Est Savings**
83% White	**New Trier**	541	$97,846,889	7.2%	$2,059,740
80% White	**Norwood Park**	1,197	$161,467,746	7.9%	$3,729,458
80% White	**Northfield**	1,512	$202,559,206	7.4%	$4,382,445
72% White	**Wheeling**	4,045	$363,187,252	9.9%	$10,512,321
63% White	**Palatine**	2,197	$183,016,462	9.3%	$4,976,293
	TOTAL	9,492	$1,008,077,555		$25,660,257
	AVERAGES		$106,203	8.4%	$2,703

3 YEAR TOTALS	**28,035**	**$2,811,884,475**		**$74,861,277**
AVERAGES		**$100,299**	**8.5%**	**$2,670**

Township	2024 Median Household Income	2024 Average Tax Rate	Average Homeowner Savings	2024 Highest Tax Rate	Highest Homeowner Savings
New Trier*	$215,916	7.7%	$768	8.8%	$884
Barrington	$183,663	7.9%	$791	10.5%	$1,046
River Forest	$146,786	9.4%	$938	9.4%	$938
North Chicago	$131,062	6.7%	$668	7.0%	$699
Northfield*	$123,996	7.6%	$758	9.0%	$904
South Chicago	$123,922	6.6%	$665	7.1%	$708
Riverside	$121,944	10.1%	$1,011	11.9%	$1,187
Lemont	$120,984	7.2%	$723	8.0%	$799
Oak Park	$110,820	11.3%	$1,128	11.7%	$1,172
Niles	$99,268	8.4%	$835	11.9%	$1,189
Palatine*	$98,841	9.8%	$979	11.3%	$1,132
Schaumburg	$97,928	9.2%	$922	11.5%	$1,149
Lyons	$95,954	9.3%	$928	13.5%	$1,353
Hanover	$95,126	10.2%	$1,016	13.5%	$1,353
Evanston	$93,016	7.0%	$698	10.9%	$1,096
Maine	$92,959	8.9%	$893	11.5%	$1,146
Orland	$92,788	8.7%	$869	10.3%	$1,027
Jefferson	$92,150	6.7%	$673	7.8%	$778
Wheeling*	$91,647	10.4%	$1,044	12.8%	$1,276
Norwood Pk*	$90,376	8.6%	$856	9.5%	$950
Elk Grove	$89,294	9.0%	$898	10.9%	$1,091
Palos	$86,101	9.3%	$930	13.6%	$1,363
Lake View	$84,413	6.8%	$681	7.2%	$723
Bremen	$82,148	13.4%	$1,344	21.6%	$2,161
Leyden	$81,294	10.7%	$1,075	19.0%	$1,902
Proviso	$80,457	11.3%	$1,134	17.3%	$1,730
Stickney	$78,454	10.9%	$1,088	13.2%	$1,322
Berwyn	$78,408	11.4%	$1,142	12.2%	$1,224
Worth	$75,989	10.7%	$1,074	17.8%	$1,783
Rich**	$75,522	14.9%	$1,486	26.5%	$2,648
Bloom**	$70,745	15.4%	$1,543	33.8%	$3,378
West Chicago	$68,346	6.8%	$684	8.6%	$864
Rogers Park	$67,879	6.9%	$693	7.4%	$737
Cicero	$65,523	11.5%	$1,154	11.5%	$1,154
Lake	$62,818	7.0%	$704	8.9%	$892
Thornton**	$55,571	19.8%	$1,979	34.4%	$3,440
Calumet**	$49,861	19.5%	$1,947	26.8%	$2,684
Hyde Park	$45,206	7.1%	$713	9.6%	$964

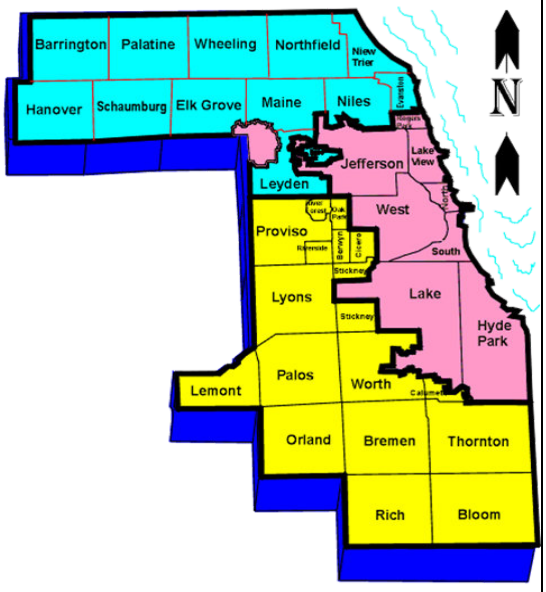
Impact of Homeowner Exemptions by Township Tax Rates

South Suburbs: 10,000 Homeowner Exemption EAV
x .12010 Average Tax Rate Savings
$1,201 Homeowner Savings

North Suburbs: 10,000 Homeowner Exemption EAV
x .08873 Average Tax Rate Savings
$887 Homeowner Savings

Chicago: 10,000 Homeowner Exemption EAV
x .06852 Average Tax Rate Savings
$685 Homeowner Savings

Cook County, Illinois



Chicago Townships	Reassessment Years: 2024, 2027, 2030
North & Northwest Townships	Reassessment Years: 2025, 2028, 2031
South & Southwest Townships	Reassessment Years: 2026, 2029, 2032

Homeowner Exemption savings in the South/Southwest district average *75% higher* than in Chicago

Source: Cook County Clerk; U.S. Census Bureau

Data for Evanston Township is sourced from the U.S. Census Bureau's City of Evanston community profile.

Chicago is divided into 8 Townships for assessment purposes. Census data does not exist by township for Chicago; the median of the Median Household Incomes for ZIP codes located within the township borders was used to determine the median income.

*** White Townships** **** Black Townships**

TRAEN's 2026 Addendum confirms the conclusions of the initial 2021 study in demonstrating that Senior Freeze benefits are disproportionately applied to homeowners in predominantly white townships. Moreover, this inequity is understated by average tax rates in Black townships that are 116% higher (18.4% vs. 8.5%) than tax rates in white townships. The highest tax rates reach 34.4% in the four Black townships but only 12.76% in the five white townships. Also note the median household incomes for the predominantly Black townships average $62,925 versus an average of $124,155 for the predominantly white townships.

Impact on Primary Elections for Cook County Assessor

In the March 17, 2026 Chicago Democratic primary for the office of Cook County Assessor, thirteen out of fifteen (87%) of Chicago's predominantly Black wards, along with 100% of Cook County's predominantly Black four suburban townships, voted for a new Assessor over the eight-year incumbent. This overwhelming pattern reflects a growing recognition among Black property owners of the inequities within Cook County's current assessment and property tax exemption systems.

TRAEN Solutions

When searching for solutions to Illinois' property tax exemption challenges, policymakers should look beyond Illinois to assessment jurisdictions in other states. Illinois has one of the nation's largest numbers of separate statutory property tax exemptions, many of which function as temporary "band-aid" solutions while creating significant administrative burdens and inequities.

Erroneous Exemption Notices Case Study

When exemptions are granted in error, the Cook County Assessor's Office is required to revoke them and issue Erroneous Exemption notices to taxpayers. From 2014 through 2025, the Cook County Assessor's Office filed 2,828 liens with the Cook County Recorder of Deeds, totaling approximately $13.5 million, against homeowners and property owners of multi-unit homes.[13] The Cook County Assessor's Office's Erroneous Investigations Unit expends significant administrative resources investigating and determining whether homeowners or senior citizens improperly received one or more of Cook County's property tax exemptions.

One of the most vexing problems occurs when a homeowner receives a Cook County Assessor's Office's unregistered, standard USPS mail notice that notifies of both the removal of exemptions *and* of demands for back tax payments when a homeowner has recorded ownership of their primary residence and/or other residential properties in a Limited Liability Corporation (LLC) to reduce fraud risks. The notice has a presumption of guilt on the part of the homeowner, stating

[13] See Appendix pg. 85 for "TRAEN's Study of Erroneous Exemptions" auditing recorded Erroneous Exemption liens.

that failure to pay within 30 days of posting of the violation *"may subject you to the full force of penalties, interest, and other statutory repercussions".*

In most cases, Illinois prohibits LLC-owned properties from receiving exemptions as exemptions are intended for individual occupants, not investment entities[14]. Homestead-type exemptions—such as the General Homestead Exemption, Senior Exemption, Senior Freeze, Veterans, and the Long-Time Occupant—state that if title to a home is held in the name of an LLC the home is not eligible for exemptions because the legal owner is considered a separate business entity rather than an individual homeowner. Exemptions were created to provide tax relief to people using the property as their primary residence. Legislators sought to prevent landlords, speculators, corporate owners, investment or vacant properties, second homes, commercial property not used as a principal residence, and LLC-owned properties, where no natural person both occupies and holds the qualifying ownership interest, from receiving benefits intended for owner-occupants.

In one LLC erroneous exemption example, an 83-year-old Chicago homeowner was required to appear at an Erroneous Exemption hearing to challenge the Cook County's demand that the homeowner repay five back years of homeowner and senior citizen exemptions savings that totaled $8,000.

The senior homeowner had occupied his primary residence for forty-seven years. He has received a homeowner exemption since 1979 and a senior exemption since 2008. His six other residential properties that he managed were also under LLCs but in each the homeowner was disclosed by name as the only owner. None of the other six residential properties had exemptions.

At a prehearing negotiation, rather than examine the structure of the owner's LLC, in which his name was fully disclosed as both the resident-owner and manager, the Assessor's Office offered to discount the $8,000 back payment demand to $6,000. The homeowner decided to proceed with the Administrative Tax Hearing at which he was able to prove that he had a lease, thus proving that he met the Illinois homestead qualification that he occupied the primary home, had no exemptions elsewhere, was the occupant having a legal leasehold, ownership interest and was directly liable for the property tax payments. The evidence of this was on his Quit Claim Deed transferring ownership from him personally to his LLC that cited him as both the Grantor and Grantee of the LLC. Therefore, there was no attempt to hide the owner's identification in order to take unqualified multiple exemptions. His back tax demand for $8,000 was dismissed.

[14] https://tax.illinois.gov/localgovernments/property/taxrelief.html

However, the experience was deeply upsetting for the 83-year-old homeowner. The presumption of guilt in the Assessor's back tax demand notice, and the initial offer from the Assessor to reduce the penalty amount, made him feel he had done something underhanded. The senior had never missed a property tax payment. When taxpayers receive Erroneous Exemption Notices that effectively presume they attempted to defraud or exploit the exemption system, or take advantage of administrative gaps for unintended benefits, it is understandable that they become distressed and lose confidence in the fairness and integrity of the property tax system.

Rather than issuing what are effectively collection notices demanding thousands of dollars within 30 days, the Assessor's Office should strengthen its investigative procedures, verify the accuracy of its findings, particularly regarding the ownership structure and intent of LLCs, and exercise reasonable judgment before imposing substantial tax liabilities on property owners

TRAEN's Senate Bill 2929 would require the Cook County Assessor's Office, which currently relies only on the Warranty Deed, to send back tax notices with most recent up-to-date accurate taxpayer names and mailing addresses provided by the Cook County Treasurer's Office and in the Illinois Secretary of State Department of Business Services database.

SB 2929 would require these back tax demand notices be sent by certified mail, return receipt requested, as other assessment jurisdictions require. Correcting these errors and non-errors requires the Assessor's Office to conduct exemption hearings and coordinate with the State's Attorney's Office and administrative law judges. These resource-intensive efforts divert the Cook County Assessor from its core constitutional and administrative responsibilities: estimating market value, placing new construction and improvements on the tax rolls, hearing assessment appeals, and issuing property tax refunds related to errors and omissions.

Nonetheless, when taxpayers receive exemptions for which they are not legally qualified, the resulting loss in tax revenue shifts the burden onto other property owners, causing homeowners to pay more than their fair share of property taxes. Maintaining a fair and equitable distribution of the property tax burden among homeowners is essential to rebuilding the public's confidence in these property tax relief programs. Illinois has nine separate statutory property tax exemptions:

- General Homestead
- Senior Homestead
- Senior Freeze
- Disabled Persons
- Disabled Veterans
- Returning Veterans
- Long-Time Occupant Homestead Exemption (Applied by Assessor)
- WWII Veterans
- Home Improvement Exemption (Applied by Assessor)

Texas is often viewed as having the broadest exemption structure because exemptions stack together and it has expanded its school homestead exemption:

- Standard homestead exemption
- Over-65 exemption
- Disability exemption
- Disabled veteran exemptions up to full tax elimination
- Surviving spouse exemptions
- Appraisal caps
- Local optional exemptions

Florida has the strongest constitutional protection in its assessment cap system, one of the strongest anti-tax-increase systems in the country. Florida combines:

- Homestead exemptions
- "Save Our Homes" annual assessment cap
- Senior exemptions
- Veteran exemptions
- Widow/widower exemptions

TRAEN recommends that the legislature, with the support of Cook County, pass an amendment cap on triennial reassessment increases on residences to no more than 2% per year, unless there is a sale or new construction, as seen in Florida's "Save Our Homes" program. Illinois and Cook County policymakers should explore the Texas appraisal caps. Application of these caps would alleviate the need for so many separate statutory property tax exemptions, and allow control for excessive property tax increases exceeding the rate of inflation and the ability to pay.

Following national standards governing income-based property tax exemptions, it would be unsound public policy to give the Cook County Assessor the power to automatically rollover the Low-Income Senior Citizen Assessment Freeze Exemption. Automatic rollover of any income-based property tax exemption reduces oversight and weakens taxpayer accountability. Even with expanded access to taxpayer information, the absence of regular audits and annual verification increases — rather than decreases — the risk of fraud and need for administrative oversight.

The fact that some properties receive tax savings far exceeding the program's intended income-based purpose demonstrates the need for more rigorous auditing by the Cook County Assessor. The Cook County Assessor should establish a highly trained and skilled exemption audit department to identify and investigate outliers in all property tax exemption programs. All back taxation notices for erroneous exemptions and omitted assessments should be sent by certified mail after obtaining accurate, current ownership addresses.

The administration of exemptions in Cook County continued to face criticism well after TRAEN's 2021 initial study because some of the same high-value homes continued to qualify, receiving

large tax benefits, leading to a recent 2025 abuse report.[15] TRAEN encourages market value caps or EAV caps on the SFE, LOHE, and the Veterans with Disabilities Exemption. Rigorous auditing standards should be in place for these income-based exemptions. Moreover, even when examining the SFE, LOHE, or Veterans with Disabilities Exemption, Cook County Assessor staff should review if the applicant resides in mixed-use or multi-unit housing, where the tax exemption should be applied only to the applicant's unit of residence, and not to parts of the property that are producing rental income or vacant.

The Assessor's Office should consistently review new applications to the LOHE and the SFE, particularly high-savings outlier properties located in affluent areas of Chicago and suburban Cook County that are clearly unqualified and continue to be placed in error into these programs, meant for protecting lower- to middle-class homeowners, undergoing rapid development and some relief from escalating property taxes. These applicants warrant closer review to ensure compliance with statutory eligibility requirements and to protect the equitable distribution of the property tax burden.

Less affluent Black communities within Cook County's District 3 have the highest rates of tax delinquency and foreclosures, and they are often denied eligibility for the LOHE because Black homeowners cannot meet the required 10-year ownership threshold. See the 2018 TRAEN foreclosure study, *Impact of Over Assessments: Where Foreclosure Distressed Sales Over Populate the Housing Landscape, A Foreclosure Study in South and Southwestern Cook County Assessment Districts.*

TRAEN recommends modifications to future Long-Time Occupant Homeowner Exemption programs to better benefit Black homeowners and communities disproportionately impacted by displacement pressures. Proposed reforms include reducing the residency requirement from ten years to five years and incorporating neighborhood-based eligibility factors such as median household income, crime rates, foreclosure activity, and chronic property tax delinquency levels. Property tax relief should also be more precisely targeted toward Black homeowners experiencing rapid assessment increases caused by neighborhood appreciation, redevelopment, and gentrification pressures that threaten long-term housing stability and increase the risk of displacement.

For more than two years, the Cook County Treasurer's and Cook County Assessor's administrations' 2024-2026 exemption and exemption refund databases have had significant technical and data integrity problems that have not been resolved to date. When exemption and assessment databases, and staff trained in the approval of these exemptions, fail to capture rental and commercial mixed-use classifications and income qualification accurately, the risk of improper exemptions, fraud, and oversight failures substantially increases. Reliable data

[15] https://chicago.suntimes.com/the-watchdogs/2025/01/17/senior-freeze-property-tax-exemption-fritz-kaegi-armando-saleh-cook-county-assessor-jill-fitzgerald

integrity and independent auditing are essential safeguards for maintaining public confidence in income-based property tax relief programs.

TRAEN is hopeful that newly elected Illinois legislators, along with the incoming administrations of the Cook County Assessor's and Treasurer's offices, will bring all stakeholders to the property taxation table. Taxpayers, taxing districts, township assessors, county assessors, supervisors of assessments, and county boards of review must all be recognized as essential partners in developing meaningful solutions to Illinois' property tax assessment and exemption systems.

Illinois has the highest property tax burden in the nation, with approximately $34 billion collected statewide, including $19.2 billion from Cook County alone, where an estimated $1.6 billion in property tax relief is granted annually through eight major exemption programs.

Illinois' numerous property tax exemptions are overly relied upon to address serious systemic tax problems, yet the exemptions themselves often create additional inequities and unintended disparities.

Property taxes remain among the most regressive forms of taxation because they are based on ownership of a fixed asset rather than a taxpayer's actual ability to pay, and real estate is often not easily liquidated to meet rising tax obligations. A study by the Cook County Treasurer's Office examining data over 30 years 1994-2024 shows that taxes have outpaced the state's inflation rate.[16] Other challenges include the U.S. Supreme Court's 2023 ruling in *Tyler v. Hennepin County*, which found that the property tax sales system of Minnesota was unlawful. While Minnesota reformed its property tax sales system following the ruling, Illinois' similar property tax sale system, which in Cook County is administered exclusively by the Cook County Treasurer's Office, was affirmed as unlawful by a federal judge in a ruling drawing on *Tyler v. Hennepin* in 2025.[17]

The expertise, professionalism, reliability, and accountability of assessment officials and valuation professionals are essential to maintaining equitable, transparent, and uniform ad valorem property tax systems.

Empowering stakeholders to work cooperatively in addressing Illinois' and Cook County's complex exemption systems will strengthen checks and balances, improve transparency, enhance public confidence, and encourage broader public engagement in the administration of property taxation.

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[16] How State Laws Failed to Stop Decades of Skyrocketing Property Taxes, A Case for Reform, Cook County Treasurer Maria Pappas, March 2026 https://www.cookcountytreasurer.com/researcharticles.aspx?articleid=2026033001

[17] https://www.illinoispolicy.org/judge-rules-cook-county-tax-sale-illegal-lawmakers-yet-to-act/

Author

Andrea Raila holds a BA Economics, Loyola University/Mundelein College. An International Association of Assessing Officers (IAAO) member for over 30 years, she is the Founder & CEO of the Training Research Advocacy & Education Network, Inc. a public policy and tax consulting think tank. Ms. Raila's 40 years in the property tax assessment field includes governmental experience as a former tax case reviewer at the Cook County Board of Review, and as an advocate for property taxpayers at the Chicago Comptroller's Office. Ms. Raila co-authored with the former Chicago Comptroller, Ron Picur, "The Illinois Property Tax System: Taxation without Explanation" commissioned by the Taxpayers' Federation of Illinois. Ms. Raila has served on property tax taskforces and commissions, and mentors students to explore careers in the property tax assessment field. Ms. Raila is a frequent source for local and national media outlets, including as a guest commentator and resource for the national syndicated financial advisor Terry Savage.

Author

Paul Pusateri holds an MBA in Finance, University of Michigan, and a Bachelor's degree in Economics, Northwestern University, and is a long serving member of TRAEN, Inc. with over 15 years of IAAO membership. With more than 16 years of experience in the property tax and public policy field, Mr. Pusateri has developed proven expertise in tax policy analysis, valuation trends, assessment practices, and real estate taxation issues. He is the author of numerous property tax articles and analytical tax studies and has delivered presentations and educational seminars for housing organizations, lenders, chambers of commerce, and community groups on a wide range of property tax topics.

His professional background spans multiple industries, including consulting within the affordable housing sector, management of foreign currency sales and trading desks in the Chicago banking industry, and the trading of government securities. In addition, he served as a senior commercial property tax analyst, preparing persuasive valuation analyses and tax appeal presentations before the Cook County Assessor, Cook County Board of Review, and the Illinois Property Tax Appeal Board. This diverse financial, analytical, and real estate experience provides a strong foundation for his work in property tax research, economic analysis, and public policy evaluation.

Contributor

Arthur Siegle holds a dual degree BS Political Science and BA History, The Ohio State University. An IAAO Member and Commercial Property Tax Analyst & Policy Researcher with Raila & Associates, Mr. Siegle has researched a wide variety of topics related to the administration of, legislation for, and policy of the property tax system in the Chicagoland area. He is an experienced presenter who contributes his professional knowledge at a variety of local educational events including Tax Talks at local municipal and civil initiatives to educate property owners and taxpayers. His most recent research work has focused on the classification of mixed-use properties, undervaluation complaints, and land valuation policy in Cook County, Illinois. He will pursue a Master's in International Relations at the University of Chicago, in the 2026-2027 academic year.

Senior Freeze Exemption (SFE)

Number of Approvals

Tax Year	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008	46,972	28,041	38,617	113,630
2009	45,292	28,226	37,925	111,443
2010	48,277	29,066	40,539	117,882
2011	44,298	25,180	32,597	102,075
2012	42,979	22,968	30,208	96,155
2013	38,792	16,577	26,394	81,763
2014	55,662	33,451	22,623	111,736
2015	53,152	28,631	22,786	104,569
2016	57,903	34,406	44,379	136,688
2017	65,340	41,011	50,816	157,167
2018	66,240	41,269	53,447	160,956
2008-18 Total	564,907	328,826	400,331	1,294,064
Percent:	44%	25%	31%	
2022	42,967	29,063	37,864	109,894
2023	38,356	26,878	33,822	99,056
2024	45,593	31,312	41,782	118,687
2022-24 Total	126,916	87,253	113,468	327,637
Percent:	39%	27%	35%	
2008-24 Total	691,823	416,079	513,799	1,621,701
Percent:	43%	26%	32%	

43% increase

Tax Savings

Tax Year	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	$79,446,264	$82,188,023	$60,407,373	$222,041,660
2023	$75,424,992	$77,202,782	$111,210,131	$263,837,905
2024	$108,787,675	$84,077,965	$129,176,513	$322,042,153

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020*	$840,568,307	$433,689,269	$617,887,639	$1,892,145,215
2022-2024	$263,658,931	$243,468,770	$300,794,017	$807,921,718
Total	$1,104,227,238	$677,158,039	$918,681,656	$2,700,066,933

Triennial Reassessment Years

* Total District EAV x District Average Weighted Tax Rate

Long-time Homeowner Exemption (LOHE)

Number of Approvals

Must reside for 10 yrs as of Jan. 1	LOHE Application Year Mailed*	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
1998	2008	46,406	34,854	6,454	87,714
1999	2009	48,865	42,512	13,850	105,227
2000	2010	57,247	15,621	27,869	100,737
2001	2011	30,151	1,437	418	32,006
2002	2012	35,467	907	250	36,624
2003	2013	2,358	11,236	73	13,667
2004	2014	3,966	163	22,670	26,799
2005	2015	4,465	124	132	4,721
2006	2016	2,851	188	101	3,140
2007	2017	2,336	136	69	2,541
2008	2018	2,586	107	70	2,763
2009	2019	1,600	129	81	1,810
2010	2020	556	3	20	579
2012	2022	818	10	12	840
2013	2023	581	0	1	582
2014	2024	597	8	65	670
	TOTAL:	240,850	107,435	72,135	420,420
	Percent:	57%	26%	17%	

Tax Savings

Tax Year	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	$2,441,463	$37,233	$45,764	$2,524,460
2023	$1,829,124	$0	$4,254	$1,833,378
2024	$1,760,723	$42,838	$124,164	$1,927,725

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020*	$413,933,982	$186,153,661	$124,874,781	$724,962,424
2022-2024	$6,031,310	$80,071	$174,182	$6,285,563
Total	$419,965,292	$186,233,732	$125,048,963	$731,247,987

*** Mailed by the Cook county Assessor to homeowners in their 10th year of residency. Only the Assessor is mandated to mail LOHE applications yearly.**

* 2021 Study **Appendix A, Footnote 23: $1,733 average LOHE Tax Break x Total**

Senior Freeze Exemption 2022 Township Data

Sort Order: Highest to Lowest Largest Estimated Senior Freeze Savings

Township	Tri	# of Parcels	Parcel Share	Overall Frz Mkt Val Rmvd	Average Frz Mkt Val Rmvd	Largest Frz Mkt Val Rmvd	Overall Frz Est. Savings	Average Frz Est. Savings	Largest Frz Est. Savings
Wheeling	2	4,045	4%	$363,187,252	$89,787	$5,010,476	$10,435,009	$2,580	**$132,106**
Thornton	3	5,195	5%	$94,615,651	$18,213	$1,849,191	$6,702,383	$1,290	**$99,204**
New Trier	2	541	0%	$97,846,889	$180,863	$2,789,315	$2,126,164	$3,930	**$60,878**
Lake View	1	2,440	2%	$426,432,739	$174,768	$1,859,544	$8,784,662	$3,600	**$38,248**
Evanston	2	850	1%	$114,196,487	$134,349	$1,608,677	$2,667,346	$3,138	**$37,687**
North Chicago	1	772	1%	$87,169,781	$112,914	$1,503,530	$1,793,436	$2,323	**$30,925**
West Chicago	1	5,824	5%	$809,961,706	$139,073	$1,501,112	$16,684,964	$2,865	**$30,875**
Rich	3	2,122	2%	$46,971,861	$22,136	$207,402	$2,987,264	$1,408	**$27,889**
Barrington	2	177	0%	$22,635,161	$127,882	$886,090	$513,880	$2,903	**$20,718**
Hyde Park	1	6,203	6%	$240,284,886	$38,737	$960,324	$4,951,457	$798	**$19,752**
Elk Grove	2	2,410	2%	$255,860,194	$106,166	$722,615	$6,469,508	$2,684	**$19,355**
Oak Park	3	650	1%	$46,735,219	$71,900	$483,018	$1,794,627	$2,761	**$18,548**
Bloom	3	2,444	2%	$44,908,270	$18,375	$261,532	$2,499,175	$1,023	**$17,634**
Jefferson	1	11,824	11%	$1,353,946,274	$114,508	$843,493	$27,891,490	$2,359	**$17,408**
Northfield	2	1,512	1%	$202,559,206	$133,968	$717,594	$4,423,893	$2,926	**$16,499**
South Chicago	1	2,072	2%	$246,217,150	$118,831	$755,095	$5,067,688	$2,446	**$15,531**
Niles	2	3,511	3%	$419,799,391	$119,567	$719,007	$10,980,923	$3,128	**$15,409**
Bremen	3	3,355	3%	$88,350,234	$26,334	$198,471	$4,390,012	$1,308	**$15,249**
Palatine	2	2,197	2%	$183,016,462	$83,303	$497,855	$5,287,512	$2,407	**$15,134**
Proviso	3	4,717	4%	$268,739,378	$56,973	$496,412	$11,412,280	$2,419	**$14,563**
Rogers Park	1	1,005	1%	$89,139,984	$88,697	$697,818	$1,834,067	$1,825	**$14,353**
Worth	3	5,495	5%	$192,981,978	$35,120	$388,470	$7,446,138	$1,355	**$14,028**
River Forest	3	145	0%	$10,418,514	$71,852	$434,012	$336,437	$2,320	**$14,015**
Maine	2	4,580	4%	$508,075,257	$110,933	$596,679	$12,891,839	$2,815	**$12,909**
Orland	3	3,276	3%	$125,752,594	$38,386	$469,894	$4,038,592	$1,233	**$12,818**
Lyons	3	2,707	2%	$138,428,543	$51,137	$455,201	$4,499,240	$1,662	**$12,717**
Leyden	2	2,923	3%	$302,445,535	$103,471	$439,033	$9,285,606	$3,177	**$11,675**
Berwyn	3	1,295	1%	$78,598,283	$60,694	$255,577	$3,433,258	$2,651	**$11,613**
Schaumburg	2	3,124	3%	$295,233,755	$94,505	$392,540	$8,301,524	$2,657	**$11,059**
Stickney	3	1,567	1%	$68,865,828	$43,948	$271,885	$2,612,899	$1,667	**$10,485**
Norwood Park	2	1,197	1%	$161,467,746	$134,894	$466,388	$3,738,129	$3,123	**$10,480**
Cicero	3	1,466	1%	$80,961,186	$55,226	$224,144	$3,535,918	$2,412	**$9,789**
Palos	3	1,992	2%	$78,505,223	$39,410	$281,647	$2,694,581	$1,353	**$9,561**
Calumet	3	560	1%	$8,016,226	$14,315	$182,762	$453,769	$810	**$9,117**
Riverside	3	415	0%	$26,509,139	$63,877	$225,180	$949,973	$2,289	**$8,625**
Hanover	2	1,996	2%	$171,752,061	$86,048	$258,994	$5,066,690	$2,538	**$8,073**
Lake	1	12,827	12%	$602,144,030	$46,943	$310,326	$12,438,501	$970	**$6,383**
Lemont	3	463	0%	$26,100,127	$56,372	$267,733	$620,826	$1,341	**$6,031**
Cook County Total		**109,894**	**100%**	**$8,378,830,201**	**$76,245**	**$5,010,476**	**$222,041,660**	**$2,021**	**$132,106**

Tax estimates use 2022 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, TRAEN

Senior Freeze Exemption 2023 Township Data

Sort Order: Highest to Lowest Largest Estimated Senior Freeze Savings

Township	Tri	# of Parcels	Parcel Share	Overall Frz Mkt Val Rmvd	Average Frz Mkt Val Rmvd	Largest Frz Mkt Val Rmvd	Overall Frz Est. Savings	Average Frz Est. Savings	Largest Frz Est. Savings
Thornton	3	4,747	5%	$277,402,616	$58,437	$1,974,731	$15,245,601	$3,212	**$84,622**
New Trier	2	474	0%	$82,232,679	$173,487	$2,922,700	$1,887,598	$3,982	**$67,758**
Evanston	2	789	1%	$103,423,237	$131,081	$1,634,506	$2,518,891	$3,193	**$39,924**
Lake View	1	2,213	2%	$387,183,642	$174,959	$1,877,058	$8,180,937	$3,697	**$39,604**
West Chicago	1	5,184	5%	$762,886,391	$147,162	$1,506,296	$16,124,114	$3,110	**$31,781**
North Chicago	1	626	1%	$74,663,575	$119,271	$1,311,358	$1,575,617	$2,517	**$27,668**
Barrington	2	163	0%	$22,630,047	$138,835	$910,771	$526,139	$3,228	**$21,812**
Elk Grove	2	2,281	2%	$234,887,747	$102,976	$727,444	$6,191,991	$2,715	**$20,263**
Oak Park	3	591	1%	$74,336,091	$125,780	$620,727	$2,423,369	$4,100	**$20,236**
Bloom	3	2,095	2%	$129,830,014	$61,971	$483,549	$5,537,305	$2,643	**$20,222**
Niles	2	3,356	3%	$397,108,666	$118,328	$754,882	$10,702,883	$3,189	**$20,185**
Jefferson	1	10,947	11%	$1,273,593,986	$116,342	$922,296	$26,918,119	$2,459	**$19,529**
River Forest	3	126	0%	$18,383,871	$145,904	$676,693	$503,276	$3,994	**$18,525**
Northfield	2	1,419	1%	$182,275,069	$128,453	$913,401	$4,101,438	$2,890	**$18,410**
Lyons	3	2,478	3%	$281,545,625	$113,618	$803,130	$7,864,802	$3,174	**$17,851**
Hyde Park	1	5,334	5%	$214,505,838	$40,215	$840,371	$4,535,107	$850	**$17,731**
South Chicago	1	1,885	2%	$220,360,515	$116,902	$762,613	$4,653,725	$2,469	**$16,090**
Palatine	2	1,906	2%	$155,405,716	$81,535	$499,456	$4,648,870	$2,439	**$15,769**
Orland	3	2,901	3%	$329,732,228	$113,662	$566,814	$8,651,264	$2,982	**$15,365**
Rogers Park	1	961	1%	$82,791,112	$86,151	$711,086	$1,747,420	$1,818	**$15,003**
Wheeling	2	3,652	4%	$322,961,973	$88,434	$525,312	$9,714,102	$2,660	**$14,381**
Maine	2	4,110	4%	$453,246,176	$110,279	$505,503	$11,996,487	$2,919	**$13,024**
Palos	3	1,799	2%	$202,484,219	$112,554	$495,657	$5,558,077	$3,090	**$12,653**
Worth	3	4,867	5%	$423,576,919	$87,030	$432,914	$13,496,023	$2,773	**$12,580**
Proviso	3	4,214	4%	$461,210,420	$109,447	$412,701	$16,011,497	$3,800	**$12,396**
Rich	3	1,916	2%	$168,008,043	$87,687	$269,927	$8,102,806	$4,229	**$12,202**
Leyden	2	2,647	3%	$271,533,153	$102,581	$390,903	$8,413,182	$3,178	**$11,830**
Schaumburg	2	3,002	3%	$276,661,615	$92,159	$398,866	$8,024,323	$2,673	**$11,626**
Riverside	3	364	0%	$47,283,798	$129,901	$366,601	$1,412,884	$3,882	**$11,595**
Bremen	3	3,017	3%	$246,627,802	$81,746	$319,915	$9,479,780	$3,142	**$10,882**
Norwood Park	2	1,128	1%	$146,953,400	$130,278	$470,185	$3,547,942	$3,145	**$10,835**
Berwyn	3	1,157	1%	$140,552,067	$121,480	$305,016	$4,800,873	$4,149	**$9,944**
Stickney	3	1,395	1%	$142,956,211	$102,478	$275,891	$4,419,418	$3,168	**$9,320**
Cicero	3	1,327	1%	$155,852,594	$117,447	$275,172	$5,272,621	$3,973	**$9,309**
Hanover	2	1,951	2%	$162,710,181	$83,398	$261,174	$4,928,937	$2,526	**$8,418**
Lake	1	11,206	11%	$551,859,593	$49,247	$395,296	$11,689,952	$1,043	**$8,361**
Lemont	3	351	0%	$55,895,743	$159,247	$381,196	$1,142,835	$3,256	**$7,574**
Calumet	3	477	0%	$27,999,987	$58,700	$176,753	$1,287,699	$2,700	**$6,977**
Cook County Total		**99,056**	**100%**	**$9,563,552,558**	**$96,547**	**$2,922,700**	**$263,837,905**	**$2,664**	**$84,622**

Tax estimates use 2023 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, TRAEN

Senior Freeze Exemption 2024 Township Data

Sort Order: Highest to Lowest Largest Estimated Senior Freeze Savings

Township	Tri	# of Parcels	Parcel Share	Overall Frz Mkt Val Rmvd	Average Frz Mkt Val Rmvd	Largest Frz Mkt Val Rmvd	Overall Frz Est. Savings	Average Frz Est. Savings	Largest Frz Est. Savings
New Trier	2	515	0%	$79,693,500	$154,745	$1,926,134	$1,904,953	$3,699	**$49,206**
Evanston	2	949	1%	$111,302,039	$117,283	$1,639,664	$2,799,798	$2,950	**$41,358**
Northfield	2	1,572	1%	$185,156,389	$117,784	$1,667,709	$4,351,271	$2,768	**$37,318**
North Chicago	1	727	1%	$96,803,963	$133,155	$1,631,138	$1,945,309	$2,676	**$32,771**
Lake View	1	2,472	2%	$481,353,902	$194,722	$1,504,052	$9,685,311	$3,918	**$30,218**
West Chicago	1	6,814	6%	$1,145,312,229	$168,082	$1,326,539	$23,071,361	$3,386	**$26,730**
Hyde Park	1	5,929	5%	$318,014,627	$53,637	$1,161,733	$6,417,393	$1,082	**$23,413**
Barrington	2	174	0%	$19,525,353	$112,215	$915,701	$475,492	$2,733	**$22,740**
Niles	2	3,801	3%	$410,819,601	$108,082	$755,856	$11,597,535	$3,051	**$20,968**
Wheeling	2	4,327	4%	$335,686,645	$77,580	$724,770	$10,553,962	$2,439	**$20,864**
Elk Grove	2	2,584	2%	$237,101,130	$91,757	$678,452	$6,612,657	$2,559	**$20,858**
Jefferson	1	13,072	11%	$1,913,112,413	$146,352	$984,905	$38,495,890	$2,945	**$19,861**
Oak Park	3	661	1%	$75,518,201	$114,248	$576,557	$2,568,638	$3,886	**$19,611**
Lyons	3	2,922	2%	$298,363,495	$102,109	$809,527	$8,755,102	$2,996	**$18,583**
River Forest	3	146	0%	$18,122,659	$124,128	$612,733	$516,092	$3,535	**$17,449**
Palatine	2	2,276	2%	$163,135,039	$71,676	$590,703	$5,140,803	$2,259	**$17,383**
Rogers Park	1	1,126	1%	$151,609,020	$134,644	$847,719	$3,047,259	$2,706	**$17,031**
Leyden	2	3,237	3%	$296,702,691	$91,660	$526,312	$9,531,986	$2,945	**$16,409**
Palos	3	2,073	2%	$209,037,585	$100,838	$451,593	$5,865,004	$2,829	**$14,711**
Bloom	3	2,656	2%	$140,932,047	$53,062	$484,418	$6,250,783	$2,353	**$14,563**
Maine	2	4,910	4%	$478,120,096	$97,377	$465,452	$13,130,830	$2,674	**$13,492**
Rich	3	2,608	2%	$198,411,224	$76,078	$270,456	$10,233,592	$3,924	**$13,466**
Riverside	3	396	0%	$47,983,680	$121,171	$404,184	$1,483,460	$3,746	**$13,466**
Thornton	3	6,243	5%	$317,281,384	$50,822	$257,394	$18,939,167	$3,034	**$13,275**
Proviso	3	5,082	4%	$504,633,342	$99,298	$407,201	$18,567,611	$3,654	**$13,165**
South Chicago	1	2,398	2%	$323,562,586	$134,930	$627,976	$6,506,031	$2,713	**$12,617**
Worth	3	5,778	5%	$452,658,270	$78,342	$420,702	$14,656,837	$2,537	**$12,479**
Schaumburg	2	3,397	3%	$279,323,821	$82,227	$400,138	$8,463,424	$2,491	**$12,172**
Berwyn	3	1,500	1%	$161,170,512	$107,447	$317,733	$5,702,198	$3,801	**$11,807**
Bremen	3	3,846	3%	$273,803,917	$71,192	$254,416	$11,673,683	$3,035	**$11,691**
Orland	3	3,217	3%	$327,748,094	$101,880	$444,546	$8,766,837	$2,725	**$11,430**
Norwood Park	2	1,274	1%	$150,306,510	$117,980	$470,944	$3,850,287	$3,022	**$11,212**
Lake	1	13,055	11%	$942,055,483	$72,161	$506,095	$19,000,305	$1,455	**$10,195**
Stickney	3	1,696	1%	$156,616,689	$92,345	$309,043	$5,109,286	$3,013	**$10,118**
Cicero	3	1,873	2%	$202,995,210	$108,380	$276,729	$7,109,657	$3,796	**$9,692**
Lemont	3	420	0%	$59,793,112	$142,365	$439,796	$1,290,711	$3,073	**$9,640**
Hanover	2	2,296	2%	$172,592,047	$75,171	$276,557	$5,382,754	$2,344	**$8,275**
Calumet	3	665	1%	$35,461,723	$53,326	$189,020	$1,696,064	$2,550	**$7,610**
Cook County Total		**118,687**	**100%**	**$11,771,820,231**	**$99,184**	**$1,926,134**	**$321,149,334**	**$2,706**	**$49,206**

Tax estimates use 2024 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, TRAEN

Longtime Exemption 2022 Township Data

Sort Order: Highest to Lowest Largest Estimated Longtime Savings

Township	Tri	# of Parcels	Parcel Share	Overall LT Mkt Val Rmvd	Average LT Mkt Val Rmvd	Largest LT Mkt Val Rmvd	Overall LT Est. Savings	Average LT Est. Savings	Largest LT Est. Savings
West Chicago	1	510	61%	$86,302,678	$169,221	$1,348,852	$1,777,645	$3,486	**$27,744**
Evanston	2	3	0%	$668,427	$222,809	$487,211	$15,550	$5,183	**$11,317**
South Chicago	1	71	8%	$7,480,576	$105,360	$536,727	$153,875	$2,167	**$11,040**
Lake View	1	40	5%	$4,699,234	$117,481	$513,189	$96,981	$2,425	**$10,555**
Jefferson	1	101	12%	$10,721,131	$106,150	$488,857	$221,189	$2,190	**$10,095**
Oak Park	3	4	0%	$624,041	$156,010	$200,462	$23,963	$5,991	**$7,698**
Hyde Park	1	69	8%	$7,282,337	$105,541	$287,827	$149,928	$2,173	**$5,920**
North Chicago	1	4	0%	$548,661	$137,165	$278,712	$11,285	$2,821	**$5,733**
Rich	3	1	0%	$76,095	$76,095	$76,095	$4,287	$4,287	**$4,287**
Leyden	2	4	0%	$321,090	$80,272	$131,669	$10,043	$2,511	**$4,174**
Wheeling	2	1	0%	$155,119	$155,119	$155,119	$4,090	$4,090	**$4,090**
Orland	3	1	0%	$107,826	$107,826	$107,826	$3,844	$3,844	**$3,844**
Hanover	2	1	0%	$137,227	$137,227	$137,227	$3,839	$3,839	**$3,839**
Niles	2	1	0%	$152,608	$152,608	$152,608	$3,711	$3,711	**$3,711**
Worth	3	1	0%	$93,908	$93,908	$93,908	$3,443	$3,443	**$3,443**
Lake	1	15	2%	$1,083,781	$72,252	$166,176	$22,331	$1,489	**$3,428**
Bloom	3	1	0%	$78,216	$78,216	$78,216	$3,279	$3,279	**$3,279**
Bremen	3	3	0%	$128,956	$42,985	$58,936	$5,571	$1,857	**$2,286**
Rogers Park	1	8	1%	$400,089	$50,011	$83,921	$8,229	$1,029	**$1,726**
Palos	3	1	0%	$37,733	$37,733	$37,733	$1,377	$1,377	**$1,377**
Thornton	3	0	--	--	--	--	--	--	--
New Trier	2	0	--	--	--	--	--	--	--
Barrington	2	0	--	--	--	--	--	--	--
Elk Grove	2	0	--	--	--	--	--	--	--
Northfield	2	0	--	--	--	--	--	--	--
Palatine	2	0	--	--	--	--	--	--	--
Proviso	3	0	--	--	--	--	--	--	--
River Forest	3	0	--	--	--	--	--	--	--
Maine	2	0	--	--	--	--	--	--	--
Lyons	3	0	--	--	--	--	--	--	--
Berwyn	3	0	--	--	--	--	--	--	--
Schaumburg	2	0	--	--	--	--	--	--	--
Stickney	3	0	--	--	--	--	--	--	--
Norwood Park	2	0	--	--	--	--	--	--	--
Cicero	3	0	--	--	--	--	--	--	--
Calumet	3	0	--	--	--	--	--	--	--
Riverside	3	0	--	--	--	--	--	--	--
Lemont	3	0	--	--	--	--	--	--	--
Cook County Total		**840**	**100%**	**$121,099,733**	**$144,166**	**$1,348,852**	**$2,524,460**	**$3,005**	**$27,744**

Tax estimates use 2022 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, TRAEN

Longtime Exemption 2023 Township Data

Sort Order: Highest to Lowest Largest Estimated Longtime Savings

Township	Tri	# of Parcels	Parcel Share	Overall LT Mkt Val Rmvd	Average LT Mkt Val Rmvd	Largest LT Mkt Val Rmvd	Overall LT Est. Savings	Average LT Est. Savings	Largest LT Est. Savings
West Chicago	1	374	64%	$61,820,913	$165,297	$896,154	$1,306,548	$3,493	**$18,973**
Jefferson	1	62	11%	$7,800,600	$125,816	$464,665	$165,094	$2,663	**$9,845**
South Chicago	1	30	5%	$3,888,257	$129,609	$399,973	$82,123	$2,737	**$8,439**
Lake View	1	26	4%	$3,476,571	$133,714	$338,391	$73,908	$2,843	**$7,386**
North Chicago	1	9	2%	$1,821,503	$202,389	$288,575	$38,479	$4,275	**$6,089**
Hyde Park	1	59	10%	$6,190,846	$104,930	$285,515	$130,955	$2,220	**$6,044**
Oak Park	3	1	0%	$130,481	$130,481	$130,481	$4,254	$4,254	**$4,254**
Lake	1	15	3%	$1,184,915	$78,994	$166,035	$25,031	$1,669	**$3,512**
Rogers Park	1	6	1%	$331,088	$55,181	$82,916	$6,986	$1,164	**$1,749**
Evanston	2	0	--	--	--	--	--	--	--
Rich	3	0	--	--	--	--	--	--	--
Leyden	2	0	--	--	--	--	--	--	--
Wheeling	2	0	--	--	--	--	--	--	--
Orland	3	0	--	--	--	--	--	--	--
Hanover	2	0	--	--	--	--	--	--	--
Niles	2	0	--	--	--	--	--	--	--
Worth	3	0	--	--	--	--	--	--	--
Bloom	3	0	--	--	--	--	--	--	--
Bremen	3	0	--	--	--	--	--	--	--
Palos	3	0	--	--	--	--	--	--	--
Thornton	3	0	--	--	--	--	--	--	--
New Trier	2	0	--	--	--	--	--	--	--
Barrington	2	0	--	--	--	--	--	--	--
Elk Grove	2	0	--	--	--	--	--	--	--
Northfield	2	0	--	--	--	--	--	--	--
Palatine	2	0	--	--	--	--	--	--	--
Proviso	3	0	--	--	--	--	--	--	--
River Forest	3	0	--	--	--	--	--	--	--
Maine	2	0	--	--	--	--	--	--	--
Lyons	3	0	--	--	--	--	--	--	--
Berwyn	3	0	--	--	--	--	--	--	--
Schaumburg	2	0	--	--	--	--	--	--	--
Stickney	3	0	--	--	--	--	--	--	--
Norwood Park	2	0	--	--	--	--	--	--	--
Cicero	3	0	--	--	--	--	--	--	--
Calumet	3	0	--	--	--	--	--	--	--
Riverside	3	0	--	--	--	--	--	--	--
Lemont	3	0	--	--	--	--	--	--	--
Cook County Total		**582**	**100%**	**$86,645,175**	**$148,875**	**$896,154**	**$1,833,377**	**$3,150**	**$18,973**

Tax estimates use 2023 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, TRAEN

Longtime Exemption 2024 Township Data

Sort Order: Highest to Lowest Largest Estimated Longtime Savings

Township	Tri	# of Parcels	Parcel Share	Overall LT Mkt Val Rmvd	Average LT Mkt Val Rmvd	Largest LT Mkt Val Rmvd	Overall LT Est. Savings	Average LT Est. Savings	Largest LT Est. Savings
West Chicago	1	335	50%	$50,458,755	$150,623	$1,087,056	$1,080,058	$3,224	**$21,905**
Jefferson	1	77	11%	$7,005,479	$90,980	$895,566	$159,789	$2,075	**$18,053**
North Chicago	1	2	0%	$1,056,732	$528,366	$878,653	$21,231	$10,615	**$17,653**
Northfield	2	2	0%	$1,003,304	$501,652	$738,017	$22,573	$11,287	**$16,515**
Lake View	1	17	3%	$3,687,096	$216,888	$721,456	$74,269	$4,369	**$14,495**
Bremen	3	15	2%	$532,453	$35,497	$196,412	$25,159	$1,677	**$12,243**
Hyde Park	1	70	10%	$10,963,479	$156,621	$464,971	$228,959	$3,271	**$10,788**
South Chicago	1	59	9%	$5,814,851	$98,557	$501,473	$128,049	$2,170	**$10,075**
Evanston	2	4	1%	$485,442	$121,361	$317,796	$12,166	$3,041	**$7,944**
Lake	1	32	5%	$2,385,073	$74,534	$383,001	$56,774	$1,774	**$7,695**
Rich	3	6	1%	$450,048	$75,008	$174,129	$20,470	$3,412	**$7,580**
Proviso	3	10	1%	$565,538	$56,554	$198,063	$22,421	$2,242	**$7,287**
Leyden	2	1	0%	$212,976	$212,976	$212,976	$7,271	$7,271	**$7,271**
Rogers Park	1	5	1%	$577,085	$115,417	$336,610	$11,594	$2,319	**$6,763**
Lemont	3	1	0%	$264,790	$264,790	$264,790	$5,804	$5,804	**$5,804**
Worth	3	3	0%	$206,352	$68,784	$151,280	$7,461	$2,487	**$5,216**
Thornton	3	5	1%	$240,415	$48,083	$77,724	$13,391	$2,678	**$3,984**
Lyons	3	3	0%	$168,674	$56,225	$112,252	$4,829	$1,610	**$3,319**
Cicero	3	12	2%	$391,942	$32,662	$79,891	$13,727	$1,144	**$2,798**
Riverside	3	1	0%	$52,288	$52,288	$52,288	$1,742	$1,742	**$1,742**
Orland	3	2	0%	$120,303	$60,152	$71,286	$3,042	$1,521	**$1,685**
Bloom	3	5	1%	$65,709	$13,142	$29,366	$4,495	$899	**$1,598**
River Forest	3	1	0%	$40,913	$40,913	$40,913	$1,165	$1,165	**$1,165**
Maine	2	1	0%	$30,697	$30,697	$30,697	$828	$828	**$828**
Berwyn	3	1	0%	$14,097	$14,097	$14,097	$459	$459	**$459**
Oak Park	3	0	0%	--	--	--	--	--	--
Wheeling	2	0	0%	--	--	--	--	--	--
Hanover	2	0	0%	--	--	--	--	--	--
Niles	2	0	0%	--	--	--	--	--	--
Palos	3	0	0%	--	--	--	--	--	--
New Trier	2	0	0%	--	--	--	--	--	--
Barrington	2	0	0%	--	--	--	--	--	--
Elk Grove	2	0	0%	--	--	--	--	--	--
Palatine	2	0	0%	--	--	--	--	--	--
Schaumburg	2	0	0%	--	--	--	--	--	--
Stickney	3	0	0%	--	--	--	--	--	--
Norwood Park	2	0	0%	--	--	--	--	--	--
Calumet	3	0	0%	--	--	--	--	--	--
Cook County Total		**670**	**100%**	**$86,794,489**	**$129,544**	**$1,087,056**	**$1,927,724**	**$2,877**	**$21,905**

Tax estimates use 2024 actual tax rates for each individual property.

Source: Cook County Assessor's Office, Cook County Clerk's Office , Training, Research, Advocacy, & Education Network, Inc. (TRAEN, Inc.)

COOK COUNTY
ASSESSOR'S OFFICE
118 N Clark St, 3rd Floor, Room 320
Chicago, IL 60602

LONGTIME HOMEOWNER EXEMPTION TAX YEAR 2025

COOK COUNTY ASSESSOR'S OFFICE

Apply by May 15, 2026

STEP 1 | Property Information

3052 1 AB 0.636 3052

OR CURRENT OWNER
BARRY AVE
CHICAGO, IL

Pin:
Property Address: BARRY AVE
CHICAGO, IL

Daytime Phone Number

Email

STEP 2 | Eligibility

- ☐ I occupied the property as my principal place of residence from January 1, 2015, through January 1, 2025.
- ☐ I am liable for the payment of property taxes for this property.
- ☐ The total household income at this property was $100,000 or less for income tax year 2024.

If you marked all three of the boxes above, continue the application by filling in your total household income and date of occupancy to determine your eligibility and level of relief.

Enter your total household income: $

To determine your household income, use the worksheet on the next page.

Enter the date you started occupying the subject property: MM/DD/YYYY / /

The Assessor's Office will calculate the increase in the assessed value of your property to determine if you are eligible to receive this exemption.

Read below to understand how a property qualifies. If you are eligible, the exemption will be applied to your second installment property tax bill.

If a household income is more than $75,000 but not exceeding $100,000, then:

There must have been a 10% increase in equalized assessed value for each taxable year after the base year through and including the current tax year for qualified taxpayers. **This increase must occur for a minimum of ten years.** The increase each year is an increase over the prior year.

OR

If a household income is $75,000 or less, then:

There must have been a 7% increase in equalized assessed value for each taxable year after the base year through and including the current tax year for qualified taxpayers. **This increase must occur for a minimum of ten years.** The increase each year is an increase over the prior year.

STEP 3 | Photo ID Required and Proof of Occupancy

All applications must include Photo ID. The name and address on the ID must match what is entered on the application, and been issued in year 2025 or prior. If your current name is different from a former name on any provided verification document(s) or the deed, you must submit documentation sufficient to explain the name change: a certified marriage certificate, divorce decree, etc. If you do not own the property, you must submit documentation showing a legal, equitable, or leasehold interest in the property.

Attach copies of one from List A or one from List B AND one from List C

A **Photo IDs that verify identity and occupancy in the tax year.**

- Drivers License / IL ID Card
- Matrícula Consular ID
- City of Chicago ID Card

If the address on your Photo ID doesn't reflect the property address, provide one photo ID from List B and one document from List C.

B

- IL Drivers License / IL ID Card
- Matrícula Consular ID
- City of Chicago ID Card
- US Passport
- US Military ID Card
- Certificate of Naturalization (N-550/N-570)
- Permanent Resident Card (I-551)
- Refugee Travel Document (I-571)
- Employment Authorization (I-766)

C Items in List C must include the property address and reflect the 2025 tax year.

- Bank statement
- Landline, cable, or internet bill
- Pay stub
- Social Security Award Letter
- Voting record (from Cook County Clerk's Office or Chicago Board of Elections)

STEP 4 | Signature

To the best of my knowledge, the information contained in this application is true, correct and complete. I understand that if an exemption is granted in error, this property may be subject to a lien for back taxes and penalties in accordance with Section 9-275 of the Illinois Property Tax Code.

I affirm that neither I nor my spouse (if any) have applied for a Homestead Exemption on any other property.

Please mail completed form with applicable documentation to:

Cook County Assessor
118 N. Clark Street, Room 320
Chicago, IL 60602

Applicant's Name

Applicant's Signature

Today's Date (MM/DD/YYYY) / /

Questions? Please call us at (312) 443-7550 for help in English, Español, and Polski. cookcountyassessoril.gov

April 2026

Apply by May 15, 2026

APPLICATION ENCLOSED: Longtime Homeowner Exemption

Dear Homeowner,

At the Cook County Assessor's Office, we administer many **exemptions** that can provide hundreds of dollars in **property tax savings** for homeowners who reside in Cook County.

We are sending you this Longtime Homeowner Exemption application because your home's assessed value has increased significantly, potentially qualifying you. This packet will help you determine whether you meet the other requirements, based on rules set by state law.

What is the Longtime Homeowner Exemption?

The Longtime Homeowner Exemption provides property tax savings to a homeowner that meets the following criteria.

1. Reside in the home for 10 years or more.
2. A total household income of $100,000 or less for the 2024 income tax year.
3. Assessed value of home has increased significantly.

If you meet all requirements and would like to apply: please return the completed application in the enclosed envelope by May 15, 2026. All requirements must be met in order to qualify.

What other exemptions can the Longtime Homeowner Exemption be combined with?

- This exemption can be combined with the following; Persons with Disabilities, Veterans with Disabilities, Returning Veterans, and Senior Exemption. Learn more at: cookcountyassessoril.gov/exemptions
- Under state law, the Longtime Homeowner Exemption cannot be combined with the "Senior Freeze" Exemption. If you are eligible for both and apply for both, the most beneficial exemption will be applied to your property tax bill.

Exemptions result in property tax savings later this year.

Exemption savings are applied to the second installment property tax bill issued later this year.

Questions? Call us at (312) 443-7550 for assistance in English, Español, and Polski.

Our office is committed to using data and technology to improve services for homeowners.

We look forward to continuing our work for you and all of Cook County.

Sincerely,

Fritz Kaegi
Cook County Assessor

Scan this code using your phone to sign up for our newsletter, connect on social media, and visit our website.

Application for the Longtime Homeowner Exemption is made under the penalty of perjury, and is subject to audit by the Cook County Assessor's Office.

Illinois law determines exemption eligibility requirements. If a homestead exemption is granted in error to a property that is ineligible, the property may be subject to a lien for back taxes and penalties in accordance with Section 9-275 of the Illinois Property Tax C.

Longtime Homeowner Income Verification

You must have a total household income of $100,000 or less for the income tax year 2024 to qualify for the Longtime Homeowner Exemption. Please use this worksheet to determine your total household income **for the income tax year 2024.** Total household income is your income **PLUS** the income of all individuals who used the property as a principal residence in 2025.

1. Social Security, SSI benefits. (Gross amount. Include Medicare deductions.) (Household total.)

2. Railroad Retirement benefits. (Household total.)

3. Civil Service benefits. (Household total.)

4. Annuities, federally taxable pensions and retirement plan distributions. (Household total.)

5. Human Services and other governmental cash public assistance benefits. (Household total.)

6. Wages, salaries, and tips from work. (Household total.)

7. Interest and dividends received. (Household total.)

8. Net rental, farm, and business income (or loss). (Household total. See Instructions for Line 8.)

9. Net capital gain (or loss). No carryover loss. (Household total. See Instructions for Line 9.)

10. Other income (or loss). (Household total. See Instructions for Line 10.)

---

11. Subtotal: Add Lines 1 through 10

12. Certain subtractions. (Household total.) You may subtract only the reported adjustments to income total on U.S. 1040, Schedule 1, Line 26 –

13. **Total Household Income: Subtract Line 12 from Line 11** $ _____

Total Household Income

If Line 13 IS MORE than $100,000, this property does <u>not</u> qualify for this exemption.

If Line 13 is $100,000 OR LESS, this property <u>may</u> qualify for this exemption.

Please return this application with applicable documentation in the envelope provided.

Cook County Assessor's Office
118 N. Clark Street, Room 320
Chicago, IL 60602

TOTAL PAYMENT DUE
$5,348.58*
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-07-202-007-0000	587	77062	2023	(2024)	WEST CHICAGO	2-12

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$5,348.58	$5,348.58	$5,348.58	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $51,580.99 **$1,500.84 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$27,029.37	$25,686.16	$1,343.21	More
City of Chicago	$11,379.30	$11,130.44	$248.86	More
Metro Water Reclamation Dist of Chicago	$2,435.40	$2,556.99	-$121.59	Less
Chicago Park District	$2,244.80	$2,208.31	$36.49	More
City of Chicago SSA 29-2014	$2,054.20	$1,982.70	$71.50	More
County of Cook	$1,200.06	$1,695.54	-$495.48	Less
Chicago Community College District	$1,115.34	$1,059.72	$55.62	More
Chicago School Bldg & Imp Fund	$1,009.45	$1,046.04	-$36.59	Less
Cook County Public Safety	$981.22	$724.71	$256.51	More
Chicago Library Fund	$910.63	$909.31	$1.32	More
Cook County Health Facilities	$543.55	$526.44	$17.11	More
Cook County Forest Preserve District	$529.43	$553.79	-$24.36	Less
* W Town & Humboldt Exp Mental Health Serv	$148.24	$0.00	$148.24	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$51,580.99**	**$50,080.15**	**$1,500.84**	**More**

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

TAX CALCULATOR

2022 Assessed Value	240,000
2023 Property Value	2,400,000
2023 Assessment Level	X 10%
2023 Assessed Value	240,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	723,912
2023 Local Tax Rate	X 7.307000%
2023 Total Tax Before Exemptions	52,896.25

2023 Total Tax Before Exemptions	52,896.25
Homeowner's Exemption	-730.70
Senior Citizen Exemption	-584.56
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	51,580.99
First Installment	27,544.08
Second Installment +	24,036.91
Total 2023 Tax (Payable in 2024)	51,580.99

IMPORTANT MESSAGES

- Records indicate taxes for prior years may be due.

Visit the Clerk's delinquent tax search at cookcountyclerk.com

* INCLUDES 1ST INSTALLMENT BALANCE OF $5,348.58

* Newly Created Taxing District for Tax Year 2023

PROPERTY LOCATION

1745 W CHICAGO AVE
CHICAGO IL 60622 5009

MAILING ADDRESS

TERESITA BARAJAS
1745 W CHICAGO AVE
CHICAGO IL 60622-5009

TOTAL PAYMENT DUE
$27,890.17*
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-07-202-007-0000	587	77062	2024	(2025)	West Chicago	2-12

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$28,083.54	$28,276.91	$28,470.28	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $25,922.18 **-$25,658.81 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$13,574.57	$27,029.37	-$13,454.80	Less
CITY OF CHICAGO	$5,592.06	$11,379.30	-$5,787.24	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$1,272.77	$2,435.40	-$1,162.63	Less
CITY OF CHICAGO SPEC SERV AREA 29-2014	$1,104.58	$2,054.20	-$949.62	Less
CHICAGO PARK DISTRICT	$1,099.91	$2,244.80	-$1,144.89	Less
COUNTY OF COOK	$879.03	$1,200.06	-$321.03	Less
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$558.84	$1,115.34	-$556.50	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$484.40	$1,009.45	-$525.05	Less
CITY OF CHICAGO LIBRARY FUND	$445.27	$910.63	-$465.36	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$291.01	$543.55	-$252.54	Less
PUBLIC SAFETY PUBLIC SAFETY	$289.76	$543.55	-$253.79	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$256.43	$529.43	-$273.00	Less
WEST TOWN & HUMBOLDT MENTAL HEALTH SERV	$73.55	$148.24	-$74.69	Less
DO NOT PAY THESE TOTALS	**$25,922.18**	**$51,580.99**	**-$25,658.81**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	240,000
2024 Property Value	2,063,195
2024 Assessment Level	X 10%
2024 Assessed Value	206,319
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	626,281
2024 Local Tax Rate	X 6.933736%
2024 Total Tax Before Exemptions	43,424.66

2024 Total Tax Before Exemptions	43,424.66
Homeowner's Exemption	-16,947.78
Senior Citizen Exemption	-554.70
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	25,922.18
First Installment	14,020.64
Second Installment +	11,901.54
Total 2024 Tax (Payable in 2025)	25,922.18

IMPORTANT MESSAGES

Records indicate taxes for prior years may be due.

Visit the Clerk's delinquent tax search at COOKCOUNTYCLERKIL.GOV

*** INCLUDES 1ST INSTALLMENT BALANCE OF $15,597.96**

NOTICE

PROPERTY LOCATION

1745 W CHICAGO AVE
CHICAGO IL 60622

MAILING ADDRESS

TERESITA BARAJAS
1745 W CHICAGO AVE
CHICAGO IL 60622-5009

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-33-420-032-0000	496	74001	2023	(2024)	NORTH CHICAGO	2-02

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $30,038.21 **$777.32 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$16,442.64	$15,626.60	$816.04	More
City of Chicago	$6,922.31	$6,771.39	$150.92	More
Metro Water Reclamation Dist of Chicago	$1,481.51	$1,555.59	-$74.08	Less
Chicago Park District	$1,365.57	$1,343.46	$22.11	More
County of Cook	$730.02	$1,031.51	-$301.49	Less
Chicago Community College District	$678.49	$644.70	$33.79	More
Chicago School Bldg & Imp Fund	$614.08	$636.38	-$22.30	Less
Cook County Public Safety	$596.90	$440.89	$156.01	More
Chicago Library Fund	$553.96	$553.19	$0.77	More
Cook County Health Facilities	$330.66	$320.27	$10.39	More
Cook County Forest Preserve District	$322.07	$336.91	-$14.84	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$30,038.21**	**$29,260.89**	**$777.32**	**More**

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

TAX CALCULATOR

2022 Assessed Value	145,683
2023 Property Value	1,456,830
2023 Assessment Level	X 10%
2023 Assessed Value	145,683
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	439,424
2023 Local Tax Rate	X 6.995000%
2023 Total Tax Before Exemptions	30,737.71

2023 Total Tax Before Exemptions	30,737.71
Homeowner's Exemption	-699.50
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	30,038.21
First Installment	16,093.49
Second Installment +	13,944.72
Total 2023 Tax (Payable in 2024)	30,038.21

IMPORTANT MESSAGES

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

316 W CONCORD PL
CHICAGO IL 60614 5702

MAILING ADDRESS

SCOTT BRAVERMAN
316W CONCORD PL
CHICAGO IL 60614-5702

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-33-420-032-0000	496	74001	2024	(2025)	North Chicago	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $19,567.91

-$10,470.30 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$10,734.95	$16,442.64	-$5,707.69	Less
CITY OF CHICAGO	$4,422.27	$6,922.31	-$2,500.04	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$1,006.53	$1,481.51	-$474.98	Less
CHICAGO PARK DISTRICT	$869.82	$1,365.57	-$495.75	Less
COUNTY OF COOK	$695.14	$730.02	-$34.88	Less
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$441.94	$678.49	-$236.55	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$383.07	$614.08	-$231.01	Less
CITY OF CHICAGO LIBRARY FUND	$352.13	$553.96	-$201.83	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$230.14	$330.66	-$100.52	Less
PUBLIC SAFETY PUBLIC SAFETY	$229.14	$330.66	-$101.52	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$202.78	$322.07	-$119.29	Less
DO NOT PAY THESE TOTALS	**$19,567.91**	**$30,038.21**	**-$10,470.30**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	145,684
2024 Property Value	1,885,572
2024 Assessment Level	X 10%
2024 Assessed Value	188,557
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	572,365
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	37,882.59

2024 Total Tax Before Exemptions	37,882.59
Homeowner's Exemption	-18,314.68
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	19,567.91
First Installment	16,521.02
Second Installment +	3,046.89
Total 2024 Tax (Payable in 2025)	19,567.91

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $16,521.02

PROPERTY LOCATION

316 W CONCORD PL
CHICAGO IL 60614

MAILING ADDRESS

MARY ELIZABETH BRAVERM
316 W CONCORD PL
CHICAGO IL 60614-5702

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-26-419-020-0000	355	71163	2023	(2024)	JEFFERSON	2-06

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $23,722.19 **$639.47 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$12,939.07	$12,285.28	$653.79	More
City of Chicago	$5,447.32	$5,323.51	$123.81	More
Metro Water Reclamation Dist of Chicago	$1,165.83	$1,222.97	-$57.14	Less
Chicago Park District	$1,074.60	$1,056.20	$18.40	More
County of Cook	$574.47	$810.93	-$236.46	Less
Chicago Community College District	$533.92	$506.85	$27.07	More
Chicago School Bldg & Imp Fund	$483.23	$500.31	-$17.08	Less
Cook County Public Safety	$469.71	$346.62	$123.09	More
Chicago Library Fund	$435.92	$434.91	$1.01	More
Cook County Health Facilities	$260.20	$251.79	$8.41	More
Cook County Forest Preserve District	$253.44	$264.87	-$11.43	Less
Logan Avondale Hermosa Ment Health Serv	$84.48	$78.48	$6.00	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$23,722.19**	**$23,082.72**	**$639.47**	**More**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2022 Assessed Value	118,000
2023 Property Value	1,180,000
2023 Assessment Level	X 10%
2023 Assessed Value	118,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	355,923
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	24,985.79

2023 Total Tax Before Exemptions	24,985.79
Homeowner's Exemption	-702.00
Senior Citizen Exemption	-561.60
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	23,722.19
First Installment	12,695.50
Second Installment +	11,026.69
Total 2023 Tax (Payable in 2024)	23,722.19

IMPORTANT MESSAGES

PROPERTY LOCATION

2544 N KIMBALL AVE
CHICAGO IL 60647 1204

MAILING ADDRESS

FORTUNATO RUBINO
2544 N KIMBALL
CHICAGO IL 60647-1204

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-26-419-020-0000	355	71163	2024	(2025)	Jefferson	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $7,562.17

-$16,160.02 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$4,134.68	$12,939.07	-$8,804.39	Less
CITY OF CHICAGO	$1,703.29	$5,447.32	-$3,744.03	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$387.67	$1,165.83	-$778.16	Less
CHICAGO PARK DISTRICT	$335.02	$1,074.60	-$739.58	Less
COUNTY OF COOK	$267.74	$574.47	-$306.73	Less
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$170.22	$533.92	-$363.70	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$147.54	$483.23	-$335.69	Less
CITY OF CHICAGO LIBRARY FUND	$135.62	$435.92	-$300.30	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$88.64	$260.20	-$171.56	Less
PUBLIC SAFETY PUBLIC SAFETY	$88.26	$260.20	-$171.94	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$78.10	$253.44	-$175.34	Less
LOGAN AVONDALE HERMOSA MENTAL HEALTH	$25.39	$84.48	-$59.09	Less
DO NOT PAY THESE TOTALS	**$7,562.17**	**$23,722.19**	**-$16,160.02**	**Less**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2023 Assessed Value	118,000
2024 Property Value	1,330,000
2024 Assessment Level	X 10%
2024 Assessed Value	133,000
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	403,722
2024 Local Tax Rate	X 6.640899%
2024 Total Tax Before Exemptions	26,810.77

2024 Total Tax Before Exemptions	26,810.77
Homeowner's Exemption	-18,717.31
Senior Citizen Exemption	-531.27
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	7,562.19
First Installment	13,047.20
Second Installment +	0.00
Total 2024 Tax (Payable in 2025)	7,562.19

IMPORTANT MESSAGES

Refund Due. Apply for a refund at www.cookcountytreasurer.com

2ND Installment Tax Calculation Reduced 1ST Installment By: -$5485.03.

PROPERTY LOCATION

2544 N KIMBALL AVE
CHICAGO IL 60647

MAILING ADDRESS

FORTUNATO RUBINO
2544 N KIMBALL
CHICAGO IL 60647-1204

Cook County Property Tax Information: Tax Year 2022

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-26-400-030-0000	355	71164	2022	(2023)	JEFFERSON	2-11

PAYMENT INFORMATION:

Total Amount Billed: $12,739.89

Note: Amounts below do not include any interest/costs.

1st INSTALLMENT - Tax Year 2022	Due Date: 04/03/2023
Original Billed Amount:	$6,209.13
Tax Amount Received and Applied:	$6,209.13

2nd INSTALLMENT - Tax Year 2022	Due Date: 12/01/2023
Original Billed Amount:	$6,530.76
Tax Amount Received and Applied:	$6,530.76

PROPERTY LOCATION	MAILING ADDRESS
2728 N DRAKE AVE	NELSON SALAS
CHICAGO IL 60647-8345	2728 N DRAKE AVE
	CHICAGO IL 60647-8345

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-19-228-015-0000	482	73001	2023	(2024)	LAKE VIEW	2-06

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $15,848.15 **$988.89 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$8,675.14	$7,935.50	$739.64	More
City of Chicago	$3,652.21	$3,438.65	$213.56	More
Metro Water Reclamation Dist of Chicago	$781.65	$789.96	-$8.31	Less
Chicago Park District	$720.47	$682.24	$38.23	More
County of Cook	$385.16	$523.81	-$138.65	Less
Chicago Community College District	$357.97	$327.39	$30.58	More
Chicago School Bldg & Imp Fund	$323.99	$323.17	$0.82	More
Cook County Public Safety	$314.92	$223.89	$91.03	More
Chicago Library Fund	$292.27	$280.92	$11.35	More
Cook County Health Facilities	$174.45	$162.64	$11.81	More
Cook County Forest Preserve District	$169.92	$171.09	-$1.17	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$15,848.15**	**$14,859.26**	**$988.89**	**More**

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TAX CALCULATOR

2022 Assessed Value	110,475
2023 Property Value	1,104,750
2023 Assessment Level	X 10%
2023 Assessed Value	110,475
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	333,226
2023 Local Tax Rate	X 6.995000%
2023 Total Tax Before Exemptions	23,309.16

2023 Total Tax Before Exemptions	23,309.16
Homeowner's Exemption	-6,901.41
Senior Citizen Exemption	-559.60
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	15,848.15
First Installment	8,172.59
Second Installment +	7,675.56
Total 2023 Tax (Payable in 2024)	15,848.15

IMPORTANT MESSAGES

Long-Time Homeowner

PROPERTY LOCATION

1836 W ADDISON ST
CHICAGO IL 60613 3503

MAILING ADDRESS

1836ADDISON LLC
3012 W LYNDALE ST#2
CHICAGO IL 60647-2812

In most cases, Illinois law does not permit property tax exemptions on LLC-owned residential properties. However, an exception to this general practice is documented in the 2026 TRAEN study (pp. 28–29). In that case, the LLC identified a single individual as both the resident-owner and LLC manager, holding a valid legal leasehold interest in the property. The resident-owner personally paid his home's real estate taxes. The alleged erroneous homeowner and senior exemptions penalty of $8,000 was dismissed.

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-07-408-068-0000	476	73001	2023	(2024)	LAKE VIEW	2-78

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $16,179.71 **$10,280.51 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$8,856.63	$3,150.43	$5,706.20	More
City of Chicago	$3,728.62	$1,365.16	$2,363.46	More
Metro Water Reclamation Dist of Chicago	$798.00	$313.62	$484.38	More
Chicago Park District	$735.55	$270.85	$464.70	More
County of Cook	$393.22	$207.95	$185.27	More
Chicago Community College District	$365.46	$129.98	$235.48	More
Chicago School Bldg & Imp Fund	$330.76	$128.30	$202.46	More
Cook County Public Safety	$321.51	$88.89	$232.62	More
Chicago Library Fund	$298.38	$111.53	$186.85	More
Cook County Health Facilities	$178.10	$64.57	$113.53	More
Cook County Forest Preserve District	$173.48	$67.92	$105.56	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$16,179.71**	**$5,899.20**	**$10,280.51**	**More**

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TAX CALCULATOR

2022 Assessed Value	80,000
2023 Property Value	800,000
2023 Assessment Level	X 10%
2023 Assessed Value	80,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	241,304
2023 Local Tax Rate	X 6.995000%
2023 Total Tax Before Exemptions	16,879.21

2023 Total Tax Before Exemptions	16,879.21
Homeowner's Exemption	-699.50
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	16,179.71
First Installment	3,244.56
Second Installment +	12,935.15
Total 2023 Tax (Payable in 2024)	16,179.71

IMPORTANT MESSAGES

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

1626 W CARMEN AVE
CHICAGO IL 60640 2702

MAILING ADDRESS

MONICA FORERO
1626 W CARMEN
CHICAGO IL 60640-2702

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-07-408-068-0000	476	73001	2024	(2025)	Lakeview	2-78

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $6,354.31

-$9,825.40 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$3,485.97	$8,856.63	-$5,370.66	Less
CITY OF CHICAGO	$1,436.04	$3,728.62	-$2,292.58	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$326.87	$798.00	-$471.13	Less
CHICAGO PARK DISTRICT	$282.45	$735.55	-$453.10	Less
COUNTY OF COOK	$225.73	$393.22	-$167.49	Less
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$143.51	$365.46	-$221.95	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$124.40	$330.76	-$206.36	Less
CITY OF CHICAGO LIBRARY FUND	$114.35	$298.38	-$184.03	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$74.73	$178.10	-$103.37	Less
PUBLIC SAFETY PUBLIC SAFETY	$74.41	$178.10	-$103.69	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$65.85	$173.48	-$107.63	Less
DO NOT PAY THESE TOTALS	**$6,354.31**	**$16,179.71**	**-$9,825.40**	**Less**

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This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2023 Assessed Value	80,000
2024 Property Value	1,070,681
2024 Assessment Level	X 10%
2024 Assessed Value	107,068
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	325,005
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	21,510.79

2024 Total Tax Before Exemptions	21,510.79
Homeowner's Exemption	-15,156.48
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	6,354.31
First Installment	3,451.94
Second Installment +	2,902.37
Total 2024 Tax (Payable in 2025)	6,354.31

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $3,451.94

PROPERTY LOCATION

1626 W CARMEN AVE 1ST
CHICAGO IL 60640

MAILING ADDRESS

MONICA FORERO
1626 W CARMEN
CHICAGO IL 60640-2702

Cook County Property Tax Information: Tax Year 2022

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-08-336-029-0000	590	77100	2022	(2023)	WEST CHICAGO	2-10

PAYMENT INFORMATION:

Total Amount Billed: $1,726.35

Note: Amounts below do not include any interest/costs.

1st INSTALLMENT - Tax Year 2022	Due Date: 04/03/2023
Original Billed Amount:	$825.30
Tax Amount Received and Applied:	$825.30

2nd INSTALLMENT - Tax Year 2022	Due Date: 12/01/2023
Original Billed Amount:	$901.05
Tax Amount Received and Applied:	$901.05

PROPERTY LOCATION	MAILING ADDRESS
12 N THROOP ST	CAROL M PETERSEN
CHICAGO IL 60607-1924	12 N THROOP ST
	CHICAGO IL 60607-1924

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-31-111-009-0000	532	77135	2023	(2024)	WEST CHICAGO	2-11

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $5,542.22 **$370.73 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$3,022.96	$2,752.42	$270.54	More
City of Chicago	$1,272.66	$1,192.69	$79.97	More
Metro Water Reclamation Dist of Chicago	$272.37	$274.00	-$1.63	Less
Chicago Park District	$251.06	$236.63	$14.43	More
County of Cook	$134.21	$181.68	-$47.47	Less
Chicago Community College District	$124.74	$113.55	$11.19	More
Chicago School Bldg & Imp Fund	$112.90	$112.09	$0.81	More
Cook County Public Safety	$109.74	$77.66	$32.08	More
Chicago Library Fund	$101.84	$97.44	$4.40	More
Cook County Health Facilities	$60.79	$56.41	$4.38	More
Cook County Forest Preserve District	$59.21	$59.34	-$0.13	Less
Logan Avondale Hermosa Ment Health Serv	$19.74	$17.58	$2.16	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$5,542.22**	**$5,171.49**	**$370.73**	**More**

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

TAX CALCULATOR

2022 Assessed Value	105,000
2023 Property Value	1,050,000
2023 Assessment Level	X 10%
2023 Assessed Value	105,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	316,712
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	22,233.18

2023 Total Tax Before Exemptions	22,233.18
Homeowner's Exemption	-16,129.36
Senior Citizen Exemption	-561.60
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	5,542.22
First Installment	2,844.32
Second Installment +	2,697.90
Total 2023 Tax (Payable in 2024)	5,542.22

IMPORTANT MESSAGES

Long-Time Homeowner

PROPERTY LOCATION

2347 W LYNDALE ST
CHICAGO IL 60647 3229

MAILING ADDRESS

DENISE MIGALA
2347 W LYNDALE ST
CHICAGO IL 60647-3229

Cook County Property Tax Information: Tax Year 2022

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-20-407-042-0000	599	77001	2022	(2023)	WEST CHICAGO	2-11

PAYMENT INFORMATION:

Total Amount Billed: $4,417.21

Note: Amounts below do not include any interest/costs.

1st INSTALLMENT - Tax Year 2022	Due Date: 04/03/2023
Original Billed Amount:	$11,023.46
Adjusted Billed Amount:	$4,417.21
Tax Amount Received and Applied:	$11,023.46

2nd INSTALLMENT - Tax Year 2022	Due Date: 12/01/2023
Original Billed Amount:	$0.00
Tax Amount Received and Applied:	$0.00

PROPERTY LOCATION	MAILING ADDRESS
1834 S MAY ST	JOSE C GONZALEZ
CHICAGO IL 60608-3390	PO BOX 891283
	CHICAGO IL 60608-9283

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-08-336-026-0000	590	77100	2023	(2024)	WEST CHICAGO	2-10

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $2,622.02 **$157.58 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$1,430.36	$1,311.64	$118.72	More
City of Chicago	$602.18	$568.37	$33.81	More
Metro Water Reclamation Dist of Chicago	$128.88	$130.57	-$1.69	Less
Chicago Park District	$118.79	$112.77	$6.02	More
County of Cook	$63.51	$86.58	-$23.07	Less
Chicago Community College District	$59.02	$54.11	$4.91	More
Chicago School Bldg & Imp Fund	$53.42	$53.42	$0.00	-
Cook County Public Safety	$51.92	$37.01	$14.91	More
Chicago Library Fund	$48.19	$46.43	$1.76	More
Cook County Health Facilities	$28.76	$26.88	$1.88	More
Cook County Forest Preserve District	$28.02	$28.28	-$0.26	Less
W Side Expanded Mental Health Serv Dist	$8.97	$8.38	$0.59	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$2,622.02**	**$2,464.44**	**$157.58**	**More**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2022 Assessed Value	102,000
2023 Property Value	1,020,000
2023 Assessment Level	X 10%
2023 Assessed Value	102,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	307,663
2023 Local Tax Rate	X 7.019000%
2023 Total Tax Before Exemptions	21,594.87

2023 Total Tax Before Exemptions	21,594.87
Homeowner's Exemption	-18,972.85
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	2,622.02
First Installment	1,355.44
Second Installment +	1,266.58
Total 2023 Tax (Payable in 2024)	2,622.02

IMPORTANT MESSAGES

Long-Time Homeowner

PROPERTY LOCATION

18 N THROOP ST
CHICAGO IL 60607 1924

MAILING ADDRESS

GEORGE ROSS
18 N THROOP
CHICAGO IL 60607-1924

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-08-336-015-0000	590	77100	2024	(2025)	West Chicago	2-10

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $4,543.62 **$304.28 MORE than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$2,483.44	$2,312.64	$170.80	More
CITY OF CHICAGO	$1,023.06	$973.62	$49.44	More
METRO WATER RECLAMATION DIST OF GR CHGO	$232.85	$208.37	$24.48	More
CHICAGO PARK DISTRICT	$201.24	$192.07	$9.17	More
COUNTY OF COOK	$160.82	$102.67	$58.15	More
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$102.23	$95.43	$6.80	More
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$88.62	$86.37	$2.25	More
CITY OF CHICAGO LIBRARY FUND	$81.46	$77.91	$3.55	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$53.24	$46.51	$6.73	More
PUBLIC SAFETY PUBLIC SAFETY	$53.01	$46.51	$6.50	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$46.92	$45.30	$1.62	More
WEST SIDE MENTAL HEALTH SERV DIST	$16.73	$14.50	$2.23	More
DO NOT PAY THESE TOTALS	**$4,543.62**	**$4,239.34**	**$304.28**	**More**

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

TAX CALCULATOR

2023 Assessed Value	101,000
2024 Property Value	1,020,000
2024 Assessment Level	X 10%
2024 Assessed Value	102,000
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	309,621
2024 Local Tax Rate	X 6.643071%
2024 Total Tax Before Exemptions	20,568.37

2024 Total Tax Before Exemptions	20,568.37
Homeowner's Exemption	-15,493.30
Senior Citizen Exemption	-531.45
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	4,543.62
First Installment	2,331.64
Second Installment +	2,211.98
Total 2024 Tax (Payable in 2025)	4,543.62

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $2,331.64

PROPERTY LOCATION

17 N ADA ST
CHICAGO IL 60607

MAILING ADDRESS

CHARLES & ELAINE DOE
17 N ADA ST
CHICAGO IL 60607-1919

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-35-206-012-0000	373	71163	2023	(2024)	JEFFERSON	2-11

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $11,444.64 **$726.25 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$6,242.38	$5,704.63	$537.75	More
City of Chicago	$2,628.03	$2,471.96	$156.07	More
Metro Water Reclamation Dist of Chicago	$562.45	$567.88	-$5.43	Less
Chicago Park District	$518.43	$490.44	$27.99	More
County of Cook	$277.15	$376.56	-$99.41	Less
Chicago Community College District	$257.59	$235.35	$22.24	More
Chicago School Bldg & Imp Fund	$233.13	$232.32	$0.81	More
Cook County Public Safety	$226.61	$160.95	$65.66	More
Chicago Library Fund	$210.31	$201.95	$8.36	More
Cook County Health Facilities	$125.53	$116.92	$8.61	More
Cook County Forest Preserve District	$122.27	$122.99	-$0.72	Less
Logan Avondale Hermosa Ment Health Serv	$40.76	$36.44	$4.32	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$11,444.64**	**$10,718.39**	**$726.25**	**More**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2022 Assessed Value	97,005
2023 Property Value	970,050
2023 Assessment Level	X 10%
2023 Assessed Value	97,005
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	292,596
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	20,540.24

2023 Total Tax Before Exemptions	20,540.24
Homeowner's Exemption	-8,534.00
Senior Citizen Exemption	-561.60
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	11,444.64
First Installment	5,895.11
Second Installment +	5,549.53
Total 2023 Tax (Payable in 2024)	11,444.64

IMPORTANT MESSAGES

Long-Time Homeowner

PROPERTY LOCATION

2329 N KIMBALL AVE
CHICAGO IL 60647 2419

MAILING ADDRESS

FILIBERTO HERRERA
2329 N KIMBALL
CHICAGO IL 60647-2419

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-35-403-024-0000	375	71163	2023	(2024)	JEFFERSON	2-11

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $9,945.51 **$598.97 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$5,424.70	$4,974.49	$450.21	More
City of Chicago	$2,283.78	$2,155.57	$128.21	More
Metro Water Reclamation Dist of Chicago	$488.78	$495.20	-$6.42	Less
Chicago Park District	$450.52	$427.67	$22.85	More
County of Cook	$240.84	$328.37	-$87.53	Less
Chicago Community College District	$223.84	$205.23	$18.61	More
Chicago School Bldg & Imp Fund	$202.59	$202.58	$0.01	More
Cook County Public Safety	$196.93	$140.35	$56.58	More
Chicago Library Fund	$182.76	$176.10	$6.66	More
Cook County Health Facilities	$109.09	$101.95	$7.14	More
Cook County Forest Preserve District	$106.26	$107.25	-$0.99	Less
Logan Avondale Hermosa Ment Health Serv	$35.42	$31.78	$3.64	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$9,945.51**	**$9,346.54**	**$598.97**	**More**

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

TAX CALCULATOR

2022 Assessed Value	90,005
2023 Property Value	900,050
2023 Assessment Level	X 10%
2023 Assessed Value	90,005
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	271,482
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	19,058.04

2023 Total Tax Before Exemptions	19,058.04
Homeowner's Exemption	-9,112.52
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	9,945.51
First Installment	5,140.60
Second Installment +	4,804.91
Total 2023 Tax (Payable in 2024)	9,945.51

IMPORTANT MESSAGES

Long-Time Homeowner

PROPERTY LOCATION

1936 N SPAULDING AVE
CHICAGO IL 60647 3734

MAILING ADDRESS

AMY G CALKIN
1936 N SPAULDING AV
CHICAGO IL 60647-3734

Long-time Recipient Mansion Taxes vs. Neighboring Properties

PIN	Address	Class	Bldg SF	2024 Mkt Val	MV/SF	EX	2024 Tax Bill
04-13-304-062-	225 SHADOWOOD LN	2-09	11,009	$3,687,841	$335	--	$82,523
04-13-304-022-	24 COUNTRY LN	2-09	10,606	$3,077,990	$290	--	$68,876
04-13-304-049-	290 SHADOWOOD LN	2-09	9,266	$2,937,420	$317	HO	$64,993
04-13-304-043-	**365 SHADOWOOD LN**	**2-09**	**11,643**	**$3,404,361**	**$292**	**HO, SR, LT**	**$58,337**
04-13-304-037-	330 SHADOWOOD LN	2-09	6,675	$2,235,500	$335	HO	$49,286
04-13-304-013-	5 COUNTRY LN	2-09	6,405	$2,184,171	$341	HO	$48,138
04-13-304-045-	305 SHADOWOOD LN	2-09	6,768	$2,126,921	$314	HO	$46,857
04-13-304-021-	20 COUNTRY LN	2-09	5,455	$1,810,000	$332	--	$40,502
04-13-304-040-	295 SHADOWOOD LN	2-09	7,102	$1,784,270	$251	--	$39,926
04-13-304-060-	775 SUNSET RIDGE RD	2-09	5,748	$1,674,830	$291	HO	$36,740
04-13-304-014-	7 COUNTRY LN	2-09	5,992	$1,605,631	$268	HO	$35,192
04-13-304-015-	9 COUNTRY LN	2-09	5,047	$1,520,896	$301	HO	$31,924

Similarly-sized, similarly-valued properties paid more in taxes.

Source: Cook County Assessor's Office, Cook County Treasurer's Office

Training, Research, Advocacy, and Education Network, TRAEN

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	04-13-304-043-0000	132	25240	2023	(2024)	NORTHFIELD	2-09

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $79,870.19 **$4,167.61 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Sunset Ridge School District 29	$30,157.81	$28,416.85	$1,740.96	More
New Trier High School 203 (Winnetka)	$22,344.90	$20,793.61	$1,551.29	More
Village of Northfield	$9,531.74	$9,028.95	$502.79	More
Metro Water Reclamation Dist of Chicago	$3,850.65	$4,044.10	-$193.45	Less
Northfield Park District	$2,611.74	$2,389.70	$222.04	More
Oakton College Dist Skokie Des Plaines	$2,533.61	$2,389.70	$143.91	More
Winnetka-Northfield Public Library Dist	$2,310.39	$2,141.00	$169.39	More
County of Cook	$1,897.41	$2,681.65	-$784.24	Less
Cook County Public Safety	$1,551.42	$1,146.19	$405.23	More
Cook County Health Facilities	$859.42	$832.61	$26.81	More
Cook County Forest Preserve District	$837.10	$875.86	-$38.76	Less
Road & Bridge Northfield	$569.23	$540.66	$28.57	More
Consolidated Elections	$357.16	$0.00	$357.16	More
Town of Northfield	$267.87	$248.70	$19.17	More
General Assistance Northfield	$100.45	$86.50	$13.95	More
North Shore Mosq Abate. Dist Northfield	$89.29	$86.50	$2.79	More
Northfield Spec Serv Area 12-1	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$79,870.19**	**$75,702.58**	**$4,167.61**	**More**

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

TAX CALCULATOR

2022 Assessed Value	**376,000**
2023 Property Value	**3,760,000**
2023 Assessment Level	**X 10%**
2023 Assessed Value	**376,000**
2023 State Equalizer	**X 3.0163**
2023 Equalized Assessed Value (EAV)	**1,134,129**
2023 Local Tax Rate	**X 7.156000%**
2023 Total Tax Before Exemptions	**81,158.27**

2023 Total Tax Before Exemptions	**81,158.27**
Homeowner's Exemption	**-715.60**
Senior Citizen Exemption	**-572.48**
Senior Freeze Exemption	**.00**
2023 Total Tax After Exemptions	**79,870.19**
First Installment	**41,636.42**
Second Installment +	**38,233.77**
Total 2023 Tax (Payable in 2024)	**79,870.19**

IMPORTANT MESSAGES

PROPERTY LOCATION

365 SHADOWOOD LN
NORTHFIELD IL 60093 1017

MAILING ADDRESS

N & S KHAN
365 SHADOWOOD
NORTHFIELD IL 60093-1017

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
04-13-304-043-0000	132	25240	2024	(2025)	Northfield	2-09

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $58,337.56 **-$21,532.63 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCHOOL DISTRICT 29	$22,061.20	$30,157.81	-$8,096.61	Less
NEW TRIER TOWNSHIP HIGH SCHOOL 203	$16,599.35	$22,344.90	-$5,745.55	Less
VILLAGE OF NORTHFIELD	$7,090.89	$9,531.74	-$2,440.85	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$2,694.17	$3,850.65	-$1,156.48	Less
NORTHFIELD PARK DISTRICT	$1,919.81	$2,611.74	-$691.93	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$1,871.92	$2,533.61	-$661.69	Less
COUNTY OF COOK	$1,860.68	$1,897.41	-$36.73	Less
WINNETKA-NORTHFIELD PUBLIC LIBRARY DIST	$1,712.30	$2,310.39	-$598.09	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$616.01	$859.42	-$243.41	Less
PUBLIC SAFETY PUBLIC SAFETY	$613.35	$859.42	-$246.07	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$542.77	$837.10	-$294.33	Less
ROAD AND BRIDGE NORTHFIELD	$421.66	$569.23	-$147.57	Less
TOWN NORTHFIELD	$199.79	$267.87	-$68.08	Less
GENERAL ASSISTANCE NORTHFIELD	$73.41	$100.45	-$27.04	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$60.25	$89.29	-$29.04	Less
CONSOLIDATED ELECTIONS	$0.00	$357.16	-$357.16	Less
DO NOT PAY THESE TOTALS	**$58,337.56**	**$79,870.19**	-$21,532.63	Less

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

TAX CALCULATOR

2023 Assessed Value	376,000
2024 Property Value	3,404,361
2024 Assessment Level	X 10%
2024 Assessed Value	340,436
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	1,033,393
2024 Local Tax Rate	X 7.371738%
2024 Total Tax Before Exemptions	76,179.01

2024 Total Tax Before Exemptions	76,179.01
Homeowner's Exemption	-17,251.71
Senior Citizen Exemption	-589.74
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	58,337.56
First Installment	43,928.60
Second Installment +	14,408.96
Total 2024 Tax (Payable in 2025)	58,337.56

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $43,928.60

Long-time Homeowner Exemption

PROPERTY LOCATION

365 SHADOWOOD LN
NORTHFIELD IL 60093

MAILING ADDRESS

N & S KHAN
365 SHADOWOOD
NORTHFIELD IL 60093-1017

Your Property Tax Overview

PROPERTY TAX EXEMPTION HISTORY

Property Index Number (PIN): **04-13-304-043-0000**

BEGIN A NEW SEARCH

Have You Received Your Exemptions in These Tax Years?

For this PIN, here are the property tax exemptions for Tax Years 2024-2021.

This information is updated every Monday.

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

A Long-Time Homeowner Exemption is included in the Homeowner Exemption for tax year(s): 2024

Tax Year 2025 exemptions granted by the Assessor will be reflected on your Second Installment tax bill.

If you are entitled to an exemption you did not receive:

- Apply for a missing exemption
- Cook County Assessor's Office: 312.443.7550
- Owners of property outside the city of Chicago also may contact their Township Assessor

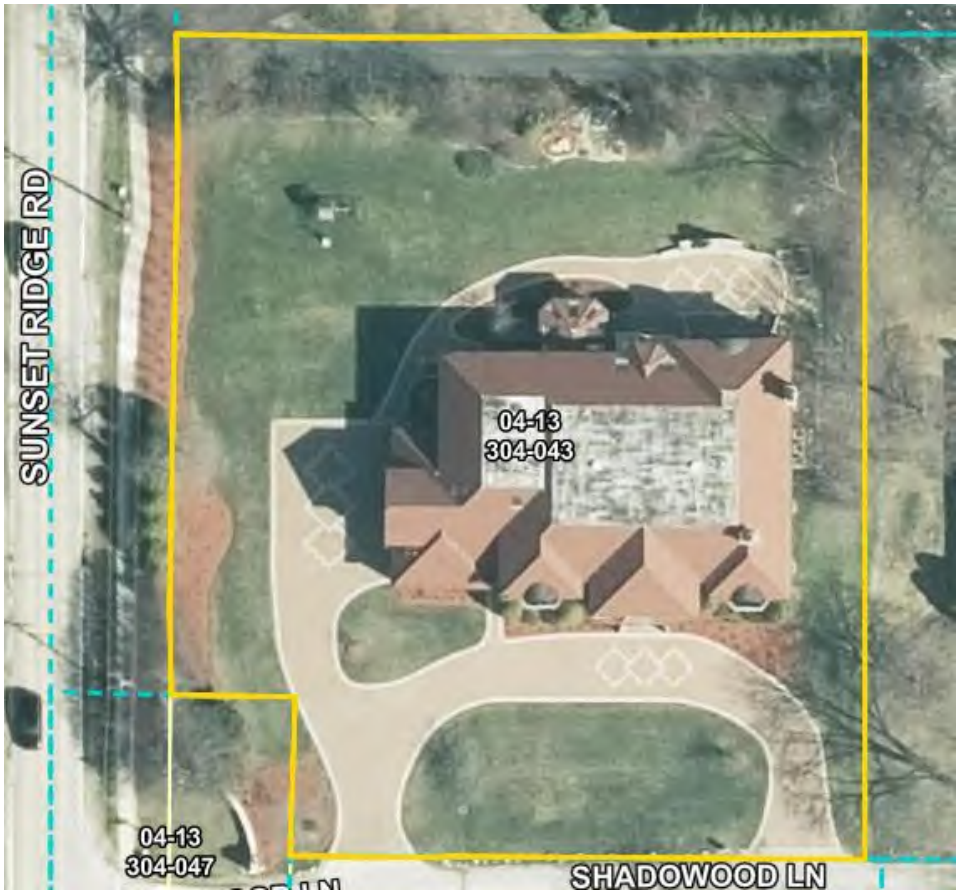
BEGIN A NEW SEARCH

DISCLAIMER: The information on this screen comes from many sources, few of which are in the control of the Cook County Treasurer's Office. Taxpayers are advised to take personal responsibility for their PIN, property location, taxpayer address, and payment amounts posted due or paid, to be sure of their accuracy.

365 Shadowood Ln, Northfield, 04-13-304-043-0000

2003

2026



This 2,611-square foot 2-story home was purchased for $975,000 in 2007 & demolished around 2008.

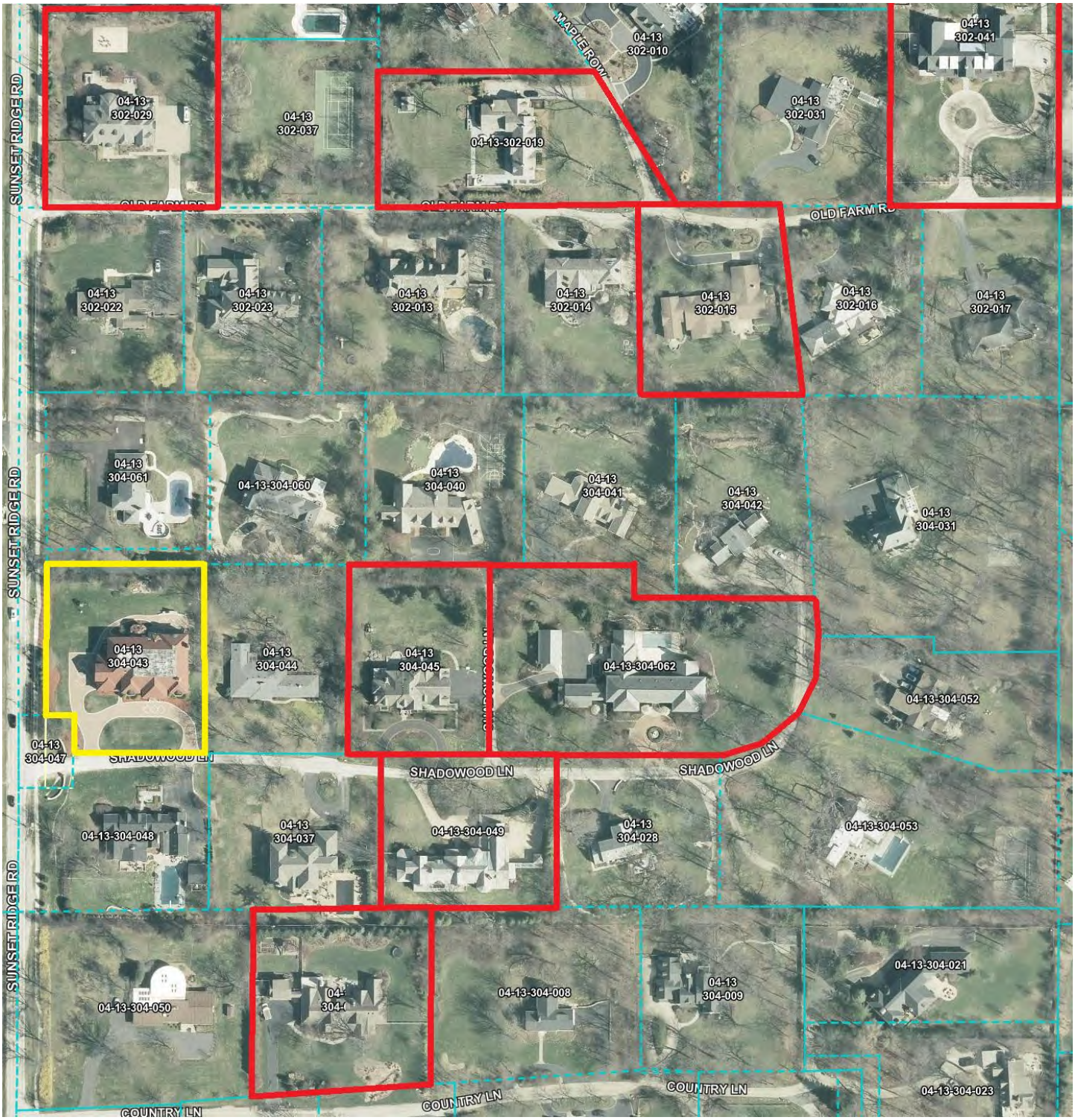
A new 11,643-square foot mansion was built by the new owner, completed in 2010.

The mansion owners later received the Longtime Homeowner Exemption for Tax Year 2024, which reduced their taxes by $21,533 from the prior year.

Properties near 365 Shadowood Ln, Northfield, 04-13-403-043-0000

Between 2003 & 2025, 22 years, 9 homes were demolished & replaced by larger mansions

2025



Yellow Outline: 365 Shadowood Ln (demolished and rebuilt)

Red Outline: Other demolished & rebuilt properties

1957 W Superior St, Chicago

PIN: 17-07-204-002-0000

Mkt Value: $1,400,000 3,386 Square Feet

2 residential apartments

Property Owner has received $60,789 in Tax Refunds & Tax Bill Adjustments.

Search results for PIN: 17-07-204-002-0000

$15,332 Refund

PIN: 17-07-204-002-0000 Tax Year: 2024
Assessor Deny Info (only if applicable):
Certificate of Error: 1826223 Year(s) affected:
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 43 Description: The Senior Freeze Exemption was not applied.
Status: GRANTED

$16,897 Refund

PIN: 17-07-204-002-0000 Tax Year: 2023
Assessor Deny Info (only if applicable):
Certificate of Error: 0051447 Year(s) affected: 2023
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 70 Description: Long Time Home Owner Income < 75K
Status:

$17,000 tax bill adjustment

PIN: 17-07-204-002-0000 Tax Year: 2021
Assessor Deny Info (only if applicable):
Certificate of Error: 0003906 Year(s) affected: 2021
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 70 Description: Long Time Home Owner Income < 75K
Status:

$5,500 tax bill adjustment

PIN: 17-07-204-002-0000 Tax Year: 2020
Assessor Deny Info (only if applicable):
Certificate of Error: 0003896 Year(s) affected: 2020
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 70 Description: Long Time Home Owner Income < 75K
Status:

$6,060 Refund

PIN: 17-07-204-002-0000 Tax Year: 2019
Assessor Deny Info (only if applicable):
Certificate of Error: 0028064 Year(s) affected: 2019
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 70 Description: Long Time Home Owner Income < 75K
Status:

PIN: 17-07-204-002-0000 Tax Year: 2019
Assessor Deny Info (only if applicable):
Certificate of Error: 0028064 Year(s) affected: 2019
Last Refreshed date: 5/13/2026 12:00:00 AM
Reason code: 43 Description: The Senior Freeze Exemption was not applied.
Status: Submitted

Source: Cook County Assessor's Office, Cook County Treasurer's Office

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-07-204-002-0000	587	77162	2023	(2024)	WEST CHICAGO	2-11

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $28,364.43

$17,421.14 MORE than 2022

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$15,479.96	$5,844.20	$9,635.76	More
City of Chicago	$6,517.03	$2,532.44	$3,984.59	More
Metro Water Reclamation Dist of Chicago	$1,394.77	$581.78	$812.99	More
Chicago Park District	$1,285.62	$502.44	$783.18	More
County of Cook	$687.28	$385.76	$301.52	More
Chicago Community College District	$638.77	$241.11	$397.66	More
Chicago School Bldg & Imp Fund	$578.12	$238.00	$340.12	More
Cook County Public Safety	$561.95	$164.89	$397.06	More
Chicago Library Fund	$521.52	$206.89	$314.63	More
Cook County Health Facilities	$311.30	$119.78	$191.52	More
Cook County Forest Preserve District	$303.21	$126.00	$177.21	More
* W Town & Humboldt Exp Mental Health Serv	$84.90	$0.00	$84.90	More
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$28,364.43**	**$10,943.29**	**$17,421.14**	**More**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2022 Assessed Value	140,000
2023 Property Value	1,400,000
2023 Assessment Level	X 10%
2023 Assessed Value	140,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	422,282
2023 Local Tax Rate	X 7.016000%
2023 Total Tax Before Exemptions	29,627.31

2023 Total Tax Before Exemptions	29,627.31
Homeowner's Exemption	-701.60
Senior Citizen Exemption	-561.28
Senior Freeze Exemption	.00
2023 Total Tax After Exemptions	28,364.43
First Installment	6,018.81
Second Installment +	22,345.62
Total 2023 Tax (Payable in 2024)	28,364.43

IMPORTANT MESSAGES

*** Newly Created Taxing District for Tax Year 2023**

PROPERTY LOCATION

1957 W SUPERIOR ST
CHICAGO IL 60622 5590

MAILING ADDRESS

DOMITILA OVALLE RODRIG
1957 W SUPERIOR ST
CHICAGO IL 60622-5590

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-07-204-002-0000	587	77162	2024	(2025)	West Chicago	2-11

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $21,776.69

-$6,587.74 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$11,911.26	$15,479.96	-$3,568.70	Less
CITY OF CHICAGO	$4,906.86	$6,517.03	-$1,610.17	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$1,116.82	$1,394.77	-$277.95	Less
CHICAGO PARK DISTRICT	$965.15	$1,285.62	-$320.47	Less
COUNTY OF COOK	$771.32	$687.28	$84.04	More
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$490.37	$638.77	-$148.40	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$425.05	$578.12	-$153.07	Less
CITY OF CHICAGO LIBRARY FUND	$390.71	$521.52	-$130.81	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$255.36	$311.30	-$55.94	Less
PUBLIC SAFETY PUBLIC SAFETY	$254.25	$311.30	-$57.05	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$225.00	$303.21	-$78.21	Less
WEST TOWN & HUMBOLDT MENTAL HEALTH SERV	$64.54	$84.90	-$20.36	Less
DO NOT PAY THESE TOTALS	**$21,776.69**	**$28,364.43**	**-$6,587.74**	**Less**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2023 Assessed Value	140,000
2024 Property Value	1,140,000
2024 Assessment Level	X 10%
2024 Assessed Value	114,000
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	346,047
2024 Local Tax Rate	X 6.638279%
2024 Total Tax Before Exemptions	22,971.58

2024 Total Tax Before Exemptions	22,971.58
Homeowner's Exemption	-663.83
Senior Citizen Exemption	-531.06
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	21,776.69
First Installment	6,444.35
Second Installment +	15,332.34
Total 2024 Tax (Payable in 2025)	21,776.69

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $6,444.35

PROPERTY LOCATION

1957 W SUPERIOR ST
CHICAGO IL 60622

MAILING ADDRESS

DOMITILA OVALLE RODRIG
1957 W SUPERIOR ST
CHICAGO IL 60622-5590

$15,332 Back as Refund

TOTAL PAYMENT DUE
$0.00
By 07/01/26

2025 First Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-07-204-002-0000	587	77162	2025	(2026)	West Chicago	2-11

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
METRO WATER RECLAMATION DIST OF GR CHGO	$3,248,879,000	$3,303,258,000	$1,444,138,000	56.28%
CHICAGO PARK DISTRICT	$1,471,639,000	$1,323,159,000	$923,536,000	30.20%
BOARD OF EDUCATION	$14,330,613,000	$30,415,210,641	$18,296,717,445	39.84%
CITY OF CHICAGO	$39,990,019,000	$51,017,539,927	$38,600,404,113	24.34%
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$445,091,825	$50,181,168	$50,181,168	0.00%
FOREST PRESERVE DISTRICT OF COOK COUNTY	$214,441,242	$617,834,550	$382,643,760	38.07%
COUNTY OF COOK	$14,499,553,496	$21,406,518,462	$8,452,341,655	60.52%
TOTALS:	$74,200,236,563	$108,133,701,748	$68,149,962,141	

For a more in-depth look at government finances and how they affect your taxes, visit *cookcountytreasurer.com*

PAY YOUR TAXES ONLINE
Pay at cookcountytreasurer.com from your bank account or credit card.

IMPORTANT MESSAGES

TAX CALCULATOR

2024 TOTAL TAX		2,181.62
2025 ESTIMATE	X	55%
2025 1st INSTALLMENT	=	1,199.89

The First Installment amount is 55% of last year's total taxes. All exemptions, such as homeowner and senior exemptions, will be reflected on your Second Installment tax bill.

PROPERTY LOCATION	MAILING ADDRESS
1957 W SUPERIOR ST CHICAGO IL 60622	DOMITILA OVALLE RODRIG 1957 W SUPERIOR ST CHICAGO IL 60622-5590

****** Please see 2025 First Installment Payment Coupon next page ******

After Refund of the SFE and LOHE Exemption Adjustments

1957 W Superior St, Chicago, PIN 17-07-204-002-0000

COOK COUNTY ASSESSOR'S OFFICE

Home Property Records▼

- Profile
- Taxpayer Data
- Exemption Status
- Exemption History
- Values
- Value Summary
- Property Location
- Land
- Residential Building
- HIE Additions
- Other Structures
- Commercial Building
- Permits
- Divisions & Consolidations
- Sales
- Appeals & COEs
- Map

Parcel #: 17072040020000 Neighborhood: 77120

1957 W SUPERIOR ST ROLL: RP

Tax Year: 2026 (Taxes Payable in 2027)

Exemption History by Exemption Type

Year	Homeowner	Senior	Senior Freeze	Long Time	Returning Veteran	Person with Disabilities	Veteran with Disabilities	Muni	WW2
2026									
2025	X	X							
2024	X	X	X						
2023	X	X							
2022									

1 of 1

Return to Search Results

Actions

- Neighborhood Sales
- Printable Summary
- Printable Version

COOK COUNTY ASSESSOR'S OFFICE

We're here to help

By email.	Send us a message
By phone.	(312) 443-7550
On Facebook.	Send us a message
In-person.	Schedule an appointment

1957 W Superior St, Chicago, PIN 17-07-204-002-0000

20-YEAR TAX BILL HISTORY

Property Index Number (PIN): 17-07-204-002-0000

Incorrect Image? Click Here.

Property Location:
1957 W SUPERIOR ST
CHICAGO, IL 60622-0000

Volume: 587

Mailing Information:
DOMITILA OVALLE RODRIG
1957 W SUPERIOR ST
CHICAGO, IL 60622-5590

Update Your Information

20-Year Property Tax Bill History

Tax Year 2005:	$2,318.53
Tax Year 2024:	$2,181.62
Difference:	**- $136.91**
Percent Change:	**- 5.91%**

- Read "The Pappas Study" 20-Year Property Tax History
- See the Top 50 Largest Tax Increases since 2000 by Chicago ward and suburb
- Voter Turnout 2011-2020 Chicago and Cook County Suburbs
- Cook County Suburbs - Interactive Map
- Chicago by Ward - Interactive Map

The due dates and billed amounts for Tax Year 2005 (payable in 2006) through Tax Year 2024 (payable in 2025) are shown below.

The amounts displayed before Tax Year 2024 are for informational purposes only. The Treasurer's Office makes no warranties as to the accuracy of this information. For official records for these years, please contact the Cook County Clerk's Office.

For details about payments starting with Tax Year 2024, visit Your Property Tax Overview.

20-Year Property Tax Bill History (General Taxes)

Tax Year	Total Billed Amount	Total Paid Amount	Installment	Billed Amount	Due Date	Tax Summary
2024	$2,181.62	$6,444.35	1st 2nd	$2,181.62 $0.00	03/04/2025 12/15/2025	
2023	$11,717.00	$28,364.43	1st 2nd	$6,018.81 $5,698.19	03/01/2024 08/01/2024	
2022	$10,943.29	$10,943.29	1st 2nd	$5,335.52 $5,607.77	04/03/2023 12/01/2023	
2021	$9,700.94	$9,700.94	1st 2nd	$5,125.91 $4,575.03	03/01/2022 12/30/2022	

TOTAL PAYMENT DUE	2024 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 06/15/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	05-08-400-030-0000	098	23008	2024	(2025)	New Trier	2-04

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $71,607.92 **$2,322.17 MORE than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCH DISTRICT 36	$28,926.10	$27,782.81	$1,143.29	More
NEW TRIER TOWNSHIP HIGH SCHOOL 203	$18,908.45	$18,047.11	$861.34	More
VILLAGE OF WINNETKA	$8,321.77	$8,022.94	$298.83	More
WINNETKA PARK DISTRICT	$3,543.11	$3,353.41	$189.70	More
METRO WATER RECLAMATION DIST OF GR CHGO	$3,068.95	$3,110.02	-$41.07	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$2,132.31	$2,046.30	$86.01	More
COUNTY OF COOK	$2,119.52	$1,532.45	$587.07	More
WINNETKA-NORTHFIELD PUBLIC LIBRARY DIST	$1,950.50	$1,866.01	$84.49	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$701.70	$694.12	$7.58	More
PUBLIC SAFETY PUBLIC SAFETY	$698.67	$694.12	$4.55	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$618.28	$676.09	-$57.81	Less
TOWN NEW TRIER	$480.37	$468.76	$11.61	More
GENERAL ASSISTANCE NEW TRIER	$69.56	$72.12	-$2.56	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$68.63	$72.12	-$3.49	Less
S.D. 35 BOND/PART ASSUMED S.D. 36 PER AN	$0.00	$0.00	$0.00	-
CONSOLIDATED ELECTIONS	$0.00	$288.47	-$288.47	Less
DO NOT PAY THESE TOTALS	**$71,607.92**	**$69,285.75**	**$2,322.17**	**More**

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

TAX CALCULATOR

2023 Assessed Value	427,209
2024 Property Value	4,272,090
2024 Assessment Level	X 10%
2024 Assessed Value	427,209
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	1,296,793
2024 Local Tax Rate	X 7.943607%
2024 Total Tax Before Exemptions	103,012.18

2024 Total Tax Before Exemptions	103,012.18
Homeowner's Exemption	-794.36
Senior Citizen Exemption	-635.49
Senior Freeze Exemption	-29,974.41
2024 Total Tax After Exemptions	71,607.92
First Installment	38,107.16
Second Installment +	33,500.76
Total 2024 Tax (Payable in 2025)	71,607.92

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $38,107.16

PROPERTY LOCATION

1207 WHITEBRIDGE HILL RD
WINNETKA IL 60093

MAILING ADDRESS

CHICAGO TITLE LAND TRU
1207 WHITEBRIDGE HILL
WINNETKA IL 60093-1549

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
05-08-101-048-0000	098	23006	2024	(2025)	New Trier	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $51,832.22

-$45,038.97 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
SCH DISTRICT 35	$18,624.50	$34,568.74	-$15,944.24	Less
NEW TRIER TOWNSHIP HIGH SCHOOL 203	$12,918.36	$23,880.82	-$10,962.46	Less
VILLAGE OF GLENCOE	$8,171.00	$14,958.31	-$6,787.31	Less
GLENCOE PARK DISTRICT	$3,676.41	$6,930.45	-$3,254.04	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$2,096.72	$4,115.33	-$2,018.61	Less
VILLAGE OF GLENCOE LIBRARY FUND	$1,638.59	$3,017.91	-$1,379.32	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$1,456.80	$2,707.76	-$1,250.96	Less
COUNTY OF COOK	$1,448.07	$2,027.83	-$579.76	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$479.41	$918.49	-$439.08	Less
PUBLIC SAFETY PUBLIC SAFETY	$477.34	$918.49	-$441.15	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$422.42	$894.64	-$472.22	Less
TOWN NEW TRIER	$328.19	$620.28	-$292.09	Less
GENERAL ASSISTANCE NEW TRIER	$47.52	$95.43	-$47.91	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$46.89	$95.43	-$48.54	Less
CONSOLIDATED ELECTIONS	$0.00	$381.71	-$381.71	Less
DO NOT PAY THESE TOTALS	**$51,832.22**	**$96,871.19**	**-$45,038.97**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	401,435
2024 Property Value	4,014,350
2024 Assessment Level	X 10%
2024 Assessed Value	401,435
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	1,218,556
2024 Local Tax Rate	X 8.415987%
2024 Total Tax Before Exemptions	102,553.51

2024 Total Tax Before Exemptions	102,553.51
Homeowner's Exemption	-841.60
Senior Citizen Exemption	-673.28
Senior Freeze Exemption	-49,206.42
2024 Total Tax After Exemptions	51,832.21
First Installment	53,279.15
Second Installment +	0.00
Total 2024 Tax (Payable in 2025)	51,832.21

IMPORTANT MESSAGES

Refund Due. Apply for a refund at www.cookcountytreasurer.com

2ND Installment Tax Calculation Reduced 1ST Installment By: -$1446.93.

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

533 LONGWOOD AVE
GLENCOE IL 60022

MAILING ADDRESS

IRMGARD RUEGSEGGER
533 LONGWOOD AV
GLENCOE IL 60022-1736

TOTAL PAYMENT DUE	2024 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 06/15/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	05-35-400-032-0000	051	17002	2024	(2025)	Evanston	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $18,943.73 **$482.07 MORE than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCHOOL DISTRICT C C 65	$7,909.72	$7,573.43	$336.29	More
EVANSTON TOWNSHIP HIGH SCHOOL 202	$5,021.06	$4,814.90	$206.16	More
CITY OF EVANSTON	$2,891.77	$2,893.04	-$1.27	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$776.15	$786.52	-$10.37	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$539.26	$517.51	$21.75	More
COUNTY OF COOK	$536.03	$387.58	$148.45	More
CITY OF EVANSTON LIBRARY FUND	$525.71	$503.83	$21.88	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$177.46	$175.54	$1.92	More
PUBLIC SAFETY PUBLIC SAFETY	$176.70	$175.54	$1.16	More
LIGHTHOUSE PARK DISTRICT OF EVANSTON	$170.44	$164.14	$6.30	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$156.36	$170.98	-$14.62	Less
CITY OF EVANSTON GENERAL ASSISTANCE	$45.72	$66.11	-$20.39	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$17.35	$18.24	-$0.89	Less
CONSOLIDATED ELECTIONS	$0.00	$72.95	-$72.95	Less
DO NOT PAY THESE TOTALS	**$18,943.73**	**$18,461.66**	**$482.07**	**More**

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

TAX CALCULATOR

2023 Assessed Value	245,000
2024 Property Value	2,450,000
2024 Assessment Level	X 10%
2024 Assessed Value	245,000
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	743,698
2024 Local Tax Rate	X 8.309459%
2024 Total Tax Before Exemptions	61,797.28

2024 Total Tax Before Exemptions	61,797.28
Homeowner's Exemption	-830.95
Senior Citizen Exemption	-664.76
Senior Freeze Exemption	-41,357.84
2024 Total Tax After Exemptions	18,943.73
First Installment	10,153.91
Second Installment +	8,789.82
Total 2024 Tax (Payable in 2025)	18,943.73

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $10,153.91

PROPERTY LOCATION

2805 LAKESIDE CT
EVANSTON IL 60201

MAILING ADDRESS

JOYCE L SCHMOLL
2805 LAKESIDE CT
EVANSTON IL 60201-1743

TOTAL PAYMENT DUE	2024 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 06/15/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	04-24-412-023-0000	133	25029	2024	(2025)	Northfield	2-04

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $13,012.01 **-$119.39 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCHOOL DISTRICT 29	$4,920.70	$4,958.22	-$37.52	Less
NEW TRIER TOWNSHIP HIGH SCHOOL 203	$3,702.43	$3,673.71	$28.72	More
VILLAGE OF NORTHFIELD	$1,581.60	$1,567.11	$14.49	More
METRO WATER RECLAMATION DIST OF GR CHGO	$600.91	$633.08	-$32.17	Less
NORTHFIELD PARK DISTRICT	$428.21	$429.39	-$1.18	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$417.53	$416.55	$0.98	More
COUNTY OF COOK	$415.02	$311.94	$103.08	More
WINNETKA-NORTHFIELD PUBLIC LIBRARY DIST	$381.92	$379.85	$2.07	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$137.40	$141.30	-$3.90	Less
PUBLIC SAFETY PUBLIC SAFETY	$136.81	$141.30	-$4.49	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$121.06	$137.63	-$16.57	Less
ROAD AND BRIDGE NORTHFIELD	$94.05	$93.59	$0.46	More
TOWN NORTHFIELD	$44.57	$44.04	$0.53	More
GENERAL ASSISTANCE NORTHFIELD	$16.37	$16.52	-$0.15	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$13.43	$14.68	-$1.25	Less
CONSOLIDATED ELECTIONS	$0.00	$58.72	-$58.72	Less
DO NOT PAY THESE TOTALS	**$13,012.01**	**$13,131.40**	**-$119.39**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	64,487
2024 Property Value	2,308,500
2024 Assessment Level	X 10%
2024 Assessed Value	230,850
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	700,745
2024 Local Tax Rate	X 7.371738%
2024 Total Tax Before Exemptions	51,657.09

2024 Total Tax Before Exemptions	51,657.09
Homeowner's Exemption	-737.17
Senior Citizen Exemption	-589.74
Senior Freeze Exemption	-37,318.17
2024 Total Tax After Exemptions	13,012.01
First Installment	7,222.27
Second Installment +	5,789.74
Total 2024 Tax (Payable in 2025)	13,012.01

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $7,222.27

PROPERTY LOCATION

185 WAGNER RD
NORTHFIELD IL 60093

MAILING ADDRESS

ALSAMMAN & MYSLIWEC
185 WAGNER RD
NORTHFIELD IL 60093-3246

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	05-17-203-027-0000	099	23008	2023	(2024)	NEW TRIER	2-09

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $23,589.03 **$678.27 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Winnetka Public School District 36	$9,458.94	$9,038.47	$420.47	More
New Trier High School 203 (Winnetka)	$6,144.32	$5,901.86	$242.46	More
Village of Winnetka	$2,731.49	$2,670.11	$61.38	More
Winnetka Park District	$1,141.70	$1,092.60	$49.10	More
Metro Water Reclamation Dist of Chicago	$1,058.84	$1,147.84	-$89.00	Less
Oakton College Dist Skokie Des Plaines	$696.68	$678.27	$18.41	More
Winnetka-Northfield Public Library Dist	$635.30	$607.68	$27.62	More
County of Cook	$521.76	$761.14	-$239.38	Less
Cook County Public Safety	$426.60	$325.32	$101.28	More
Cook County Health Facilities	$236.32	$236.32	$0.00	-
Cook County Forest Preserve District	$230.18	$248.60	-$18.42	Less
Town of New Trier	$159.59	$153.45	$6.14	More
Consolidated Elections	$98.21	$0.00	$98.21	More
North Shore Mosq Abate. Dist Northfield	$24.55	$24.55	$0.00	-
General Assistance New Trier	$24.55	$24.55	$0.00	-
SD 35 Bond/Pt Assumed By SD 36	$0.00	$0.00	$0.00	-
Road & Bridge New Trier	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$23,589.03**	**$22,910.76**	**$678.27**	**More**

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

This tax bill has been identified to be paid by a bank/mortgage company. Verify by contacting your lender. Do not double-pay this bill.

TAX CALCULATOR

2022 Assessed Value	228,999
2023 Property Value	2,289,990
2023 Assessment Level	X 10%
2023 Assessed Value	228,999
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	690,730
2023 Local Tax Rate	X 7.686000%
2023 Total Tax Before Exemptions	53,089.51

2023 Total Tax Before Exemptions	53,089.51
Homeowner's Exemption	-768.60
Senior Citizen Exemption	-614.88
Senior Freeze Exemption	-28,117.00
2023 Total Tax After Exemptions	23,589.03
First Installment	12,600.92
Second Installment +	10,988.11
Total 2023 Tax (Payable in 2024)	23,589.03

IMPORTANT MESSAGES

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

845 GLEN OAK DR
WINNETKA IL 60093 1505

MAILING ADDRESS

BENJAMIN JAMES TRAPANI
845 GLEN OAK DR
WINNETKA IL 60093-1505

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
11-20-100-008-0000	059	17001	2024	(2025)	Evanston	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $19,383.81 **$491.25 MORE than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCHOOL DISTRICT C C 65	$8,166.95	$7,819.72	$347.23	More
EVANSTON TOWNSHIP HIGH SCHOOL 202	$5,184.35	$4,971.48	$212.87	More
CITY OF EVANSTON	$2,985.82	$2,987.12	-$1.30	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$801.37	$812.10	-$10.73	Less
OAKTON COMMUNITY COLLEGE DISTRICT 535	$556.79	$534.34	$22.45	More
COUNTY OF COOK	$553.46	$400.18	$153.28	More
CITY OF EVANSTON LIBRARY FUND	$542.81	$520.22	$22.59	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$183.23	$181.25	$1.98	More
PUBLIC SAFETY PUBLIC SAFETY	$182.44	$181.25	$1.19	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$161.46	$176.54	-$15.08	Less
CITY OF EVANSTON GENERAL ASSISTANCE	$47.21	$68.26	-$21.05	Less
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$17.92	$18.83	-$0.91	Less
CONSOLIDATED ELECTIONS	$0.00	$75.33	-$75.33	Less
DO NOT PAY THESE TOTALS	**$19,383.81**	**$18,892.56**	**$491.25**	**More**

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

TAX CALCULATOR

2023 Assessed Value	211,205
2024 Property Value	2,112,050
2024 Assessment Level	X 10%
2024 Assessed Value	211,205
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	641,113
2024 Local Tax Rate	X 8.234696%
2024 Total Tax Before Exemptions	52,793.71

2024 Total Tax Before Exemptions	52,793.71
Homeowner's Exemption	-823.47
Senior Citizen Exemption	-658.78
Senior Freeze Exemption	-31,927.65
2024 Total Tax After Exemptions	19,383.81
First Installment	10,390.91
Second Installment +	8,992.90
Total 2024 Tax (Payable in 2025)	19,383.81

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $10,546.77

MAILING ADDRESS

JAH LIVES LLC
212 PROSPERITY 1
FREDERIKSTED 00840-0000

In most cases, Illinois law does not permit property tax exemptions on LLC-owned residential properties. However, an exception to this general practice is documented in the 2026 TRAEN study (pp. 28–29). In that case, the LLC identified a single individual as both the resident-owner and LLC manager, holding a valid legal leasehold interest in the property. The resident-owner personally paid his home's real estate taxes. The alleged erroneous homeowner and senior exemptions penalty of $8,000 was dismissed.

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-08-120-019-0000	477	73105	2024	(2025)	Lakeview	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $5,357.43 **-$304.67 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$2,939.08	$2,074.54	$864.54	More
CITY OF CHICAGO	$1,210.76	$950.31	$260.45	More
METRO WATER RECLAMATION DIST OF GR CHGO	$275.58	$203.39	$72.19	More
CHICAGO PARK DISTRICT	$238.14	$187.47	$50.67	More
COUNTY OF COOK	$190.32	$118.74	$71.58	More
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$120.99	$93.14	$27.85	More
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$104.88	$84.30	$20.58	More
CITY OF CHICAGO LIBRARY FUND	$96.41	$76.05	$20.36	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$63.01	$45.39	$17.62	More
PUBLIC SAFETY PUBLIC SAFETY	$62.74	$45.39	$17.35	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$55.52	$44.22	$11.30	More
TIF TRANSIT CITY OF CHICAGO-RPM1	$0.00	$677.77	-$677.77	Less
DO NOT PAY THESE TOTALS	**$5,357.43**	**$5,662.10**	**-$304.67**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	163,000
2024 Property Value	1,830,000
2024 Assessment Level	X 10%
2024 Assessed Value	183,001
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	555,500
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	36,766.36

2024 Total Tax Before Exemptions	36,766.36
Homeowner's Exemption	-661.86
Senior Citizen Exemption	-529.49
Senior Freeze Exemption	-30,217.58
2024 Total Tax After Exemptions	5,357.43
First Installment	3,114.16
Second Installment +	2,243.27
Total 2024 Tax (Payable in 2025)	5,357.43

IMPORTANT MESSAGES

Records indicate taxes for prior years may be due.

Visit the Clerk's delinquent tax search at COOKCOUNTYCLERKIL.GOV

NOTICE

PROPERTY LOCATION

5344 N MAGNOLIA AVE
CHICAGO IL 60640

MAILING ADDRESS

JACK CECCHINI & EVA GL
5344 N MAGNOLIA AVE
CHICAGO IL 60640-2205

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-33-108-008-0000	494	74026	2024	(2025)	North Chicago	2-06

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $4,220.44

-$36,173.94 LESS than 2023

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$2,315.32	$16,153.35	-$13,838.03	Less
CITY OF CHICAGO	$953.80	$7,248.59	-$6,294.79	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$217.09	$1,551.35	-$1,334.26	Less
CHICAGO PARK DISTRICT	$187.62	$1,429.93	-$1,242.31	Less
COUNTY OF COOK	$149.93	$870.66	-$720.73	Less
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$95.31	$710.47	-$615.16	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$82.62	$643.02	-$560.40	Less
CITY OF CHICAGO LIBRARY FUND	$75.95	$580.06	-$504.11	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$49.64	$346.25	-$296.61	Less
PUBLIC SAFETY PUBLIC SAFETY	$49.42	$346.25	-$296.83	Less
FOREST PRESERVE DISTRICT OF COOK COUNTY	$43.74	$337.25	-$293.51	Less
TIF TRANSIT CITY OF CHICAGO-RPM1	$0.00	$3,940.24	-$3,940.24	Less
DO NOT PAY THESE TOTALS	**$4,220.44**	**$40,394.38**	**-$36,173.94**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	197,421
2024 Property Value	1,800,000
2024 Assessment Level	X 10%
2024 Assessed Value	180,001
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	546,393
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	36,163.62

2024 Total Tax Before Exemptions	36,163.62
Homeowner's Exemption	-661.86
Senior Citizen Exemption	-529.49
Senior Freeze Exemption	-30,751.83
2024 Total Tax After Exemptions	4,220.44
First Installment	2,453.28
Second Installment +	1,767.16
Total 2024 Tax (Payable in 2025)	4,220.44

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $2,453.28

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

2239 N BURLING ST
CHICAGO IL 60614

MAILING ADDRESS

KATHRYN SMITH
2239 BURLING ST
CHICAGO IL 60614-3711

TOTAL PAYMENT DUE
$0.00
By 07/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-18-210-002-0000	480	73001	2023	(2024)	LAKE VIEW	2-11

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $5,844.18 **-$33.42 LESS than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$3,199.05	$3,138.90	$60.15	More
City of Chicago	$1,346.79	$1,360.16	-$13.37	Less
Metro Water Reclamation Dist of Chicago	$288.24	$312.47	-$24.23	Less
Chicago Park District	$265.68	$269.86	-$4.18	Less
County of Cook	$142.04	$207.20	-$65.16	Less
Chicago Community College District	$132.01	$129.50	$2.51	More
Chicago School Bldg & Imp Fund	$119.47	$127.83	-$8.36	Less
Cook County Public Safety	$116.13	$88.56	$27.57	More
Chicago Library Fund	$107.78	$111.12	-$3.34	Less
Cook County Health Facilities	$64.33	$64.33	$0.00	-
Cook County Forest Preserve District	$62.66	$67.67	-$5.01	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$5,844.18**	**$5,877.60**	**-$33.42**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	179,000
2023 Property Value	1,790,000
2023 Assessment Level	X 10%
2023 Assessed Value	179,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	539,918
2023 Local Tax Rate	X 6.995000%
2023 Total Tax Before Exemptions	37,767.26

2023 Total Tax Before Exemptions	37,767.26
Homeowner's Exemption	-699.50
Senior Citizen Exemption	-559.60
Senior Freeze Exemption	-30,663.98
2023 Total Tax After Exemptions	5,844.18
First Installment	3,232.68
Second Installment +	2,611.50
Total 2023 Tax (Payable in 2024)	5,844.18

IMPORTANT MESSAGES

PROPERTY LOCATION

4651 N HERMITAGE AVE
CHICAGO IL 60640 8091

MAILING ADDRESS

F & E CORREA
4651 N HERMITAGE AVE
CHICAGO IL 60640-8091

TOTAL PAYMENT DUE	2024 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 06/15/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	14-28-312-015-0000	486	73105	2024	(2025)	Lakeview	2-11

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $2,739.34 **-$155.75 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$1,502.79	$1,060.74	$442.05	More
CITY OF CHICAGO	$619.09	$485.90	$133.19	More
METRO WATER RECLAMATION DIST OF GR CHGO	$140.90	$103.99	$36.91	More
CHICAGO PARK DISTRICT	$121.77	$95.85	$25.92	More
COUNTY OF COOK	$97.32	$60.71	$36.61	More
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$61.87	$47.62	$14.25	More
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$53.63	$43.11	$10.52	More
CITY OF CHICAGO LIBRARY FUND	$49.29	$38.89	$10.40	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$32.22	$23.21	$9.01	More
PUBLIC SAFETY PUBLIC SAFETY	$32.08	$23.21	$8.87	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$28.38	$22.61	$5.77	More
TIF TRANSIT CITY OF CHICAGO-RPM1	$0.00	$346.55	-$346.55	Less
DO NOT PAY THESE TOTALS	**$2,739.34**	**$2,895.09**	**-$155.75**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	159,000
2024 Property Value	1,640,000
2024 Assessment Level	X 10%
2024 Assessed Value	164,000
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	497,822
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	32,948.91

2024 Total Tax Before Exemptions	32,948.91
Homeowner's Exemption	-661.86
Senior Citizen Exemption	-529.49
Senior Freeze Exemption	-29,018.22
2024 Total Tax After Exemptions	2,739.34
First Installment	1,592.30
Second Installment +	1,147.04
Total 2024 Tax (Payable in 2025)	2,739.34

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $1,592.30

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION	MAILING ADDRESS
2527 N BURLING ST CHICAGO IL 60614	2527 N BURLING LLC 2525 N BURLING ST CHICAGO IL 60614-2509

In most cases, Illinois law does not permit property tax exemptions on LLC-owned residential properties. However, an exception to this general practice is documented in the 2026 TRAEN study (pp. 28–29). In that case, the LLC identified a single individual as both the resident-owner and LLC manager, holding a valid legal leasehold interest in the property. The resident-owner personally paid his home's real estate taxes. The alleged erroneous homeowner and senior exemptions penalty of $8,000 was dismissed.

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	13-13-329-025-0000	335	71128	2023	(2024)	JEFFERSON	2-11

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $3,629.27 **-$18,902.65 LESS than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$1,979.55	$11,990.43	-$10,010.88	Less
City of Chicago	$833.39	$5,195.75	-$4,362.36	Less
Metro Water Reclamation Dist of Chicago	$178.36	$1,193.62	-$1,015.26	Less
Chicago Park District	$164.40	$1,030.85	-$866.45	Less
County of Cook	$87.91	$791.48	-$703.57	Less
Chicago Community College District	$81.68	$494.68	-$413.00	Less
Chicago School Bldg & Imp Fund	$73.93	$488.30	-$414.37	Less
Cook County Public Safety	$71.86	$338.30	-$266.44	Less
Chicago Library Fund	$66.69	$424.47	-$357.78	Less
Cook County Health Facilities	$39.81	$245.74	-$205.93	Less
Cook County Forest Preserve District	$38.77	$258.51	-$219.74	Less
North River Expanded Mental Health Serv	$12.92	$79.79	-$66.87	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$3,629.27**	**$22,531.92**	**-$18,902.65**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	116,000
2023 Property Value	1,160,000
2023 Assessment Level	X 10%
2023 Assessed Value	116,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	349,891
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	24,562.35

2023 Total Tax Before Exemptions	24,562.35
Homeowner's Exemption	-702.00
Senior Citizen Exemption	-561.60
Senior Freeze Exemption	-19,529.08
Disabled Persons Exemption	-140.40
2023 Total Tax After Exemptions	3,629.27
First Installment	3,629.27
Second Installment +	0.00
Total 2023 Tax (Payable in 2024)	3,629.27

IMPORTANT MESSAGES

- Refund Due for Current Tax Year

PROPERTY LOCATION

4022 N FRANCISCO AVE
CHICAGO IL 60618 9062

MAILING ADDRESS

S TUTHORN
4022 N FRANCISCO
CHICAGO IL 60618-9062

Refund is Due

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	13-13-215-013-0000	334	71128	2023	(2024)	JEFFERSON	2-06

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $5,081.57 **-$28.95 LESS than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$2,771.70	$2,719.58	$52.12	More
City of Chicago	$1,166.88	$1,178.46	-$11.58	Less
Metro Water Reclamation Dist of Chicago	$249.74	$270.73	-$20.99	Less
Chicago Park District	$230.19	$233.81	-$3.62	Less
County of Cook	$123.05	$179.52	-$56.47	Less
Chicago Community College District	$114.37	$112.20	$2.17	More
Chicago School Bldg & Imp Fund	$103.51	$110.75	-$7.24	Less
Cook County Public Safety	$100.62	$76.73	$23.89	More
Chicago Library Fund	$93.38	$96.27	-$2.89	Less
Cook County Health Facilities	$55.74	$55.74	$0.00	-
Cook County Forest Preserve District	$54.29	$58.63	-$4.34	Less
North River Expanded Mental Health Serv	$18.10	$18.10	$0.00	-
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$5,081.57**	**$5,110.52**	**-$28.95**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	114,999
2023 Property Value	1,149,990
2023 Assessment Level	X 10%
2023 Assessed Value	114,999
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	346,871
2023 Local Tax Rate	X 7.020000%
2023 Total Tax Before Exemptions	24,350.34

2023 Total Tax Before Exemptions	24,350.34
Homeowner's Exemption	-702.00
Senior Citizen Exemption	-561.60
Senior Freeze Exemption	-18,005.18
2023 Total Tax After Exemptions	5,081.57
First Installment	2,810.79
Second Installment +	2,270.78
Total 2023 Tax (Payable in 2024)	5,081.57

IMPORTANT MESSAGES

PROPERTY LOCATION

4545 N MANOR AVE
CHICAGO IL 60625 3839

MAILING ADDRESS

MARY LUDWIG
4545 N MANOR AVE
CHICAGO IL 60625-3839

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	09-14-319-009-0000	088	22021	2023	(2024)	MAINE	2-11

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $11,203.00 **-$12,168.52 LESS than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
East Maine School Dist 63 (Des Plaines)	$4,211.29	$8,970.80	-$4,759.51	Less
Maine Township High School District 207	$3,310.28	$6,943.40	-$3,633.12	Less
Village of Niles	$1,134.46	$2,165.75	-$1,031.29	Less
Niles Park District	$507.56	$1,075.82	-$568.26	Less
Niles-Maine District Library	$466.90	$714.39	-$247.49	Less
Metro Water Reclamation Dist of Chicago	$452.47	$1,056.05	-$603.58	Less
Oakton College Dist Skokie Des Plaines	$297.72	$624.03	-$326.31	Less
County of Cook	$222.95	$700.29	-$477.34	Less
Cook County Public Safety	$182.30	$299.31	-$117.01	Less
Cook County Health Facilities	$100.99	$217.42	-$116.43	Less
Cook County Forest Preserve District	$98.36	$228.72	-$130.36	Less
Town of Maine	$86.56	$180.71	-$94.15	Less
Road & Bridge Maine	$59.02	$132.71	-$73.69	Less
Consolidated Elections	$41.97	$0.00	$41.97	More
General Assistance Maine	$17.05	$36.71	-$19.66	Less
Northwest Mosq Abatement Dist Wheeling	$13.12	$25.41	-$12.29	Less
Morton Grove-Niles Water Commission	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$11,203.00**	**$23,371.52**	**-$12,168.52**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	99,999
2023 Property Value	999,990
2023 Assessment Level	X 10%
2023 Assessed Value	99,999
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	301,627
2023 Local Tax Rate	X 8.542000%
2023 Total Tax Before Exemptions	25,764.98

2023 Total Tax Before Exemptions	25,764.98
Homeowner's Exemption	-854.20
Senior Citizen Exemption	-683.36
Senior Freeze Exemption	-13,024.41
2023 Total Tax After Exemptions	11,203.00
First Installment	5,970.50
Second Installment +	5,232.50
Total 2023 Tax (Payable in 2024)	11,203.00

IMPORTANT MESSAGES

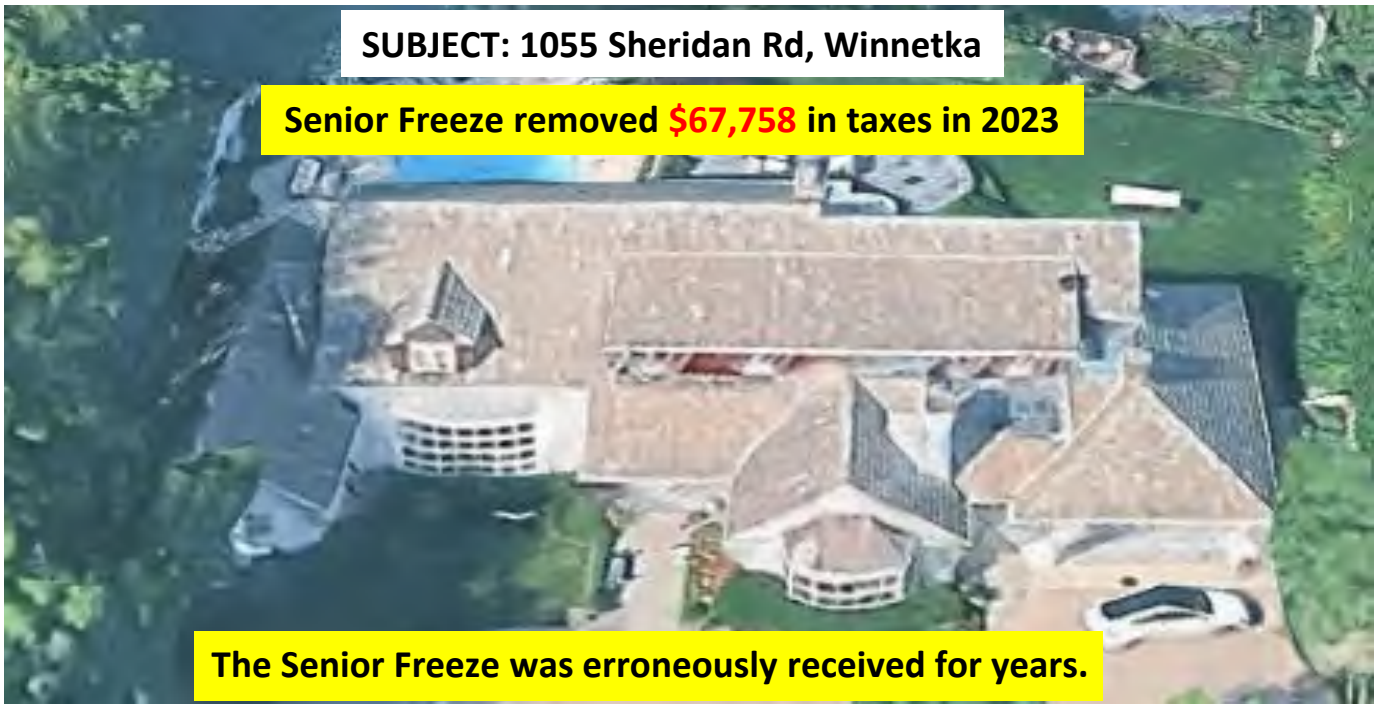
PROPERTY LOCATION

8412 W OAK AVE
NILES IL 60714 1430

MAILING ADDRESS

NICHOLAS D KOUZOUKAS
8412 OAK ST
NILES IL 60714-1430

Senior Freeze Recipient Mansion Taxes vs. Neighboring Properties



PIN	Address	Class	Bldg SF	2023 Mkt Val	2024 Mkt Val	23 EX	24 EX	2023 Tax Bill	2024 Tax Bill
05-17-201-006-	1077 Sheridan Rd	2-09	10,907	$12,513,680	$12,513,680	HO	HO	$289,340	$300,946
05-17-203-042-	1035 Sheridan Rd	2-09	9,633	$12,379,200	$12,379,200	HO	HO	$286,222	$297,703
05-17-203-039-	973 Sheridan Rd	2-09	9,653	$9,800,000	$9,800,000	--	--	$227,196	$236,306
05-17-203-021-	985 Sheridan Rd	2-09	**6,632**	$6,621,510	$6,621,510	HO, SR	HO, SR	**$152,125**	**$158,233**
05-17-203-022-	979 Sheridan Rd	2-04	3,703	$5,738,800	$5,738,800	HO, SR	HO, SR	$131,661	$136,949
05-17-203-016-	**1055 Sheridan Rd**	**2-09**	**6,110**	**$7,134,050**	**$7,134,050**	**HO, SR, FRZ**	**--**	**$96,249**	**$172,022**
05-17-203-024-	1005 Sheridan Rd	2-09	7,760	$3,300,000	$3,300,000	--	--	$76,505	$72,354
05-17-203-023-	1015 Sheridan Rd	2-09	5,800	$2,950,000	$2,950,000	--	--	$68,391	$71,133
05-17-203-020-	977 Sheridan Rd	2-09	5,794	$2,850,780	$2,740,070	HO	HO	$65,322	$65,276

Subject 1055 Sheridan Rd had been receiving the Senior Freeze for many years despite not qualifying for the Exemption. Subject's 2023 taxes after the Freeze were $96,249 - 48% higher than the $65,000 maximum income limit.

After TRAEN's investigation, the Assessor's Office issued an Erroneous Exemption notice for multiple prior years. The Chicago Sun-Times reported that the owner had to pay $294,889 to the county for erroneously claiming the Freeze. TRAEN estimates that late interest would have added an additional $23,508 in fines for a total of $318,397.

Property also identified in TRAEN's 2021 study, and identified again in 2026.

Source: Cook County Assessor's Office, Cook County Treasurer's Office, Chicago Sun-Times

Training, Research, Advocacy, and Education Network, TRAEN

1055 Sheridan Rd Market Value & Taxes, 2005-2024
19 Years of Erroneous Senior Freeze Exemption

Tax Year	Mkt Val	Tax Rate	Tax Before Exemptions	FRZ EX	Taxes Billed	Taxes Paid
2024	$7,134,050	7.943%	$172,022	$0	$172,022	$52,937
2023	$7,134,050	7.686%	$165,391	$67,758	$96,249	$164,344
2022	$7,134,050	7.465%	$155,704	$60,878	$93,482	$160,448
2021	$5,250,020	8.643%	$136,250	$26,461	$108,234	$141,612
2020	$5,250,020	7.923%	$134,080	$33,437	$99,217	$143,330
2019	$5,875,770	**7.750%**	$132,787	$45,840	$85,552	$150,623
2018	$5,346,250	**7.750%**	$120,609	$16,027	$103,187	$105,682
2017	$5,346,250	**7.750%**	$122,755	$48,538	$72,822	$72,822
2016	$5,346,250	**7.750%**	$116,146	$15,838	$99,378	$99,378
2015	$4,760,240	**7.750%**	$98,446	$11,389	$86,127	$86,127
2014	$5,040,620	**7.750%**	$106,463	$29,762	$75,771	$85,845
2013	$5,040,620	**7.750%**	$103,994	$28,924	$74,140	$89,661
2012	$5,341,600	**7.750%**	$116,145	$49,006	$66,208	$72,788
2011	$5,341,600	**7.750%**	$122,975	$62,870	$59,330	$66,511
2010	$5,341,600	**7.750%**	$136,611	$34,103	$101,734	$125,061
2009	$5,887,800	**7.750%**	$153,779	$50,280	$102,724	$104,373
2008	$6,197,690	**7.750%**	$143,068	$45,283	$97,049	$99,369
2007	$6,651,170	**7.750%**	$146,593	$45,780	$100,116	$100,116
2006	$3,283,790	**7.750%**	$68,907	$9,975	$58,273	$58,273
2005	$3,283,790	**7.750%**	$69,528	$11,643	$57,264	$57,264
Total			**$2,522,253**	**$693,790**	**$1,808,881**	**$2,036,564**

Est. Savings from 19 Years of Senior Freeze: **$693,790**

Frz Exemption Amount based on Taxes Billed given by Cook County Treasurer's Office.

Placeholder tax rate of 7.750% used for Tax Years 2005-2019.

Source:s Office, Cook County Treasurer's Office
Training, Research, Advocacy, and Education Network, TRAEN

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 06/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	05-17-203-016-0000	099	23008	2023	(2024)	NEW TRIER	2-09

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $96,249.47 **$2,767.51 MORE than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Winnetka Public School District 36	$38,594.96	$36,879.35	$1,715.61	More
New Trier High School 203 (Winnetka)	$25,070.45	$24,081.15	$989.30	More
Village of Winnetka	$11,145.20	$10,894.75	$250.45	More
Winnetka Park District	$4,658.44	$4,458.08	$200.36	More
Metro Water Reclamation Dist of Chicago	$4,320.33	$4,683.49	-$363.16	Less
Oakton College Dist Skokie Des Plaines	$2,842.65	$2,767.52	$75.13	More
Winnetka-Northfield Public Library Dist	$2,592.20	$2,479.49	$112.71	More
County of Cook	$2,128.86	$3,105.63	-$976.77	Less
Cook County Public Safety	$1,740.66	$1,327.41	$413.25	More
Cook County Health Facilities	$964.25	$964.25	$0.00	-
Cook County Forest Preserve District	$939.20	$1,014.34	-$75.14	Less
Town of New Trier	$651.18	$626.14	$25.04	More
Consolidated Elections	$400.73	$0.00	$400.73	More
North Shore Mosq Abate. Dist Northfield	$100.18	$100.18	$0.00	-
General Assistance New Trier	$100.18	$100.18	$0.00	-
SD 35 Bond/Pt Assumed By SD 36	$0.00	$0.00	$0.00	-
Road & Bridge New Trier	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$96,249.47**	**$93,481.96**	**$2,767.51**	**More**

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

TAX CALCULATOR

2022 Assessed Value	713,405
2023 Property Value	7,134,050
2023 Assessment Level	X 10%
2023 Assessed Value	713,405
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	2,151,844
2023 Local Tax Rate	X 7.686000%
2023 Total Tax Before Exemptions	165,390.73

2023 Total Tax Before Exemptions	165,390.73
Homeowner's Exemption	-768.60
Senior Citizen Exemption	-614.88
Senior Freeze Exemption	-67,757.78
2023 Total Tax After Exemptions	96,249.47
First Installment	51,415.08
Second Installment +	44,834.39
Total 2023 Tax (Payable in 2024)	96,249.47

IMPORTANT MESSAGES

- Records indicate taxes for prior years may be due.

Visit the Clerk's delinquent tax search at cookcountyclerk.com

2023: $67,758 in taxes removed by Senior Freeze

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

1055 SHERIDAN RD
WINNETKA IL 60093 1535

MAILING ADDRESS

JILL FITZGERALD
1055 SHERIDAN ROAD
WINNETKA IL 60093-1535

TOTAL PAYMENT DUE	2024 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 05/15/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	05-17-203-016-0000	099	23008	2024	(2025)	New Trier	2-09

IF PAYING LATE, PLEASE PAY	05/16/2026 - 06/15/2026	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $172,022.03 **$75,772.56 MORE than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
SCH DISTRICT 36	$69,488.53	$38,594.96	$30,893.57	More
NEW TRIER TOWNSHIP HIGH SCHOOL 203	$45,423.32	$25,070.45	$20,352.87	More
VILLAGE OF WINNETKA	$19,991.19	$11,145.20	$8,845.99	More
WINNETKA PARK DISTRICT	$8,511.51	$4,658.44	$3,853.07	More
METRO WATER RECLAMATION DIST OF GR CHGO	$7,372.47	$4,320.33	$3,052.14	More
OAKTON COMMUNITY COLLEGE DISTRICT 535	$5,122.39	$2,842.65	$2,279.74	More
COUNTY OF COOK	$5,091.68	$2,128.86	$2,962.82	More
WINNETKA-NORTHFIELD PUBLIC LIBRARY DIST	$4,685.65	$2,592.20	$2,093.45	More
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$1,685.68	$964.25	$721.43	More
PUBLIC SAFETY PUBLIC SAFETY	$1,678.40	$964.25	$714.15	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$1,485.29	$939.20	$546.09	More
TOWN NEW TRIER	$1,153.97	$651.18	$502.79	More
GENERAL ASSISTANCE NEW TRIER	$167.09	$100.18	$66.91	More
NORTH SHORE MOSQUITO ABATEMENT DISTRICT	$164.86	$100.18	$64.68	More
S.D. 35 BOND/PART ASSUMED S.D. 36 PER AN	$0.00	$0.00	$0.00	-
CONSOLIDATED ELECTIONS	$0.00	$400.73	-$400.73	Less
DO NOT PAY THESE TOTALS	**$172,022.03**	**$96,249.47**	**$75,772.56**	**More**

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

TAX CALCULATOR

2023 Assessed Value	713,405
2024 Property Value	7,134,050
2024 Assessment Level	X 10%
2024 Assessed Value	713,405
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	2,165,541
2024 Local Tax Rate	X 7.943607%
2024 Total Tax Before Exemptions	172,022.03

2024 Total Tax Before Exemptions	172,022.03
Homeowner's Exemption	.00
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2024 Total Tax After Exemptions	172,022.03
First Installment	52,937.21
Second Installment +	119,084.82
Total 2024 Tax (Payable in 2025)	172,022.03

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $52,937.21

2024: Freeze & other Exemptions removed

PROPERTY LOCATION

1055 SHERIDAN RD
WINNETKA IL 60093

MAILING ADDRESS

JILL FITZGERALD
1055 SHERIDAN ROAD
WINNETKA IL 60093-1535

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

TOTAL PAYMENT DUE	2023 Second Installment Property Tax Bill - Cook County Electronic Bill					
$0.00 By 07/01/2026	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
	14-30-407-039-0000	491	73001	2023	(2024)	LAKE VIEW	2-03

IF PAYING LATE, PLEASE PAY	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	09/02/2026 - 10/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $10,407.23

-$59.51 LESS than 2022

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$5,696.82	$5,589.70	$107.12	More
City of Chicago	$2,398.35	$2,422.15	-$23.80	Less
Metro Water Reclamation Dist of Chicago	$513.29	$556.44	-$43.15	Less
Chicago Park District	$473.12	$480.56	-$7.44	Less
County of Cook	$252.93	$368.99	-$116.06	Less
Chicago Community College District	$235.07	$230.61	$4.46	More
Chicago School Bldg & Imp Fund	$212.76	$227.63	-$14.87	Less
Cook County Public Safety	$206.81	$157.71	$49.10	More
Chicago Library Fund	$191.93	$197.88	-$5.95	Less
Cook County Health Facilities	$114.56	$114.56	$0.00	-
Cook County Forest Preserve District	$111.59	$120.51	-$8.92	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$10,407.23**	**$10,466.74**	**-$59.51**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	242,999
2023 Property Value	2,429,990
2023 Assessment Level	X 10%
2023 Assessed Value	242,999
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	732,958
2023 Local Tax Rate	X 6.995000%
2023 Total Tax Before Exemptions	51,270.41

2023 Total Tax Before Exemptions	51,270.41
Homeowner's Exemption	-699.50
Senior Citizen Exemption	-559.60
Senior Freeze Exemption	-39,604.08
2023 Total Tax After Exemptions	10,407.23
First Installment	5,756.71
Second Installment +	4,650.52
Total 2023 Tax (Payable in 2024)	10,407.23

IMPORTANT MESSAGES

PROPERTY LOCATION

1724 W ALTGELD ST
CHICAGO IL 60614 1994

MAILING ADDRESS

PETER&CAROLYN GRUENER
1724 W ALTGELD ST
CHICAGO IL 60614-1994

TOTAL PAYMENT DUE
$0.00
By 06/15/2026

2024 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-30-407-039-0000	491	73001	2024	(2025)	Lakeview	2-03

IF PAYING LATE, PLEASE PAY	06/16/2026 - 07/15/2026	07/16/2026 - 08/15/2026	08/16/2026 - 09/15/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2024 Tax Bill $9,847.23 **-$560.00 LESS than 2023**

Taxing District	2024 Tax	2023 Tax	Difference	
BOARD OF EDUCATION	$5,402.19	$5,696.82	-$294.63	Less
CITY OF CHICAGO	$2,225.43	$2,398.35	-$172.92	Less
METRO WATER RECLAMATION DIST OF GR CHGO	$506.52	$513.29	-$6.77	Less
CHICAGO PARK DISTRICT	$437.72	$473.12	-$35.40	Less
COUNTY OF COOK	$349.82	$252.93	$96.89	More
CHICAGO COMMUNITY COLLEGE DISTRICT 508	$222.40	$235.07	-$12.67	Less
CITY OF CHICAGO SCHOOL BLDG & IMP FUND	$192.77	$212.76	-$19.99	Less
CITY OF CHICAGO LIBRARY FUND	$177.20	$191.93	-$14.73	Less
COUNTY OF COOK HEALTH & HOSPITAL COMM.	$115.81	$114.56	$1.25	More
PUBLIC SAFETY PUBLIC SAFETY	$115.31	$114.56	$0.75	More
FOREST PRESERVE DISTRICT OF COOK COUNTY	$102.06	$111.59	-$9.53	Less
DO NOT PAY THESE TOTALS	**$9,847.23**	**$10,407.23**	**-$560.00**	**Less**

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

TAX CALCULATOR

2023 Assessed Value	243,001
2024 Property Value	1,250,001
2024 Assessment Level	X 10%
2024 Assessed Value	125,001
2024 State Equalizer	X 3.0355
2024 Equalized Assessed Value (EAV)	379,441
2024 Local Tax Rate	X 6.618606%
2024 Total Tax Before Exemptions	25,113.71

2024 Total Tax Before Exemptions	25,113.71
Homeowner's Exemption	-661.86
Senior Citizen Exemption	-529.49
Senior Freeze Exemption	-14,075.13
2024 Total Tax After Exemptions	9,847.23
First Installment	5,723.98
Second Installment +	4,123.25
Total 2024 Tax (Payable in 2025)	9,847.23

IMPORTANT MESSAGES

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF: $5,723.98

PROPERTY LOCATION

1724 W ALTGELD ST
CHICAGO IL 60614

MAILING ADDRESS

PETER&CAROLYN GRUENER
1724 W ALTGELD ST
CHICAGO IL 60614-1994

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

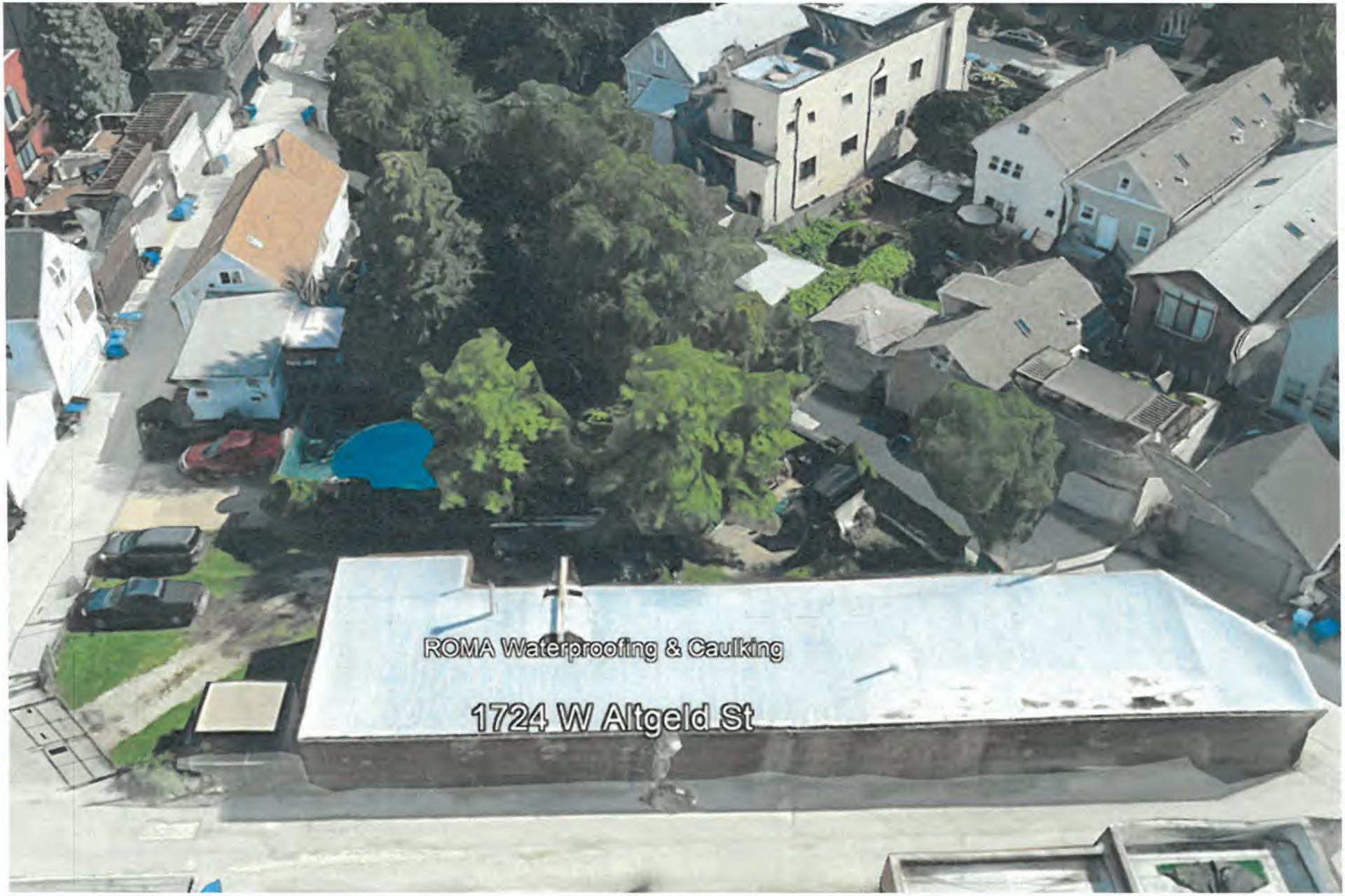
Recipient of the Senior Freeze Exemption

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption



1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption

BUILDING RECORD RESIDENTIAL

TOWNSHIP	VOLUME	PROPERTY CLASS AND NUMBER	MULTI CODE
LAKE VIEW	491	2-03 14-30-407-039	

01 HOME IMPROVEMENT QUESTIONNAIRE
Yes-

02 USE
Single Family-1
Multi Family-2

03 NO. OF TOTAL UNITS
Two-1 Three-2 Four-3
Five-4 Six-5 None-6

04 EXTERIOR CONSTRUCTION
Frame-1 Masonry-2
Frame/Masonry-3 Stucco-4

05 ROOF CONSTRUCTION
Single/Asphalt-1
Tar & Gavel-2 Slate-3
Shake-4 Tile-5 Other-6

06 BASEMENT TYPE
Full-1 Slab-2
Partial-3 Crawl-4

07 BASEMENT FINISHED
Formal Rec. Room-1
Apartment-2
Unfinished-3

08 CENTRAL HEATING
Warm Air-1
Hot Water Steam-2
Electric-3 None-4

OTHER HEATING
Floor Furnace-1 Unit Heater-2
Stove-3 Solar-4
None-5

09 CENTRAL AIR CONDITINING
Yes-1
No-2

10 ATTIC TYPE
Full-1
Partial-2
None-3

11 ATTIC FINISH
Living Area-1
Apartment-2
Unfinished-3

12 PLAN OF DESIGN
Artichect-1
Stock Plan-2

13 CATHEDRAL CEILING
Yes-1
No-2

14 CONST. QUALITY
Deluxe-1
Average-2
Poor-3

15 CONSTRUCTION RENOVATION
Yes-1
No-2

16 SITE DESIRABILITY
Beneficial To Value-1
Not Relevant To Value-2
Detracts From Value-3

17 STATE OF REPAIR
Above Average-1
Average-2
Below Average-3

18 ENCLOSED PORCH
Frame-1
Masonry-2
None-3

19 GARAGE SIZE
1 Car-1 1½ Car-2
2 Cars-3 2½ Cars-4
3 Cars-5 3½ Cars-6
None-7 4 Cars-8

20 TYPE OF CONSTRUCTION
Frame-1 Masonry-2
Frame/Masonry-3 Stucco-4

21 ATTACHED
Yes-1
No-2

22 GARAGE IN AREA
Yes-1
No-2

23 FIRST OTHER IMPROVEMENT
Code And Value

24 SECOND OTHER IMPROVEMENT
Code And Value

25 THIRD OTHER IMPROVEMENT
Code And Value

26 REASON / YEAR I.D. NUMBER

WRITE YOUR NUMERALS LIKE THIS

1 2 3 4 5 6 7 8 9 0

27 BUILDING SQUARE FOOT AREA

28 PROPERTY CLASS

29 NUMBER OF ROOMS (EXCLUDING BATHS)

30 NUMBER OF BEDROOMS

31 NUMBER OF FULL BATHS

32 NUMBER OF HALF BATHS

33 NUMBER OF FIREPLACES

34 NO. OF COMMERCIAL UNITS

35 TYPE OF RESIDENCE
One Story-1 Two Story-2
Three Story-3 Multi-Level-4
1.5-5 1.6-6 1.7-7 1.8-8
1.9-9

CC4901
cc7 - revised 3/04

BUILDING RECORD RESIDENTIAL

TOWN	VOLUME	CARD NO.	PROPERTY CLASS	AREA	SUB	BLOCK	PARCEL	MULTICODE
Lake View	491	1 OF 1	2-03	14	30	407	039	

PROPERTY ADDRESS 6724 W. ALTGELD, Chicago
ST. NO. ST. NAME CITY ZIP

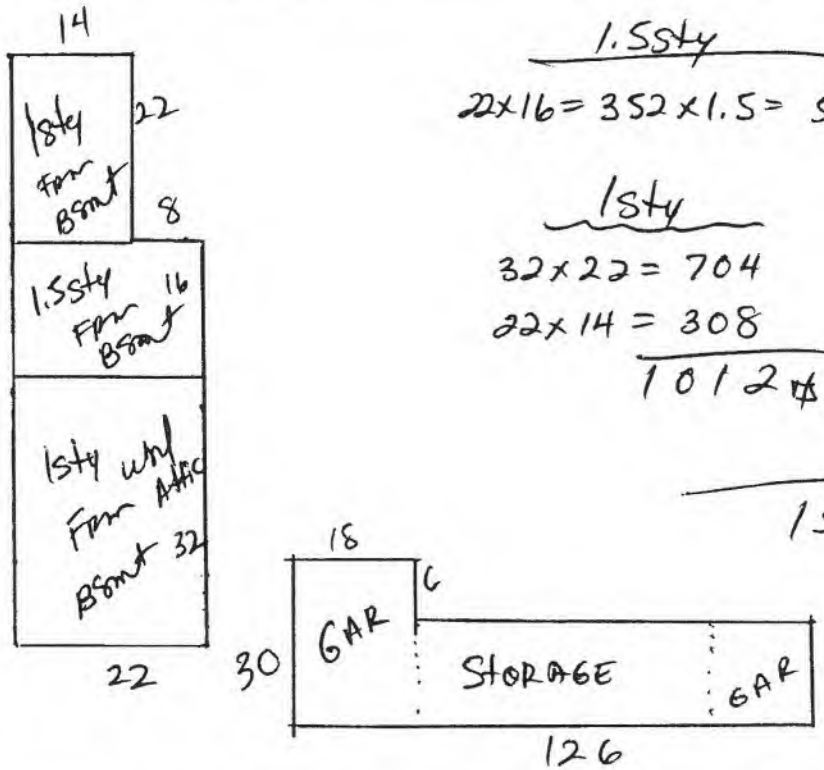
COMMENTS

1.5sty Frm
Bsmt 2-03
w/ 1540#

Per T.P. / owner
Small Barn
in Attic

GAR in Rear
+ Runs length
of Property

Frpl



1.5sty
22x16 = 352 x 1.5 = 528#

1sty
32x22 = 704
22x14 = 308
1012#

1540#

DWELLING COMPUTATIONS

STORY

	SF
Basement	
Heating	
Air. Cond.	
Plumbing	
Attic	
Deduct Comb. Sched.	
Addns.	
Porches	
Atth. Gar./Gar. in Area	
TOTAL	
GRADE	
TOTAL	
OTHER FEATURES	
Pt. Msnry Walls	
Fireplace	
Finished Basement	
Total	

Age	
CDU	
EFF. AGE	REL.
DEPT.	
Replacement Value	
NH	
Full Value	

PRO-RATION BREAKDOWN	KEY PARCEL NO.	PRO RATION%
%TO PAR.		
%TO PAR.		
%TO PAR.		

TOTAL FULL VAL. OTHER BLDGS.	PARTIAL ASSESSMENT	%
TOTAL FULL VAL. ALL BLDGS.	PARTIAL ASSESSMENT	

OCC. DATE	
PERMIT NO.	Repair 6-450
SOLD DATE	
AMOUNT	
DATE	11-13-09
NAME	GS

SUMMARY OF OTHER BUILDINGS

TYPE	NO.	CONSTRUCTION	SIZE	RATE	GRADE	ERECTED	CDU	REPL. VALUE	REL.	FULL VALUE

CC4901 / cc7a

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- Freeze-thaw spalling and cracking
- Interior moisture and mold development

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ROMA Waterproofing & Caulking
1724 W. Altgeld St.
Chicago, IL 60614-1994

See Hours

BBB Accreditation & Rating

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Business Entity Search

Choose a Search Method required

- ○ Business Name
- ○ Registered Agent
- ○ President
- ○ Secretary
- ○ Manager
- ○ Keyword
- ○ Partial Word
- ○ File Number

Start a New Search required

Submit

Filter by Entity

All

On a mobile device, swipe left or right to view the full data

Show 100 entries Search:

File Number	Entity Type	Entity Name	Entity Stat
01809466	LLC (ASE)	ROMA WATERPROOFING & CAULKING	ACTIVE

Showing 1 to 1 of 1 entries

Previous 1 Next

English

3800 N Sheffield Ave, Chicago

PIN: 14-20-211-025-0000

Market Value: $2,160,000

10,818 Square Feet

Unit 1: 9,000 SF Commercial

Unit 2: 1,818 SF Commercial

Property also identified in TRAEN's 2021 study, and identified again in 2026.

TOTAL PAYMENT DUE
$0.00
By 06/01/2026

2023 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-20-211-025-0000	484	73117	2023	(2024)	LAKE VIEW	2-12

IF PAYING LATE, PLEASE PAY	06/02/2026 - 07/01/2026	07/02/2026 - 08/01/2026	08/02/2026 - 09/01/2026	LATE INTEREST IS 0.75% PER MONTH, BY STATE LAW
	$0.00	$0.00	$0.00	

YOUR TAXING DISTRICTS

WHERE YOUR MONEY GOES

Total 2023 Tax Bill $14,607.59 **-$80.65 LESS than 2022**

Taxing District	2023 Tax	2022 Tax	Difference	
Board of Education Chicago	$4,275.68	$4,419.95	-$144.27	Less
Board of Education - from Transit TIF	$3,444.47	$3,155.03	$289.44	More
City of Chicago - TIF Transit RPM1	$2,458.55	$2,370.79	$87.76	More
City of Chicago	$2,041.31	$2,156.44	-$115.13	Less
Metro Water Reclamation Dist of Chicago	$436.88	$495.39	-$58.51	Less
Chicago Park District	$402.68	$427.84	-$25.16	Less
County of Cook	$318.41	$397.83	-$79.42	Less
Chicago SSA 17-2011	$316.58	$331.15	-$14.57	Less
Chicago Community College District	$200.08	$205.31	-$5.23	Less
Chicago School Bldg & Imp Fund	$181.08	$202.66	-$21.58	Less
Cook County Public Safety	$176.02	$140.40	$35.62	More
Chicago Library Fund	$163.36	$176.17	-$12.81	Less
Cook County Health Facilities	$97.51	$101.99	-$4.48	Less
Cook County Forest Preserve District	$94.98	$107.29	-$12.31	Less
Parks-Museum/Aquarium Bond	$0.00	$0.00	$0.00	-
DO NOT PAY THESE TOTALS	**$14,607.59**	**$14,688.24**	**-$80.65**	**Less**

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

TAX CALCULATOR

2022 Assessed Value	216,000
2023 Property Value	2,160,000
2023 Assessment Level	X 10%
2023 Assessed Value	216,000
2023 State Equalizer	X 3.0163
2023 Equalized Assessed Value (EAV)	651,521
2023 Local Tax Rate	X 7.245000%
2023 Total Tax Before Exemptions	47,202.70

2023 Total Tax Before Exemptions	47,202.70
Homeowner's Exemption	-724.50
Senior Citizen Exemption	-579.60
Senior Freeze Exemption	-31,291.01
2023 Total Tax After Exemptions	14,607.59
First Installment	8,078.53
Second Installment +	6,529.06
Total 2023 Tax (Payable in 2024)	14,607.59

IMPORTANT MESSAGES

Property also identified in TRAEN's 2021 study, and identified again in 2026.

PROPERTY LOCATION

3800 N SHEFFIELD AVE
CHICAGO IL 60613 2918

MAILING ADDRESS

WELLS OFFUTT
1000 W GRACE ST
CHICAGO IL 60613-2902

COOK COUNTY ASSESSOR'S OFFICE

Database Subscription Site

User: araila Logout

Subscribers Exemptions Appeals Forms Search Info

Property Search Details

View Property Record Card

Property Index Number:	14-20-211-025-0000
Address:	3800 N SHEFFIELD AVE
City:	CHICAGO
Township:	Lake View
Neighborhood:	84
Taxcode:	73117

14202110250000 06/30/2008

Assessed Valuation

	2025 Board Certified Assessment	2024 Board of Review Certified
Land Assessed Value:	100,494	100,494
Building Assessed Value:	100,506	100,506
Total Assessed Value:	201,000	201,000
Estimated Market Value:	2,010,000	2,010,000

Property Characteristics

Class:	2-12
Description:	Two to six apartments, up to 62 years
Residence Type:	Two Story
Use:	Multi Family
Apartments:	0
Exterior Construction:	Masonry
Full Baths:	2
Half Baths:	1
Basement:[1]	Full and Unfinished
Attic:	Full and Unfinished
Central Air:	No
Number of Fireplaces:	0
Garage Type:[2]	None
Building Square Footage:	10,818
Assessment Pass:	Board Certified
Age:	117
Land Square Footage:	9,000

[1]Excluded from Building Square footage, except apartment
[2]Excluded from Building Square footage

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Cook County Assessor's Office
118 North Clark Street, Third Floor, Chicago, IL 60602

Parcel #: 14202110250000 Neighborhood: 73084

3800 N SHEFFIELD AVE ROLL: RP

Tax Year: 2025 (Taxes Payable in 2026)

Dwelling Characteristics

Tax Year	2025
Card	1
Parcel #	14-20-211-025-0000
Class	212 - Mixed-use commercial/residential building with apartment and commercial area totaling 6 units or less and below 20,000 square feet of building area
Level of Assessment	
Use	MULTI FAMILY
Incentive Number	
Exterior Construction	MASONRY
Roof Construction	TAR & GRAVEL
Type of Residence	TWO STORY
Style	Mixed-Use - 6 Units or Less 2-12
Total Number of Units	TWO
Year Built	1908
CDU	AVERAGE
Alternative CDU	AVERAGE
Construction Quality	AVERAGE
State of Repair	AVERAGE
Renovated	NO
Exterior Remodel Year	
Kitchen Remodel Year	
Bath Remodel Year	
Square Footage	10,818
Basement Type	PARTIAL
Basement Finish	UNFINISHED
Heating	WARM AIR
Attic Type	NONE
Attic Finish	UNFINISHED
Number of Rooms	12
Number of Bedrooms	2
Number of Full Baths	2
Number of Half Baths	1
Number of Fireplaces	0
Garage Size	NONE
Garage Attached	NO
Garage in Area	NO
Occupancy %	
Change Reason	
Pct Complete	
Proration %	0

BUILDING RECORD RESIDENTIAL

TOWN	VOLUME	CARD NO.	PROPERTY CLASS	AREA	SUB	BLOCK	PARCEL	MULTICODE
L.V.	484	OF	2-11	14	20	211	025	

PROPERTY ADDRESS

ST. NO.	ST. NAME	CITY	ZIP

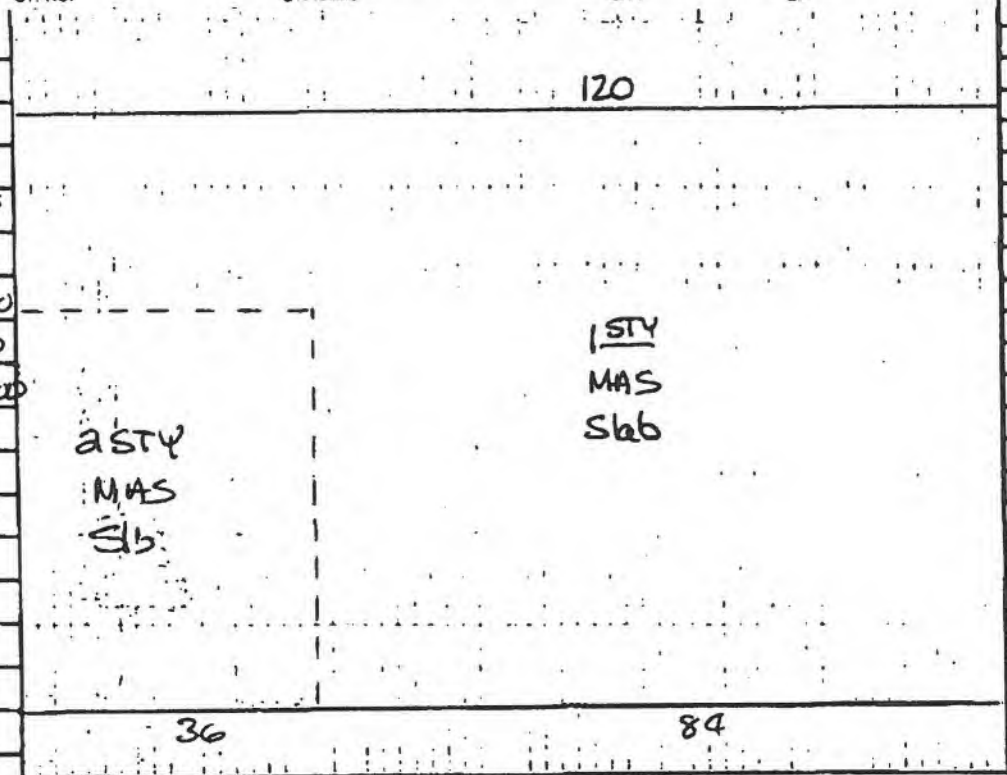
COMMENTS

245

120×75 × 1 = 9000.00
50S × 36 × 1 = 1818.00
10818.00

50S

1 Apt. 1818
Comm. 9000
(Cache Storage)



PRO-RATION BREAKDOWN	KEY PARCEL NO.	PRO RATION%
%TO PAR.		
%TO PAR.		
%TO PAR.		

TOTAL FULL VAL. OTHER BLDGS.	PARTIAL ASSESSMENT	%	
TOTAL FULL VAL. ALL BLDGS.	PARTIAL ASSESSMENT		

OCC. DATE	
PERMIT NO.	
SOLD DATE	
AMOUNT	
DATE	9/8/03
NAME	

CC4901 - Q

DWELLING COMPUTATIONS

STORY

	SF
Basement	
Heating	
Air. Cond.	
Plumbing	
Attic	
Deduct Comb. Sched.	
Addns.	
Porches	
Atth. Gar./Gar. in Area	
TOTAL	
GRADE	
TOTAL	
OTHER FEATURES	
Pt. Msnry Walls	
Fireplace	
Finished Basement	
Total	

Age			
CDU			
EFF. AGE		REL.	
DEPT.			
Replacement Value			
NH			
Full Value			

SUMMARY OF OTHER BUILDINGS

TYPE	NO.	CONSTRUCTION	SIZE	RATE	GRADE	ERECTED	CDU	REPL. VALUE	REL.	FULL VALUE

BUILDING RECORD RESIDENTIAL

MULTI CODE

TOWNSHIP: Rickerville

VOLUME: 484

PROPERTY CLASS AND NUMBER: (2-11) 14-20-211-025

01	HOME IMPROVEMENT QUESTIONNAIRE Yes-	
02	USE Single Family-1 Multi Family-2	1
03	NO. OF APARTMENTS Two-1 Three-2 Four-3 Five-4 Six-5 None-6 1 Commercial	1
04	EXTERIOR CONSTRUCTION Frame-1 Masonry-2 Frame/Masonry-3 Stucco-4	1
05	ROOF CONSTRUCTION Shingle/Asphalt-1 Tar & Gravel-2 Slate-3 Shake-4 Tile-5 Other-6	1
06	BASEMENT TYPE Full-1 Slab-2 Partial-3 Crawl-4	1
07	BASEMENT FINISHED Formal Rec. Room-1 Apartment-2 Unfinished-3	1
08	CENTRAL HEATING Warm Air-1 Hot Water Steam-2 Electric-3 None-4	1
	OTHER HEATING Floor Furnace-1 Unit Heater-2 Stove-3 Solar-4 None-5	1
09	CENTRAL AIR CONDITIONING Yes-1 No-2	1
10	ATTIC TYPE Full-1 Partial-2 None-3	1
11	ATTIC FINISH Living Area-1 Apartment-2 Unfinished-3	1
12	PLAN OF DESIGN Architect-1 Stock Plan-2	1
13	CATHEDRAL CEILING Yes-1 No-2	1
14	CONST. QUALITY Deluxe-1 Average-2 Poor-3	1
15	CONSTRUCTION RENOVATION Yes-1 No-2	1
16	SITE DESIRABILITY Beneficial To Value-1 Not Relevant To Value-2 Detracts From Value-3	1
17	STATE OF REPAIR Above Average-1 Average-2 Below Average-3	1
18	ENCLOSED PORCH Frame-1 Masonry-2 None-3	1
19	GARAGE SIZE 1 Car-1 1½ Car-2 2 Cars-3 2½ Cars-4 3 Cars-5 3½ Cars-6 None-7 4 Cars-8	1
20	TYPE OF CONSTRUCTION Frame-1 Masonry-2 Frame/Masonry-3 Stucco-4	
21	ATTACHED Yes-1 No-2	
22	GARAGE IN AREA Yes-1 No-2	
23	FIRST OTHER IMPROVEMENT Code And Value	
24	SECOND OTHER IMPROVEMENT Code And Value	
25	THIRD OTHER IMPROVEMENT Code And Value	
26	REASON / YEAR I.D. NUMBER	43 227438

WRITE YOUR NUMERALS LIKE THIS

1 2 3 4 5 6 7 8 9 0

27	BUILDING SQUARE FOOT AREA	10810
28	PROPERTY CLASS	212
29	NUMBER OF ROOMS (EXCLUDING BATHS)	12 4 Commercial
30	NUMBER OF BEDROOMS	2
31	NUMBER OF FULL BATHS	2
32	NUMBER OF HALF BATHS	1 Commercial
33	NUMBER OF FIREPLACES	0
34	~~BUILDING FORMAT~~ Comm	N
35	TYPE OF RESIDENCE One Story-1 Two Story-2 Three Story-3 Multi-Level-4 1.5-5 1.6-6 1.7-7 1.8-8 1.9-9	2

98 Prole

City of Chicago | The Official Website

Building Permit and Inspection Records

Disclaimer

The information presented on this website is informational only and does not necessarily reflect the current condition of the building or property. The fact that a permit was issued does not confirm that work was performed, or that work was performed in accordance with that permit and the requirements of the Municipal Code.

Information on inspections and alleged violations reflect conditions found by the inspector at the time of the inspection and not necessarily the current status of those alleged violations or the current condition of the property. The absence of alleged violations on this website does not mean a building or property is in compliance with the requirements of the Municipal Code.

The Department of Buildings may refer certain alleged violations to the City's Department of Law for enforcement proceedings in the Department of Administrative Hearings or the Circuit Court of Cook County. Please contact the Department of Administrative Hearings or the Clerk of the Circuit Court, respectively to obtain records of these proceedings.

INPUT ADDRESS

3800 N SHEFFIELD AVE

RANGE ADDRESS

1000-1012 W GRACE ST CHICAGO IL 60613
3800-3800 N SHEFFIELD AVE CHICAGO IL 60613

BUILDING ATTRIBUTES

BLDG ID	STORIES	BASEMENT	LENGTH	WIDTH	HEIGHT	FLR AREA	CONSTR TYPE	PORCH	LOT WIDTH	LOT LENGTH	DU
159770	2	N	100	75	0	7500	3B		100	100	1

BUILDING PERMITS

PERMIT #	DATE ISSUED	DESCRIPTION OF WORK
B96005931	03/19/1997	APARTMENT ALTERATIONS INTERIOR BUILDOUT ON 2ND & 3RD FLRS PER PLANS
EL6072225	05/17/1983	ADD'L TO PERMIT #602605
EL6026059	03/23/1983	400 AMP SERVICE

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Training, Research, Advocacy and Education Network, TRAEN Initiated Legislation 1999-2026

BOARD OF REVIEW REPRESENTATION

Year	Bill #	Sponsor(s)	Description	Final Disposition
1999	SB 1276	del Valle-Halvorson/ Delgado	Cook County. Provided that a person is not required to be an attorney to represent a taxpayer before the Board of Review; required the assessment list and notice to so state.	House Executive Committee; Failed on a Do-Pass Motion
2001	SB 262	del Valle	Cook County. Provided that a person is not required to be an attorney to represent a taxpayer before the Board of Review.	Senate Revenue Committee

OMITTED ASSESSMENTS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2003	SB 813	del Valle/ Delgado	Cook County. Required omitted assessment tax bills to be mailed at the same time as the first installment tax bills with payment due by the second installment due date; provided for interest to accrue on taxes unpaid after that date at the rate of 1.5% per month.	**PA 93-560**
2008	HB 5171	Osterman-Biggins	Shell Bill.	House Revenue Committee
2008	SB 2882	Schoenberg-Garrett-Kotowski/ Biggins-Osterman	Cook County only, in part. Made changes with respect to notice requirements, time limit for back taxing, mailing of omitted assessment tax bills, and appeal options/ requirements.	House 3rd Reading
2010	SB 2797	Martinez/ Currie	Cook County only, in part. Made changes with respect to notice requirements, time limit for back taxing, mailing of omitted assessment tax bills, and appeal options/ requirements	**PA 96-1553**
2010	SB 3401	Schoenberg-Garrett-Kotowski/ Osterman-Biggins	Cook County only, in part. Made changes with respect to notice requirements, time limit for back taxing, mailing of omitted assessment tax bills, and appeal options/ requirements.	House 3rd Reading
2026	SB 2929	Simmons	Cook County, requires the Assessor or Board of Review to deliver notice of an omitted assessment and a hearing thereon to the property's address and owner at the owner's current address via certified mail, return receipt requested; requires identification of the property owner's correct address to be based on a search of ownership-related documents and the Secretary of State's Department of Business Services database.	Senate Revenue Committee

*Indicates legislation supported by but not initiated by TRAEN

SPECIAL SERVICE AREAS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2011	HB 1883	Smith/ Hutchinson-Althoff-Kotowski	Made changes to notice and hearing requirements regarding estimated costs/ taxes, hearing location, and proposed increases exceeding the Tax Cap level.	Passed House; passed Senate Revenue Committee; provisions deleted by Senate Floor Amendment #7
2011	SB 2073	Link-Kotowski/ Franks-Golar-Flowers-Dunkin	Made changes to notice and hearing requirements regarding estimated costs/ taxes, hearing location, and proposed increases exceeding the Tax Cap level.	House Revenue Committee – provisions added by Committee Amendment #1; passed House Revenue Committee; provisions deleted by House Floor Amendment #6
2012	HB 5166	Cassidy	Made changes to notice and hearing requirements regarding inclusion of the tax levy and hearing dates.	House Rules Committee
2012	SB 409	Link/ Cassidy	Made changes to notice and hearing requirements regarding inclusion of the tax levy and hearing dates.	**PA 97-1053**

PTAB

Year	Bill #	Sponsor(s)	Description	Final Disposition
2011	SB 2073	Link-Kotowski/ Franks-Golar-Flowers-Dunkin	Required PTAB to make a decision within 365 days of receiving an appeal.	Passed Senate; House Revenue Committee – provision deleted by Committee Amendment #1

PARTIAL TAX PAYMENTS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2013	SB 1403	Noland-Althoff	Permitted payment of a portion of taxes due while an assessment is under appeal at PTAB or in court.	Senate 2nd Reading

HOMESTEAD EXEMPTIONS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2015	—	Link & Frank	Veterans – no payment of taxes if 70% disabled.	**PA 98-695**
2015	SB 780	Jones-VanPelt-	Cook County. Provided for the cancellation of homestead exemptions following a transfer if	**PA 99-164**

*Indicates legislation supported by but not initiated by TRAEN

		Lightford-Steans-Harris/ Riley-Turner-Nekritz-Lilly	exemptions are not applied for or the property ceases to qualify for exemption.	
2016	SB 2427	Jones-Hastings-Harris/ Riley-Rita	Cook County. Provided for notification to the Assessor when residential property is not occupied by its owner on January 1 of the tax year; precludes an exemption applied after notification from being considered erroneous with penalties and interest.	**PA 99-851**
2016	SB 2428	Jones	With respect to leased residential property, prohibited payment of property taxes by the lessee as a requirement for granting exemptions.	Senate 3rd Reading
2017	HB 153	Slaughter-Sims-Rita	Cook County. Allows for an exemption applied after the property owner gave notice to the Assessor that the property was not occupied by its owner on January 1 of the tax year to be removed prior to the 2nd installment tax bill due date.	House 2nd Reading (amendments implementing the provision filed, not adopted)
2017	SB 631	Jones	Cook County. Increases the amount of time for a certificate of error to be granted for application of homestead exemptions from three to six years.	Senate Revenue Committee
2018	SB 2873	Link, Jones	Veterans with Disabilities. Expands the exemption to veterans at least 70 years of age regardless of the level of disability with income of $65,000 or less; exempts the taxes on the residential property of such veterans. ***Amendment #1* (Filed)** *Replaces the total exemption with a $2,500 exemption for the residential property of veterans at least 70 years of age with income within the limitation specified for the Senior Citizens Assessment Freeze exemption.*	Senate Revenue Committee

TAX PAYMENTS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2018	SB 3187	Link	Permits payment of the prior year tax amount when an appeal is pending either in the circuit court or at PTAB; limits the provision to properties with specified assessed value; requires taxing district notification of tax paid.	Senate Revenue Committee
2020	SB 2542	Jones	Permits payment of the prior year tax amount when an appeal is pending either in the circuit court or at PTAB; requires taxing district notification of tax paid.	Senate Revenue Committee

*Indicates legislation supported by but not initiated by TRAEN

2024	* HB 4561	Elik, Weaver, Reick, Schmidt	Tax Payments. For tax years 2024 and 2025, permits a taxpayer to make a partial payment of taxes while a specific objection is pending; the amount of taxes that must be paid equals the prior year tax amount plus 50% of the current tax amount over the prior year amount.	House Revenue Committee (Property Tax Subcommittee)
2025	* HB 1726	Elik	Tax Payments. For tax years 2026 and 2027, permits a taxpayer to make a partial payment of taxes while a specific objection is pending; the amount of taxes that must be paid equals the prior year tax amount plus 50% of the current tax amount over the prior year amount.	House Revenue Committee (Tax Policy: Other Taxes Subcommittee)

VALUATION

Year	Bill #	Sponsor(s)	Description	Final Disposition
2020	SB 2543	Jones	Applies provisions related to the inclusion of compulsory sales in the valuation process applicable currently to counties other than Cook to Cook County.	Senate Revenue Committee
2021	SB 1725	Jones	Applies provisions related to the inclusion of compulsory sales in the valuation process applicable currently to counties other than Cook to Cook County.	Senate Revenue Committee
2022	SB 3788	Jones, Sims	Applies provisions related to the inclusion of compulsory sales in the valuation process applicable currently to counties other than Cook to Cook County.	Senate Assignments Committee

PROPERTY TAX STUDY

Year	Bill #	Sponsor(s)	Description	Final Disposition
2024	* SB 3455[1]	Martwick-S. Turner, Joyce, Plummer, Chesney, Harriss, McConchie, Hunter, Lewis, Faraci, Morrison, Koehler/ McCanty-Syed-Kifowit-Ness	Directs the Department of Revenue, in consultation with the Department of Commerce and Economic opportunity, to conduct a study evaluating Illinois' property tax system; requires the Department to consult with Illinois' higher education institutions; requires the Department to complete a preliminary report by May 31, 2025 and submit a final report to the Governor and General Assembly by July 1, 2025. ***Amendment #1* (Adopted)** Permits, rather than requires, the Department to consult with higher educational institutions; permits the Department to consult with units of local government and request information; requires timely submission of information by units of local government; permits, rather than requires,	**PA 103-1002**

*Indicates legislation supported by but not initiated by TRAEN

			the Department to complete a preliminary report; changes the date for submission of the final report to July, 1, 2026.	

_____

[1]Amended in original chamber.
Indicates content of filed amendment(s).
Legislation supported, but not initiated.
Status as of May 15, 2026

APPEALS

Year	Bill #	Sponsor(s)	Description	Final Disposition
2025	HB 1377	Rita	Requires the County to reimburse a taxpayer for the cost of a residential appraisal submitted with an appeal if the taxpayer prevails in the appeal.	House Revenue Committee (Property Tax Subcommittee)
2026	HB 4358	Rita	Requires the County to reimburse a taxpayer for the cost of a residential appraisal submitted with an appeal if the taxpayer prevails in the appeal.	House Revenue Committee

PROPERTY TAX RELIEF

Year	Bill #	Sponsor(s)	Description	Final Disposition
2026	* HJRCA 21	Ford-Welch-Buckner, Blair-Sherlock	Article IX – Revenue. Imposes an additional 3% tax on the net income of individuals that is in excess of $1 million; requires 50% of the additional revenue to be used for property tax relief and 50% to be distributed to school districts on a per pupil basis.	House 2nd Reading (read a second time)
2026	* HJRCA 26	Ford	Article IX – Revenue. Imposes an additional 3% tax on the net income of individuals that is in excess of $1 million; requires the additional revenue to be used for property tax relief.	House Rules Committee

Listed sponsors are those who sponsored the initiated legislation; sponsorship may have changed as provisions unrelated to the initiated legislation were added and/or initiated provisions deleted.
5/17/2026

*Indicates legislation supported by but not initiated by TRAEN

2024 Aggregate Effective Tax Rates (Avg. Rate × Equalizer)

Township	Aggregate Effective Rate
Thornton	60.076%
Calumet	59.100%
Bloom	46.835%
Rich	45.093%
Bremen	40.811%
Cicero	35.024%
Berwyn	34.650%
Proviso	34.437%
Oak Park	34.238%
Stickney	33.035%
Worth	32.595%
Riverside	30.681%
River Forest	28.478%
Palos	28.230%
Lyons	28.174%
Orland	26.374%
Lemont	21.941%
Leyden	32.630%
Wheeling	31.691%
Hanover	30.849%
Palatine	29.730%
Schaumburg	27.990%
Elk Grove	27.257%
Maine	27.111%
Norwood Park	25.984%
Niles	25.352%
Barrington	24.025%
New Trier	23.315%
Northfield	23.016%
Evanson	21.202%
Hyde Park	21.638%
Lake	21.377%
Rogers Park	21.041%
West Chicago	20.774%
Lake View	20.683%
Jefferson	20.432%
North Chicago	20.276%
South Chicago	20.176%

$13,671 Taxes

35% higher than N/NW, 75% higher than Chicago

$10,101 Taxes

29% higher than Chicago

$7,800 Taxes

TRAEN's Study of Erroneous Exemptions from 2014 - 2025

Cook County Assessor's lien against homeowners who had non-qualified exemptions and received a Notice of Erroneous Exemption with a demand notice to pay.

Statute 35 ILCS 200/9-275

		Number of Liens	Amount of Liens	Dates	Average
Assessor Berrios 2010 - 12/02/18	**2014**	86	$241,285	03/Jul/14 - 22/Dec/14	$2,806
	2015	343	$1,901,340	27/Jan/15 - 31/Dec/15	$5,543
	2016	394	$2,061,633	12/Jan/16 - 22/Dec/16	$5,233
	2017	494	$2,568,610	03/Jan/17 - 06/Dec/17	$5,200
	2018	502	$1,654,888	02/Jan/18 - 21/Dec/18	$3,297
Assessor Kaegi 12/03/18 -	**2019**	418	$1,893,490	09/Jan/19 - 23/Dec/19	$4,530
	2020	63	$220,340	10/Jan/20 - 31/Dec/20	$3,497
	2021	74	$485,188	09/Feb/21 - 05/Nov/21	$6,557 *
	2022	78	$392,069	16/Feb/22 - 17/Oct/22	$5,027
	2023	144	$809,755	25/Jan/23 - 29/Nov/23	$5,623
	2024	142	$752,377	28/Feb/24 - 30/Dec/24	$5,298
	2025	90	$555,522	31/Jan/25 - 18/Dec/25	$6,172
		2,828	**$13,536,497**		**$4,787**

- Average lien amount in **2018** is **$3,297** — *Election Year*
- Average lien amount in **2015**, **2016**, **2017** and **2018** is **$4,724**
- Assessor Kaegi's administration filed 418 liens during his first year in office —96% of the average annual number filed by Assessor Berrios's administration between 2015–2018

* *Assumes Assessors Office is placing liens due to erroneous Senior Freeze Exemptions*

Source: Cook County Recorder of Deeds

Training, Research, Advocacy & Education Network, TRAEN

DEPARTMENT OF ERRONEOUS HOMESTEAD EXEMPTION ADMINISTRATIVE HEARING

NOTICE OF HEARING

PIN(s):

Docket Number(s):

Property Owner:

Mailed to:

The Department of Erroneous Homestead Exemption Administrative Hearings has received your request for an administrative hearing to protest your liability for alleged erroneous homestead exemption (s) applied to the property identified by the above-referenced property index number(s).
By order of the Department of Erroneous Homestead Exemption Administrative Hearings, the date, time, and place of the hearing are as follows:

Date: **May 14, 2026**

Time: **9:30 am**

Location: Department of Erroneous Homestead Exemption Administrative Hearings
118 North Clark Street, **11th** Floor
Chicago, Illinois 60602

General Information About Your Hearing

An administrative hearing is an opportunity to provide testimony and/or evidence before an administrative law judge regarding the alleged erroneous homestead exemption(s) applied to your property. An administrative law judge is an independent third party who will make a determination regarding your liability for the alleged erroneous homestead exemptions based upon the testimony and/or evidence provided. You may represent yourself or have an attorney there to represent you.

Generally, the administrative law judge will not grant continuances, except in the limited circumstances set forth in the Department's Rules of Procedure (found on the Assessor's Office website at www.cookcountyassessor.com). Failure to appear may result in a finding of liability and the filing of a lien on your property as permitted by Section 9-275 of the Property Tax Code.

Please be advised that inability to pay is not a defense to liability for erroneous homestead exemption(s), and if you are found liable, the administrative law judge will not negotiate terms of payment. All payments for erroneous homestead exemption(s) must be made in full. **If you have any questions or believe you have been billed in error, please call Jason Pyle at (312) 603-6523.**

COOK COUNTY ASSESSOR
FRITZ KAEGI

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, CHICAGO, IL 60602
PHONE: 312.443.7550 FAX: 312.603.5367
WWW.COOKCOUNTYASSESSOR.COM

NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2024 Exemption type: HomeOwner
Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 661.86	$ 66.19	$ 0	$ 0	N/A	$ 728.05	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

Payment Instructions

- Complete and sign the check payable to the **Cook County Treasurer**.
- **Mail/Submit only one (1) check per original payment coupon**.
- You must include on your check: Taxpayer Name, Mailing Address, Telephone Number, Email Address (if available), Property Index Number (PIN), Property Location, including Unit number, and Tax year / Exemption type.
- If paying by mail: use the enclosed return envelope, do not send cash.

Cook County Assessor ~ 118 N. Clark St., Room 301 ~ Chicago, IL 60602-1332

Your failure to take advantage of this Statutory Amnesty Period may subject you to the full force of penalties, interest and other statutory repercussions coming into effect on January 1, 2014. However, you may not be eligible for the Statutory Amnesty Period under certain circumstances, including, but not limited to, where you claimed three (3) or more erroneous homestead exemptions as provided by 35 ILCS 200/9-275.

ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: HomeOwner
Tax Year: 2024

Post date:	1/7/2026
Exemption Principal:	$ 661.86
10% Interest per Annum:	$ 66.19
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 728.05
This amount is good through:	2/6/2026

COOK COUNTY ASSESSOR
118 N. CLARK STREET, SUITE 301
CHICAGO, IL 60602-1332

CHICAGO,

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): [redacted] Tax Year: 2024 Exemption type: Senior Citizen
Property Street Address: [redacted] City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount Is Good Through
$ 529.49	$ 52.95	$ 0	$ 0	N/A	$ 582.44	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN): [redacted]
Exemption Type: Senior Citizen
Tax Year: 2024

[redacted]

Post date:	1/7/2026
Exemption Principal:	$ 529.49
10% Interest per Annum:	$ 52.95
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 582.44
This amount is good through:	2/6/2026

[redacted]

[redacted]

COOK COUNTY ASSESSOR
118 N. CLARK STREET, SUITE 301
CHICAGO, IL 60602-1332

CHICAGO, [redacted]

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2023 Exemption type: HomeOwner

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 699.50	$ 139.90	$ 0	$ 0	N/A	$ 839.40	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: HomeOwner
Tax Year: 2023

Post date:	1/7/2026
Exemption Principal:	$ 699.50
10% Interest per Annum:	$ 139.90
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 839.40
This amount is good through:	2/6/2026

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CHICAGO,

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): [redacted] Tax Year: 2023 Exemption type: Senior Citizen

Property Street Address: [redacted] City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 559.60	$ 111.92	$ 0	$ 0	N/A	$ 671.52	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN): [redacted]
Exemption Type: Senior Citizen
Tax Year: 2023

[redacted]

Post date:	1/7/2026
Exemption Principal:	$ 559.60
10% Interest per Annum:	$ 111.92
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 671.52
This amount is good through:	2/6/2026

[redacted]

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CHICAGO, [redacted]

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2022 Exemption type: HomeOwner

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 704.00	$ 211.20	$ 0	$ 0	N/A	$ 915.20	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: HomeOwner
Tax Year: 2022

Post date:	1/7/2026
Exemption Principal:	$ 704.00
10% Interest per Annum:	$ 211.20
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 915.20
This amount is good through:	2/6/2026

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2022 Exemption type: Senior Citizen
Property Street Address: _____ City: CHICAGO Zip Code: _____

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Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 563.20	$ 168.96	$ 0	$ 0	N/A	$ 732.16	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

Payment Instructions

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: Senior Citizen
Tax Year: 2022

Post date:	1/7/2026
Exemption Principal:	$ 563.20
10% Interest per Annum:	$ 168.96
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 732.16
This amount is good through:	2/6/2026

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2021 Exemption type: HomeOwner

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 670.00	$ 268.00	$ 0	$ 0	N/A	$ 938.00	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

Payment Instructions

- Complete and sign the check payable to the **Cook County Treasurer**.
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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: HomeOwner
Tax Year: 2021

Post date:	1/7/2026
Exemption Principal:	$ 670.00
10% Interest per Annum:	$ 268.00
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 938.00
This amount is good through:	2/6/2026

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NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2021 Exemption type: Senior Citizen

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 536.00	$ 214.40	$ 0	$ 0	N/A	$ 750.40	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: Senior Citizen
Tax Year: 2021

Post date:	1/7/2026
Exemption Principal:	$ 536.00
10% Interest per Annum:	$ 214.40
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 750.40
This amount is good through:	2/6/2026

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WWW.COOKCOUNTYASSESSOR.COM

NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2020 Exemption type: HomeOwner

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 691.00	$ 345.50	$ 0	$ 0	N/A	$ 1036.50	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

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- If paying by mail: use the enclosed return envelope, do not send cash.

Cook County Assessor ~ 118 N. Clark St., Room 301 ~ Chicago, IL 60602-1332

Your failure to take advantage of this Statutory Amnesty Period may subject you to the full force of penalties, interest and other statutory repercussions coming into effect on January 1, 2014. However, you may not be eligible for the Statutory Amnesty Period under certain circumstances, including, but not limited to, where you claimed three (3) or more erroneous homestead exemptions as provided by 35 ILCS 200/9-275.

ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: HomeOwner
Tax Year: 2020

Post date:	1/7/2026
Exemption Principal:	$ 691.00
10% Interest per Annum:	$ 345.50
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 1036.50
This amount is good through:	2/6/2026

COOK COUNTY ASSESSOR
118 N. CLARK STREET, SUITE 301
CHICAGO, IL 60602-1332

CHICAGO,

COOK COUNTY ASSESSOR
FRITZ KAEGI

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, CHICAGO, IL 60602
PHONE: 312.443.7550 FAX: 312.603.5367
WWW.COOKCOUNTYASSESSOR.COM

NOTICE OF ERRONEOUS HOMESTEAD EXEMPTIONS

Property Index Number (PIN): _____ Tax Year: 2020 Exemption type: Senior Citizen

Property Street Address: _____ City: CHICAGO Zip Code: _____

This notice reflects information received by the Cook County Assessor regarding the property described by the Property Index Number indicated above for the tax year noted above. Based on the information, the owner is found to have received the Homestead Exemptions noted above for the property when it was not eligible for them in the taxable year noted above.

Exemption Principal	10 % Interest per Annum	50% Penalty	1.5% Interest per Month	Administrative Costs	Total	This Amount is Good Through
$ 552.80	$ 276.40	$ 0	$ 0	N/A	$ 829.20	2/6/2026

The principal amount of arrearages reported above would have been due from the owner if not for the erroneous homestead exemptions. **THIS AMOUNT MUST BE PAID IN FULL NOW.** Please detach the coupon below and include it with payment sent to:

Payment Instructions

- Complete and sign the check payable to the **Cook County Treasurer**.
- **Mail/Submit only one (1) check per original payment coupon.**
- You must include on your check: Taxpayer Name, Mailing Address, Telephone Number, Email Address (if available), Property Index Number (PIN), Property Location, including Unit number, and Tax year / Exemption type.
- If paying by mail: use the enclosed return envelope, do not send cash.

Cook County Assessor ~ 118 N. Clark St., Room 301 ~ Chicago, IL 60602-1332

Your failure to take advantage of this Statutory Amnesty Period may subject you to the full force of penalties, interest and other statutory repercussions coming into effect on January 1, 2014. However, you may not be eligible for the Statutory Amnesty Period under certain circumstances, including, but not limited to, where you claimed three (3) or more erroneous homestead exemptions as provided by 35 ILCS 200/9-275.

ERRONEOUS EXEMPTION PAYMENT COUPON

Property Index Number (PIN):
Exemption Type: Senior Citizen
Tax Year: 2020

Post date:	1/7/2026
Exemption Principal:	$ 552.80
10% Interest per Annum:	$ 276.40
50% Penalty:	$ 0
1.5% Interest per Month:	$ 0
Administrative Costs	N/A
Total:	$ 829.20
This amount is good through:	2/6/2026

COOK COUNTY ASSESSOR
118 N. CLARK STREET, SUITE 301
CHICAGO, IL 60602-1332

CHICAGO,

DEPARTMENT OF ERRONEOUS HOMESTEAD EXEMPTION ADMINISTRATIVE HEARINGS

COOK COUNTY ASSESSOR'S OFFICE,

Docket No.: F

v.

PIN(s): 0000

Respondent

ORDER OF DISMISSAL

This matter coming before the administrative law judge at the request of Respondent, who was served with a Notice of Intent to Record a Lien pursuant to Section 9-275 of the Illinois Property Tax Code. The administrative law judge was advised of the premises of the Notice of Intent to Record a Lien and has considered all motions, evidence and arguments presented.

IT IS HEREBY ORDERED:

The action brought under Section 9-275 of the Illinois Property Tax Code to recover the erroneous homestead exemptions listed in the attached Notice of Intent to Record a Lien is hereby dismissed

ENTERED: _____ 5/14/26

Hearing Officer ALJ # Date

I certify that a copy of this document was given to the Respondent or his/her representative in person or sent to the Respondent at his/her last known address by regular mail.

Hearing Clerk: _____ Date: 5/14/2026

CRAIN'S CHICAGO BUSINESS
A CRAIN FAMILY BRAND

COMMENTARY

Opinion: Cook County property taxes have reached a breaking point

(Bloomberg)

AR By **Andrea Raila** April 13, 2026 12:08 PM CDT

We have recently passed another deadline for taxpayers to pay their Cook County property taxes. Yet the growing number of late payments signals a deep problem.

In 2023, approximately 165,000 properties paid late. Moreover, homes in Black and Hispanic communities were 2 and 2.5 times as likely to succumb to foreclosure as homes in white communities. These are not isolated incidents — they reflect a systemic strain on homeowners.

The property tax burden is not shared equally.

Across Chicagoland, property tax increases have been especially steep in these same neighborhoods that can least afford them. Reports have shown seniors and clergy publicly protesting tax bills that rose by 200% or more, mainly in the Black and Brown communities.

At the same time, the Illinois Answers Project revealed that at least $444 million in property improvements were not placed on the tax rolls. This inequity has contributed to significant tax increases not only in Black, Brown, and Hispanic communities, but also in working-class White neighborhoods.

Voter response has been unmistakable. Assessor Pat Hynes, up against a two-term incumbent, saw overwhelming support in many communities most affected by these disparities. He carried all four major South and Southwest townships — Rich, Thornton, Calumet, and Bloom — where Black residents make up between 51% and 74% of the population. Notably, property tax rates in these areas range from 200% to 400% above the countywide average of 9%.

In Chicago, Hynes won 13 of 15 majority-Black wards, often by margins as high as 69% to 71%, including neighborhoods such as Austin, North Lawndale, Garfield Park, Pullman, South Shore, Roseland, Douglas, Grand Boulevard, and Auburn Gresham. He also maintained strong support in majority-white wards like Mount Greenwood, Beverly, Edison Park, Norwood Park, Dunning, and Portage Park, winning between 68% and 76% of the vote. In predominantly Hispanic wards — including Garfield Ridge, Humboldt Park, New City, Clearing, and the East Side — he earned between 54% and 76%.

These results point to a shared demand for property tax reform across racial and geographic lines.

Both Assessor Hynes and I have extensive experience working within Cook County's assessment system. With that expertise, we were able to file underassessment appeals before the Board of Review to correct glaring errors — errors that left millions of dollars in property value off the tax rolls and unfairly shifted the burden onto other taxpayers.

No homeowner — or professional in either the public or private sector — should have to take extraordinary steps to ensure fairness. The current system demands structural reform to restore equity, transparency, and trust. Under Hynes, we have the right assessor for the job: a highly ethical, trained assessment professional with more than two decades of experience working under three former Cook County Assessors. Hynes clearly heard the public's outcry for meaningful property tax reform.

Andrea Raila *is a Chicago-based property tax consultant specializing in real estate tax appeals.*

TRAEN INC.
TRAINING, RESEARCH, ADVOCACY, & EDUCATION NETWORK

300 North State Street, Unit 3525
Chicago, IL 60654
(312) 640 – 2436
traeninc@gmail.com
traeninc.com

Race and Wealth Inequities in Cook County's Property Tax Relief Programs:

The Senior Citizen Assessment Freeze & Long-time Occupant Homestead Exemptions

Original 2021 Study (Updated 2024) of Tax Year 2018

Black Townships	Black Twp Sample Tax Bill	Cook County, IL	White Twp Sample Tax Bill	White Townships
Avg. Income * **$62,925**	$290,000	Market Value	$290,000	Avg Income * **$124,155**
Avg. Tax Rate **19.6%**				Avg. Tax Rate **9.4%**
Avg. Homeowner Exemption 10,000 x 19.6% = $1,960	x 10%	Assessment @	x 10%	Avg. Homeowner Exemption 10,000 x 9.4% = $940
Avg. Senior Citizen Exemption 8,000 x 19.6% = $1,568	29,000	Tax Assessment	29,000	Avg. Senior Citizen Exemption 8,000 x 9.4% = $752
	Property Tax Calculation on Identical Homes			
	29,000	Tax Assessment	29,000	
	x 2.9109	State Multiplier	x 2.9109	
	x 19.6%	Local Tax Rates	**x 9.4%**	
	$16,546	Initial Taxes	**$7,935**	
	- $1,960	Homeowner Ex.	**- $940**	
	- $1,568	Senior Citizen Ex.	**- $752**	
	$13,018 Black Tax	**Final Taxes**	**$6,243 White Tax**	
$290,000 Market Value				**$290,000 Market Value**

* Average Cook County, IL median household incomes across Black & white townships per U.S. Census Bureau 2020 Decennial Census & 2024 American Community Survey results

Average tax rates were derived from the 2018 avg. tax rate across the 4 white / 5 Black townships.

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Race and Wealth Inequities in Cook County's Property Tax Relief Programs: The Senior Citizen Assessment Freeze & Long-time Occupant Homestead Exemptions

Introduction

With property tax exemptions that total over $1.8 billion[1] in Cook County tax breaks, it's vital and a challenge to keep accurate records of 7 different Cook County homestead exemptions. Tax breaks, through exemptions that reduce the property taxes owed for one's primary residence, for those who do not qualify for those exemption savings, shift more property tax burden onto others.

This 2021 (updated to 2024 tax year in 2026) Cook County exemption study by the Training, Research,Advocacy & Education Network (TRAEN, Inc.) examines the movement away from legislative property tax relief intentions for income based exemptions, and the misuses of the only two income based exemptions out of the seven Cook County tax exemptions,[2] the **Long-time** and **Senior Freeze exemptions**.

There are solutions to ensure the integrity of the nearly $2 billion tax break industry overseen by the Cook County Assessor and the Illinois Department of Revenue (IDOR). TRAEN recommends county and state legislative changes to ensure that Cook County collects its fair share of public revenues by removing unqualified exemptions, and that homeowners, armed with better knowledge, obtain their entitled exemptions. In the past 4 years, $34 million in senior exemptions have not been collected.

Starting a decade ago, there was an increased focus on how important our property tax exemption programs are to ensure critical tax relief targets those most in need, and on removing tax breaks from those who do not qualify for them.

TRAEN in 2016 initiated exemption law PA 99-164 that required assessors to remove non-qualified exemptions when notified of a residential sale. Sale transfer errors can be made between and within public revenue and assessment agencies responsible for monitoring the accuracy of property tax exemptions. Moreover, TRAEN found that foreclosures, auctions and short sales are rarely examined by assessors to remove erroneous exemptions, accounting for the highest volume of erroneous exemption penalties on minority homeowners and small single family affordable housing managers concentrated in the South and Southwest suburbs.

TRAEN also initiated exemption law PA 99-851 that required homeowners to notify the local assessor when an exemption expires, especially when a homeowner moves out of and rents a former home. Failure to do so underpays the tax base. Banks and other mortgage lenders are also required to submit an Exemption Waiver Notice to assessors of their foreclosed homes but rarely comply.

With cooperation from assessing and revenue departments across many states, along with advanced data technology such as LexisNexis that allows for more in house control, and new IT software programs, the Cook County Assessor in 2014 was able to implement the office's first ever Department of Erroneous Homestead Exemption, an exemption department that holds administrative hearings, and audits and works with skilled data investigators and accessible data banks from the State's Attorney's Office, Recorder of Deeds, County Clerk and IDOR. The Cook County Assessor's website established its first taxpayer tip line for the public to anonymously report suspected erroneous exemptions and potential property errors that keep assessments off the tax rolls.[3]

However, in 2020, COVID-19 inspired legislation passed an automatic rollover of the income based Senior Freeze exemption for recipients who qualified for it in 2019. The automatic tax break on a Senior Freeze exemption that mandates incomes be no greater than $65,000 will not be audited, and will reduce the 2nd installment tax bills of 2021. Income based exemptions by necessity should undergo random annual audits because incomes fluctuate due to many factors.[4]

BACKGROUND

The Senior Citizen Assessment Freeze Exemption (SFE) "Senior Freeze" (35 ILCS 200/15-172) and the Long-time Occupant Homestead Exemption (LOHE) (35 ILCS 200/15-177) were created in 1993 and 1994, with the LOHE updated by 2007 PA 95-644, as additional income based property tax exemptions to give much needed property tax relief to both longtime homeowners and seniors on either capped incomes (between $75,000 and $100,000) regardless of age, or on incomes after age 65 (earning $55,000, increased to $65,000 in 2018). Homeowners faced with excessive, unpredictable tax increases, and the threat of not being able to stay in their homes when significant redevelopment occurred in their neighborhoods, would be the beneficiaries of the property tax break exemptions.

Illinois public officials and lawmakers recognized that many homeowners were being forced out of their homes, with tax delinquencies increasing and many neighborhood sales based on land acquisition with the intention to demolish and build new. The General Homestead[5] (standard) exemption savings, now $678 for Chicago and an average of $1,178 for Cook County, was not providing enough tax relief.

Even adding a standard senior exemption to the general homeowner's exemption when the homeowner turns 65, for an average tax break of $1,220 (up from $678) for a Chicago senior and an average tax break of $2,264 (up from $1,178) for a Cook County senior, does not provide enough property tax relief protection against rapid market value appreciation and escalating tax rates, especially for those on fixed incomes.

A 2018 study by TRAEN disclosed that the Illinois legislature over the past decades has increased the passage of laws that did improve the property tax relief system.[6]

A review of all property tax statutory changes from 1981-1991 revealed that only 12.8% of the bills passed during this decade were property tax relief laws. 16 years later, from 2007-2017, property tax relief bills reflected up to 20.5% of the property tax statutory changes. A 60%

increase in tax relief was seen in the expansion of exemptions, abatements, incentives, deferrals and property tax credits.

PROBLEMS

Illinois is the second highest property taxed state in the country.

In 2018, total property taxes billed in Cook County broke previous records, climbing from $14.4 billion to exceed $14.9 billion (a 3.7% increase).

In 2019, as in 2018, total property taxes billed in Cook County broke previous records, climbing from $14.9 billion to exceed $15.6 billion (a 4.1% increase).

In just 2 years Cook County property taxes have increased 8.3%, an increase of $1.2 billion.

However, this seemingly stable source of taxation is under siege. According to a recent National Association of Counties survey, 27% of counties reported reduced property tax collections and 43% expect shortages in 2021, especially if the economy continues to operate at recessionary levels.

The state's excessive reliance on a very regressive tax, when other states lead the way keying in on more modern sources such as on-line purchases and retirement revenue, will determine Illinois' future financial fate; a fate that is precarious at best in light of the global COVID-19 pandemic. The harm done by an antiquated method of taxation, so mammoth as to resist even the best intended reforms, is reflected in excessive tax appeals coupled with inequitable or 5-6 year delayed decisions handled by over-worked or inexperienced staff. Add unpredictable escalation of assessments, ever-increasing tax rates and delinquencies, and homeowners follow businesses leaving Cook County for less burdensome real estate taxes.

Over time the Senior Citizen Assessment Freeze Exemption (SFE) & Long-time Occupant Homestead Exemption (LOHE) have been open to misuse. This is primarily due to a combination of factors: intrinsic flaws in the exemption formulas, improper or inadequate administrative oversight, non-uniform statutory exemption qualifications, and the lack of mandated annual auditing. The Senior Freeze Exemption law states that audits must be made no later than December 31, 2022, and no later than December 31, 2024.

Policymakers identified those making less than $65,000 and age 65 and older, as well as homeowners regardless of age making less than $75,000 and residing for more than a decade in homes in neighborhoods threatened by gentrification due to rapid redevelopment, as deserving of income based property tax exemption relief. But over the years, the two property tax relief income based exemptions have shifted away from property tax relief for the most vulnerable homeowners.

There are too many examples of Cook County's unfair income based property tax exemptions awarded to those who need them the least, because there are no residential market value or Equalized Assessed Value (EAV) caps.[7] Nor are there set maximum levels of tax breaks for those who successfully apply for these income restricted property tax exemptions.

Most importantly, we need Cook County policymakers and legislators who understand that income based property tax exemptions do not always apply to minority homeowners and small minority residential investors in areas blighted by high tax rates and foreclosures.

The two income based property tax exemptions added to existing exemptions-- the standard homeowner and senior exemptions -- are giving millions away in property tax breaks to some of the most expensive, prestigious properties, including significant tax breaks to primary residences that include commercial units that produce additional income for the homeowner.

SOLUTIONS

With so many different Cook County exemptions available, property owners, especially new owners and the elderly, are not knowledgeable about them and their questions can take up a significant amount of the Assessor's staff's time. Additionally, all of these exemptions require time to monitor and administer them.

Especially in times of public revenue instability and crisis, there is too much public revenue at stake for Cook County not to make in-house annual homestead exemption audits. Current property tax statutes only mandate that the Cook County Assessor's Office audit every 2-3 years or do not mandate audits for some exemptions at all.

It is very important not to take qualified seniors or homeowners off of the tax rolls in an audit. $34 million in senior exemptions have not been collected by qualified seniors during the last 4 years. The due process of sending a notice to the taxpayer to validate removal is essential in any audit.

Unqualified tax exemptions occur when both new homeowners and older owners are simply ignorant of an erroneous exemption. A common source of intentional or unintentional unqualified exemptions is when:

- Homeowners move and rent out their home, or allow non-tenants to reside in their home (addressed by TRAEN's passage of PA 99-851).
- The homeowner is divorced or deceased.
- Banks repossess homes that bypass normal sale recordings or even standard sales (addressed by TRAEN's passage of PA 99-164).
- Homeowners claim multiple exemptions inside Cook County, and within and outside the State of Illinois.
- Individual or multiple property owners under the age of 65 claim senior exemptions that require a minimum age of 65 for eligibility.
- Homeowners purchase a single family home with two tax bills, or a condo is co-joined with another unit, and the 2 tax bills are not properly prorated. Double tax bills require vigilant oversight to properly prorate exemption values fairly by the Assessor.[3]

Put simply, standardized and non-standardized transfers of homes are far too frequent to not allow for annual exemption audits.

TRAEN recommends these solutions, based on our research and experience guiding homeowners and small residential managers through the most complex property tax exemption system in the country.

We identify 10 areas that our legislators and policymakers should address to ensure a fairer property tax relief system:

- Modernize and strengthen the Assessor's in-house monitoring, and technical auditing tools and methods that oversee all exemptions, by authorizing the training and support of the 30 Cook County Township Assessors to work both inside and outside their townships to help administer and audit exemptions in order to find lost revenue by identifying non-qualified exemptions and prevent ineligible exemptions from being granted.

- Appoint all 30 Cook County Assessors to serve on a rotating basis on a 15-member Commission on Cook County Tax Exemptions. The Commission would include 3 non-elected, non-governmental commissioners to ensure that the $1.8 billion exemption system is fair and effective, and to recommend policy changes when needed.

- Make exemption audits an annual process mandated by Cook County Ordinance and the State Legislature. Gain public and legislative support for increasing the Cook County Assessor's human and technological resources for annual exemption audits.

- Auditor names should be disclosed and they should be required to document their research of buyers in all home transactions, including verifying income, and if applicants are in areas threatened by gentrification factors.

- Increase the Cook County Assessor's staffing, supervision and training for approving income based exemptions for LOHE and SFE exemption applicants.

- Place a graduated maximum level of property tax break relief for income based exemptions.[8]

  Cap the market value at $500,000 for homes to receive the full value of income based exemptions, with a gradually decreasing benefit starting at $500,000 (145,800 EAV / state multiplier / 10%) up to a maximum of $857,339 Market Value (current legal maximum of 250,000 EAV / state multiplier / 10%).

  A capped market value at **$500,000** is 112% higher than the current average Cook County home's market value at $236,000.[8]

  For comparison purposes, the 70-100% Disabled Veteran Exemption's (non-income based) market value is capped at **$857,339**, (250,000 EAV) which is **263%** above the median Cook County home's price. Moreover, of the 50 states with veteran exemption laws, only Illinois gives veterans with a disability of 70% up to 100% a 100% property

tax exemption. 19 states (38%) give veterans property tax free homes only for 100% disability and they all place market value caps on their veteran disabled exemptions, with the second highest market value cap at **$300,000**. Three states add annual income caps.[9]

- Insert in 1st and 2nd installment property tax bills information about erroneous exemptions, the Assessor's Notice to Waive Homeowner's Exemption form, on-line links and a Hot Line for retrieving $34 million of unclaimed Senior Exemptions, and descriptions of all 7 Cook County Exemptions.

- A new Cook County ordinance delayed the payment of 2nd installment tax bills due August 3, 2020 until October 1, 2020. This delay in tax payments could be used to re-issue unpaid 2nd installment tax bills after the removal of unqualified exemptions.

- Audit and overhaul the least understood Cook County exemption, the Longtime Occupancy Exemption, which gives $4.8 million in tax breaks to only 2% (2,763) Cook County homes.

- Update the Cook County Longtime Occupant and Senior Freeze income based exemption applications adding requirements to identify: whether or not the residence contains commercial units, the number of units, the entire commercial square footage outside the primary residence, if there are multiple owners, and the percentage of ownership(s) residing on the property. [16]

TRAEN AUDIT METHODOLOGY

For this study, TRAEN accessed the Cook County Assessor's subscription exemption and assessment databases and ran audits that examined irregularities by classifications, Permanent Index Number (PIN) sequencing, market value, ages, sales, exemption types and property tax savings EAV values.

Like the Assessor, TRAEN researchers cross checked anomalies using sources such as the Multiple Listing Service (MLS), Zillow, Costar, Cook County Recorder of Deeds, Cook County Board of Review, Cook County Treasurer, city and village building records departments, Voter Registration agencies, Illinois Secretary of State and the Illinois Department of Revenue (IDOR), along with similar sources in other states.

The research was conducted by 3 researchers and was completed in 2 days. This time frame does not include field site inspections or data analysis. This type of "initial internal review" process should be an annual exemption audit implemented by the Cook County Assessor's Exemption Department simply as a best practice for the oversight of a $1.8+ billion tax break exemption system, rather than adhering to the 2-year State audit deadline mandates.

DISCUSSION

Property tax exemptions, including the Long-time Occupant Homestead Exemption (LOHE) & Senior Citizen Assessment Freeze Exemption (SFE), have been a research focus of TRAEN, which has successfully initiated several exemption, omitted assessment, and special service area legislative tax reforms.[10]

In 2019, TRAEN President Andrea Raila testified[11] at 4 public hearings before the Governor's Task Force on Property Tax Relief. The Task Force's mission was to review the Illinois property tax system and make property tax reform recommendations. The Task Force members were exclusively Illinois legislators whose specific responsibilities included:[12]

- Identifying the causes of increasingly burdensome property taxes across Illinois
- Reviewing successful public policy strategies that create short-term and long-term property tax relief for homeowners
- Making recommendations about the steps that Illinois government needs to take to provide property tax relief.

Raila gave testimony before the Task Force subcommittee on topics of social and economic disparities, assessments corrected by using the Assessor's Certificate of Corrections process, and Illinois property tax statute qualifications for the Veteran's Disability, Disabled Persons, Longtime and Senior Freeze exemptions.

Raila's recommendations to the Illinois Task Force legislators included amending current property tax statutes for approving income and market value caps, adopting tax break maximums, and adding a more robust investigative review for income and property classification qualifications.

For discussion purposes, capping market value or EAV eligibility for income based exemptions could save Cook County over $18 million in property tax breaks. This would remove the top 1%-2% of the highest market values or EAVs and largest tax breaks for 2,265 applicants, out of 163,237 approved applicants in 2018, with $5 million to $5.3 million dollar homes, and/or adding graduated tax relief for those homes valued at $500,000 or more.

Homeowners receiving the Senior Freeze who had the highest market values and greatest tax breaks average $10,365 annual tax savings, while all 163,237 homeowners average $2,048 in tax savings.

With the Senior Freeze and the Long-time exemptions unmodified and applied to multi-million-dollar luxury homes and primary residences with attached restaurants, offices, storefronts or additional rental apartments, and whose tax exemptions are applied to the property's non-residential units, in 2018 Cook County again shifted millions of the property tax burden onto other taxpayers and denied public revenue to taxing districts.

In 2018 Cook County collected $14.9 billion in property tax revenues. 7 Cook County exemptions reduced property tax revenues by more than $1.8 billion (12%). In 2018 the following exemptions reduced property tax liabilities for qualifying taxpayers as follows:

Only Cook County		Individual Avg. Savings	Top 1-2% Avg. Savings
Standard Homeowner's Exemption	$1.1 billion	$1,179	
Standard Senior Exemption	$266.7 million	$ 943	
Senior Assessment Freeze (income cap)	$330 million	$ 2,050	$10,365
Veteran 70-100% Disabled Exempt from Taxes	$41 million*	$ 7,164 *	$16,395 *
Longtime Occupancy Exemption (income cap)	$4.8 million	$ 1,733	$ 7,195
30% - 69% Disabled Veteran Exemption	$762,863	$ 439	
Disabled Persons	$4.2 million	$ 225	

Raila pointed out that the Veteran's 70-100% Disability Exemption (PA 99-0375 Effective 2015 35 ILCS 200/15-169) exempting 100% of property taxes was unlike any other existing property tax exemption in the state and even country. Most importantly, the qualifying property tax exemption applicant must have a 2018 market value no greater than **$858,841,**[13] (less than 250,000 EAV) and only the primary residence qualifies any portion of the residence. The Veteran's 70-100% Disability Exemption statute's language is very clear; it disqualifies any commercial portion rented for more than 6 months and/or used for commercial purposes.

The Senior Assessment Freeze and Long-time exemptions do not cap the home's market value or EAV, and do not have a maximum tax break level, nor do they have clear statutory language that disqualifies the exemptions from being applied to commercial portions of the primary home. The Senior Freeze and Long-time property tax exemption statutory language is not as clearly defined as statutes for the 70-100% Disabled Veteran Exemption.

[14] **Long-Time Exemption P.A. 97-1150** "A homestead includes the dwelling place, appurtenant structures, and so much of the surrounding land constituting the parcel on which the dwelling place is situated as is used for residential purposes. **If the assessor has established a specific legal description for a portion of property constituting the *homestead, then the homestead is limited to the property within that description"*.**

The Cook County Assessor has clear descriptions of residential dwellings with mixed-use purposes that contain store(s) and apartments Classed 2-12, and 2 to 6 unit apartments for commercial purposes Classed 2-11, and that identify residential properties when they have commercial units.[15] Better guidance would amend the statute with specific language that no exemption should be applied to attached non-residential commercial units.

Long-Time Exemptions P.A. 97-1150 "The Department shall establish, by rule, a method for verifying the accuracy of affidavits filed by applicants under this Section, and the Chief County Assessment Officer **may conduct audits** of any taxpayer claiming an exemption under this Section to verify that the taxpayer is eligible to receive the exemption."

*70%-100% disabled veteran owned property exempt from taxation in Cook County represents about 27% of all Illinois property exempt due to disability breaks, totaling almost $108 million since the law was enacted in 2015. A**verage disabled veteran's Cook County home value** removed off the tax rolls **is $242,918** (70,771 EAV /

2.9109 equalizer / 10% assessment level). Using an average Cook County tax rate of .1179 and allowing for the standard homeowner exemption yields average veteran's tax savings = $7,164. The average home value within the 6 collar counties is $224,260 (74,746 EAV / 1.0 equalizer / 33.33% assessment level); in the remaining **95 counties the average disabled veteran's home value is $135,259** (45,109 EAV / 1.0006 equalizer / 33.33% assessment level). In the last 4 years (2015-2018) disabled veterans 100% tax exemption applications increased 70%.

Senior Assessment Freeze P.A. 100-401 "In counties with 3,000,000 or more inhabitants, the chief county assessment official **shall conduct audits of all exemptions granted under this Section no later than December 31, 2022 and no later than December 31, 2024**. The audit shall be designed to ascertain whether any senior homestead exemptions have been granted erroneously.

If it is determined that a senior homestead exemption has been erroneously applied to a property, the chief county assessment officer shall make use of the appropriate provisions of Section 9-275 in relation to the property that received the erroneous homestead exemption".

Senior Assessment Freeze P.A. 100-401 "(h) The assessor or chief county assessment officer may **determine the eligibility of residential property to receive the homestead exemption provided by this Section by application, visual inspection, questionnaire or other reasonable methods.** The determination shall be made in accordance with guidelines established by the Department".

Senior Assessment Freeze 35 ILCS 200/15-172

"Residence" means the principal dwelling place and appurtenant structures used for residential purposes in this State occupied on January 1 of the taxable year by a household and so much of the surrounding land, constituting the parcel upon which the dwelling place is situated, as is used for residential purposes. **If the Chief County Assessment Officer has established a specific legal description for a portion of property constituting the residence, then that portion of property shall be deemed the residence for the purposes of this Section**.

There is a very clear statutory directive applied to the Veteran Disability Exemption that the exemption should exclude commercial portions of a primary residence. This should be added to all residential exemptions. In New Jersey, the Senior Freeze Application requires seniors to indicate the share of the property used as the owner's principal residence, whether or not the property consists of multi-units, and the share of the property owned by the senior.[16]

The Cook County Assessor's Senior Freeze application asks: On January 1 was any portion of the property used for commercial purposes or rented to another person or entity for at least 6 months? The 70% Disability veteran's exemption includes no more than 250,000 EAV for the primary residence and excludes the EAV of property used for commercial purposes.

70% Disability Veteran Exemption P.A. 99-143 (f) For the purposes of this Section: "Qualified residence" means real property**, but less of that property that is used for commercial purposes, with an equalized assessed value of less than $250,000 that is**

the primary residence of a veteran with a disability. Property rented for more than 6 months is presumed to be used for commercial purposes".

Senior Assessment Freeze Exemption (SFE)

No significant property tax reform legislation was passed in this last legislative session except for the 2020 signing of SB 685 (PA 101-635) by Governor Pritzker.

The 2020 Public Act contains provisions concerning three homestead exemptions, including the senior citizen assessment freeze homestead exemption. These exemptions may be granted without application for the 2020 taxable year if the property qualified for the exemption in the 2019 taxable year, but subject to certain limitations related to the COVID-19 pandemic.

However, in the past the senior freeze exemption had to be applied for each year as it is based on an income limit of $65,000 and an age minimum of 65. Senior incomes may change by choice or circumstance. Income qualifying exemptions, including the Longtime Exemption, should always require the assessor's annual oversight and review of the applicant's income and inspection of the property.

The Senior Assessment Freeze "freezes" an eligible homeowner's EAV, which is not market value of the property but a percentage of that market value as determined by the property's county in which it is located. The EAV is "frozen" at the level of the year prior to a homeowner' first application. In other words, it exempts all EAV increases over the base amount.

Because there is no Senior Freeze (or Long-time) **exemption savings maximum** (the highest annual tax break identified was $67,500) **or property value maximum** (the highest market value was $5.3 million), it is a very valuable exemption for qualifying homeowners, but this also opens this income based exemption to misuse. Over 19 years the household income eligibility limit was increased 86% from $35,000 in 1999 to $65,000 in 2018 for the Senior Freeze for an average increase of 4% per year.

The Senior Assessment Freeze exemption based on income now grants $330.1 million in tax savings, which is 24% higher than the standard Senior Exemption not based on income that grants $266.7 million in tax savings.

Between 2008 and 2018 applicants for the senior freeze have increased 42%.

With an income threshold of $65,000, clearly the intent of the tax statute for greatly needed property tax relief for seniors seeking an assessment freeze exemption was not to qualify a senior who resides in a 6,000 SF home valued in 2018 at $5.3 million, with an original tax bill of $128,234 that receives a $23,563 property tax break.[17]

How can a senior afford to pay an adjusted tax bill of $103,187 on an annual income of $65,000?

IDOR reported that the total EAV for all senior assessment freeze exemptions in Cook County in 2018 was $2.7 billion. Applying an average tax rate for the county of 11.79% yields $330,091,046 in property tax savings.*

*In 2018 the 3,889 Cook County tax rates averaged .1179 - Source Cook County Clerk

In 2018 there were 160,958 senior assessment freeze exemptions identified by their tax PINs in the Cook County Assessor's exemption database. In 2018, IDOR identified 160,958 SFE applicants in Cook County.[18 & 23]

In 2018, the Cook County Assessor's Office received approximately 161,100 senior freeze applications, and qualified and processed tax savings for 160,958 senior freeze homeowners. About 142 applications were not processed, less than 1%.

TRAEN's study examined the 2018 senior freeze taxpayers who in 2018 received the greatest property tax exemption savings, and identified 1,526 PINs of homes with the highest market values ranging from $500,000 to $5.3 million. These 1,526 homes represent essentially the top 1% of all 160,958 senior freeze recipients.[19]

Senior Freeze Exemption Key findings include:

- This top 1% of homeowners, with 1,526 homes valued between $500,000 and $5.3 million, paid $6,608,461 in 2018 taxes. Without the senior assessment freeze, their taxes would have been $22,424,784.
- This top 1% of homeowners who attested to earning $65,000 or less and whose homes are valued between $500,000 and $5.3 million, realized $15,816,323 in property tax breaks from the senior assessment freeze.
- This top 1% of homeowners with 1,526 homes valued between $500,000 and $5.3 million had their senior freeze tax bills reduced by an overall 71%, with an average tax break per tax bill of $10,365.
- All 160,958 Cook County senior freeze tax bills were reduced overall by 23%, with an average tax break per tax bill of about $2,051.
- The senior freeze exemption gives the top 100 highest market value homes, whose owners attested to earning only $65,000 or less in 2018, valued between $836,000 and $5.3 million and an average tax bill of $26,630, an average tax break of $7,350, for a final average adjusted tax bill of $19,280.
- The senior freeze exemption gives 160,958 senior homeowners, who attested to earning $65,000 or less in 2018, with homes valued between $50,000 and $499,999, and an average tax bill of $8,950, an average tax break of $2,051, for a final average adjusted tax bill of $6,899.
- The senior freeze exemption gives $482,441 in tax breaks to the top 18 taxpayers, ranked by highest market value. Their initial tax bills totaled $876,486 and their adjusted tax bills were reduced to $394,045, which equals an aggregate 55% reduction in their tax bills, for an average tax savings of $26,800 for each of the 18 taxpayers.[20]

TRAEN researchers reviewed the revenue tax savings and number of applicants for three triennial years of applications for the Senior Freeze Exemption in New Trier Township. New Trier Township includes some of the wealthiest homeowners in the country in the villages of Glencoe, Kenilworth and Winnetka.

New Trier Township 3 Triennials Senior Freeze Key Findings

The New Trier Township Senior Assessment Freeze Exemptions for all applicants with an average home valued at $440,600 in 2018 = $2,843 average savings.[21]

	2013	2016	2019
# of Applicants	339	615	700*
Income Claim	$55,000	$55,000	$65,000
Avg tax bill	$8,365	$11,193	$10,839
Avg Sr Freeze savings	**$3,563**	$3,388	**$2,843**
Avg adjusted tax bill	$4,801	$7,605	$7,995

*Note the 106% increase over just 6 years in the number of New Trier Township seniors applying for the Freeze

The New Trier Township Senior Assessment Freeze Exemptions **for 5 multi-million dollar homes** whose owners claim they earned only $65,000 in 2018 = $19,062 average Sr Freeze savings. Their Sr Freeze tax breaks range from $7,173 to $25,074.

Market Value		Income Claim	Original Tax Bill	Sr Freeze Savings	Adjusted Tax Bill
$2.2 million	Winnetka	$65,000	$52,010	$7,173	$43,354
$2.1 million	Winnetka	$65,000	$51,078	$24,306	$25,289
$5.3 million	Winnetka	$65,000	$128,234	$23,563	$103,187
$3.1 million	Glencoe	$65,000	$80,431	$25,074	$53,784
$1.4 million	Glencoe	$65,000	$34,690	$15,195	$17,922

In contrast, the median Cook County home value of $236,000 x 10% assessment level x 2.9109 equalizer (= 68,697 EAV) x .1179 average tax rate = $8,099 taxes. 18,000 EAV for both the standard homeowner and senior exemptions x .1179 average tax rate = $2,122. Average taxes of $8,099 less average standard homeowner and senior exemptions of $2,122 = $5,977. Applying the average senior freeze of $2,050 = $3,927 tax bill for a senior homeowner making $65,000 or less.

Senior Citizen Assessment Freeze Exemption (SFE) Examples

TRAEN researchers reviewed the top 100 SFE[22] taxpayers who attest to have earned $65,000 or less in 2018 and had homes with market values between $836,150 and $5.3 million. They received substantial senior freeze tax savings, which reflected a total property tax revenue loss of $1,892,633.

Key findings for these top 100 senior assessment freeze homes:

- The highest senior freeze tax break was $35,714 on a $4.6 million, 7,600 SF Chicago home on Dearborn Parkway in the Gold Coast whose owner claimed a $65,000 annual income. The application was approved by the Assessor and a tax break of $35,714 was issued for the senior freeze exemption. Annual property taxes before the senior freeze were $90,971 and the tax bill was reduced to $55,257.

- The highest market value was a $5.3 million Winnetka home claiming a $65,000 annual income. The application was approved by the Assessor and a tax break of $23,563 was issued for the senior freeze exemption. Annual property taxes before the senior freeze were $128,234 and the tax bill was reduced to $103,187.

- The highest reduction of a tax bill was 98% for a Chicago home valued at $960,750. The application was approved by the Assessor and a tax break of $17,342 was issued for the senior freeze exemption. Annual property taxes before the senior freeze were $18,978 but the owner also receives a standard Homeowner's and standard Senior exemption (3 exemptions total), and the tax bill was reduced to $415.

- Water Tower Place on Michigan Avenue at E. Pearson is one of the most prestigious addresses in Chicago. Oprah Winfrey purchased two units totaling 6,000 SF as a Chicago resident. The application for a 3,000 SF unit, listed for sale at $3.4 million, was approved by the Assessor and a tax break of $28,976 was issued for the senior freeze exemption. Annual property taxes before the senior freeze were $31,440 and the tax bill was reduced to $2,464. Rents for a same sized luxury condo in the building are $12,500 per month.

- A $2.2 million Rush Street, mixed use 5,400 SF building containing 1 commercial unit and 2 apartments. The application was approved by the Assessor and a tax break of $26,574 for the senior freeze was issued for the entire building. Annual property taxes before exemptions were $42,506. The taxpayer receives, in addition to the senior freeze, the standard Homeowner and Senior exemptions. The tax bill was reduced by 63% to $15,933. Moreover, this same taxpayer claims a 2nd Homeowner exemption on a nearby prestigious Gold Coast condo.

Long-time Occupant Exemption (LOHE)

Cook County Commissioners and legislators recognized that many homeowners were being forced out of the homes where they had lived for more than 10 to 20 years* because they could not afford unpredictable, escalating property taxes, and tax delinquencies were increasing. Rapidly increasing sales in their neighborhoods were based on land value with the intention to demolish and build new homes.

The Long-time Occupant Exemption (LOHE) started in 1993, and by 1995 the Cook County Commissioners' Long-Time or "HELP" exemption program initially recommended a market value cap of $300,000 to qualify for the Long-Time Exemption. At the time the average market value, as estimated by the Cook County Assessor, of a Chicago home was $100,000 and in Cook County the average home was $250,000. In 1998, a Cook County Ordinance

specifically addressed the concerns of Cook County's most vulnerable homeowners who faced "excessive and unpredictable tax increases" when significant redevelopment occurred in their neighborhoods.

*According to the National Realtors Association, in 2018 a Cook County homeowner resides in their home an average of 13 years

The Long-time Occupant Exemption was passed in 2007 by PA 95-644. The LOHE served as an alternative to the so-called 7 percent homestead "exemption" or Alternative General Homestead Exemption (AGHE), which limited the annual increase in a home's equalized assessed value to 7 percent. The AGHE benefitted more than 1 million properties because the "exemption" did not require homeowners to complete and submit any application form; instead, it was an internal calculation coded into more than 90% of all residential assessments by the Cook County Assessor to limit equalized assessment growth. In 2008 when the housing market crashed, AGHE became ineffective.

To qualify for the LOHE homeowners had to live within their homes for at least 10 years. The Long-time Exemption is income based. For homeowners with household incomes of $75,000 or less, the LOHE limited the annual increase in their home's equalized assessed value to 7%. For those with household incomes between $75,001 and $100,000, the LOHE limited the annual increase in their home's equalized assessed value to 10%.

LOHE Unique Problems

The LOHE had a two-year peak in 2009 and 2010 when applicants numbering 105,227 and 100,737, respectively, were approved. In the years 2008, and 2011 to 2018 the range of approved applicants dropped from 36,624 to 2,763.[23]

83% of all LOHE approvals over the 11 years from 2008-2018 were applied to some of the wealthiest properties in Chicago and the North and Northwest suburbs, with only 17% approved in the minority South and Southwest suburbs.

Discretion as to how and who can apply for the LOHE remains exclusively with the Cook County Assessor who is mandated to mail out applications to "affected persons" (homeowners) in affected areas (assuming gentrifying neighborhoods) where tax bills are soaring and whose qualifications would be income based.

Since 2008 there have been many administrative problems with the LOHE due to the following reasons:

- The LOHE as devised is inherently biased against the South and Southwest suburbs with the highest minority homeowners, highest tax delinquencies, foreclosures, and excessive tax rates that vaporize home equity. Excessively high tax rates are a greater threat to stable minority homeownership than gentrification that the tax justice movement and policymakers have long overlooked.

- The LOHE, as currently designed, largely benefits properties with high assessments and high assessment increases within Chicago and the North and Northwest suburbs

with the lowest tax rates. The excessively high taxes in South and Southwest suburban minority areas are due to high tax rates, even with low assessments and market values, and were not factored in as a part of the LOHE tax break formula.

- Homeowners frequently failed to respond to the new one-time-only LOHE application sent to them by the Cook County Assessor when they reached the 10th year of their residency.

- For the South and Southwest suburbs with large foreclosure clusters, very few LOHE applications were mailed to these homeowners who suffered from greater financial challenges, including excessively high property taxes, which diminished the ability of many minority homeowners to become "longtime" homeowners.

- Homeowners may have felt distrustful being asked for the first time to disclose their income to the Cook County Assessor—whether they earned just under $75,000 or $100,000. Even if their incomes were within that range, the formula—if understood---gave no assurance of a property tax break or of how much that tax break would be.

- For the first 7 or more years, the LOHE application was never available on the Assessor's website, unlike all other exemption applications.

- In 2009, information about the LOHE did ultimately appear on the Cook County Assessor's web page stating: "To help you better understand the benefits of the new Expanded Homeowner Exemption (LOHE), we are providing you with the information *used to calculate your exemption."*; however, the link rarely functioned and was removed.

- TRAEN found that taxpayers who either printed the LOHE application from the Assessor's website when it was finally made available or obtained the LOHE application at tax information meetings and submitted the application on their own, without waiting for the Assessor to mail the application to them, successfully received the LOHE tax savings. [24]

It is difficult to identify the intent of the tax breaks provided by the Longtime Exemption due to its seemingly capricious application and vague approval processes. In 2009 and 2010 the LOHE provided significant tax relief to many; however, the exemption's "sunset" provision has resulted in a drop in approvals from a peak of 105,227 in 2009 to 2,728* in 2018.

The administration of the LOHE has been shrouded in mystery resulting in public mistrust, misunderstanding and frequent claims that affected homeowners never received the Longtime Exemption application mandated to be sent by the Cook County Assessor.

LOHE the Least Transparent and Fair

The LOHE will soon sunset and policymakers may want to consider a new Cook County property tax exemption that provides tax relief to the South and Southwest suburbs that received only 17% of the LOHE tax relief over the past 11 years.

By looking at the overall local fiscal issues that are unique to this region it is very clear that minority homeowners need tax relief. The key to any effective property tax exemption

*Difference of 35 parcels reflects removal of multiple PINs.

program that assists the neediest Cook County homeowners is transparency: clear public knowledge of the exemptions, clear understanding of tax relief qualifications, levels of income, market value (EAV), age, disability, tax rate, excessive vacancies and foreclosure factors, or length of residency, and the ease or difficulty of applying for them.

There must be fairness and consistency in the application process of all tax exemptions. Multiple exemptions which grant tax breaks of almost $2 billion in an assessment base as large as Cook County, will always gravitate to erode fair policy tax relief intentions unless closely monitored and resourced with high technology and staffing experts. The number of exemptions with special treatments is not only costly to administer but it can often lead to negligible tax breaks favoring one group of homeowners over another and even encourage fraudulent tax avoidance.

Over the LOHE's lifetime time of 12 years it's complex formula was hidden from outside examination. When coupled with homeowners who do not understand how, when and where the poorly designed tax exemption will be applied, even for the "less than 2% of Cook County homeowners" cited on the Assessor's website, such tax exemption breaks are open to increased public criticism. The lack of transparency on any property tax exemption erodes the public's trust.

As in this 2020 study, a TRAEN 2014 Long-time Occupant Exemption Study identified that some of the wealthiest area homeowners, with multi-million dollar homes had been receiving as much as $67,500 a year in LOHE tax breaks due to the absence of caps on either market values or maximum tax level relief.

The 2014 study supports the findings of TRAEN's 2020 study that the LOHE is applied sporadically and unpredictably, and does not address any original legislative concerns about rising property taxes due to unpredictable assessment increases that are often the result of excessively high tax rates and gentrification.

The LOHE is available only to homeowners who live in "affected" areas. This ambiguous language, in place since its creation in 2008, circumvents the intent of the Longtime Exemption's historical statutory language, which meant to give tax relief to property owners in rapidly gentrifying neighborhoods, facing rising housing demolitions, and excessive assessment growth (but not excessive tax rates). The LOHE is another income based tax exemption that should have both EAV (market value) caps and a maximum on property tax dollar breaks.

Widespread public confusion as to when, for whom, how and why the LOHE applications were approved renders the LOHE the least transparent and most distrusted Cook County tax

exemption. Over the past 12 years it has favored wealthier, predominantly white housing stock over poorer minority housing stock and neighborhoods.

Long-Time Exemption Key findings:

- Of those 2,728 exemptions, 756 (28%) of the Long-Time homeowners had homes with market values between $500,000 and $3.1 million, and received substantial property tax savings that totaled $2,276,156.[24]

- 1,972 (72%) of the Long-Time homeowners had homes with market values between $51,000 and $499,999, and received property tax savings that totaled $2,565,104.

- 59 homeowners with luxury homes valued between $1 million and $3.1 million dollars received an average $7,195 Long-Time Homeowner's exemption savings off their average tax bills of $26,883, which reduced tax bills on average to $19,688.

- 29 homeowners with luxury homes valued between $900,000 and $999,999 received an average $4,445 Long-Time Homeowner's exemption savings off their average tax bills of $18,248, which reduced tax bills on average to $13,803.

- 174 applicants who qualified for the Longtime Exemption resided in newly built homes that were only 10 to 16 years old. 25 applicants resided in relatively new homes only 17 to 19 years old. Several of these applicants were not in gentrifying neighborhoods or had purchased an older home and built a new home at a cost of more than $1 million.

The Long-Time Occupant Homestead Exemption LOHE Examples

According to State law and Cook County Ordinance, the Longtime Homeowner Exemption was created to address *"longtime homeowners…experiencing* substantial and unpredictable property tax increases due to upper-scale development or redevelopment, known as gentrification…in recognition of the severe economic circumstances many of these longtime homeowners have faced, the Illinois Legislature passed PA 88-451, the Longtime Owner-*Occupant Property Tax Relief"*

One of several examples of how the Longtime Homeowner Exemption strays from its public policy mission is seen in this example of a homeowner who purchased homes on adjoining lots with two PINs, demolished them, and in 2011 built a $2.7 million home on Honore Street in the neighborhood of Bucktown, Chicago.[25]

- The Honore St. home is 5,925 SF and was under construction for several years after the owner purchased it in 2008. With 10 years of ownership the homeowner submitted a 2018 Longtime Exemption. The application for an exemption was approved by the Assessor in the spring of 2019, and a tax break of $46,067 reduced the taxes from $52,870, for a total adjusted tax of $6,803 spread over the 2 tax bills.

- The LOHE Application was processed and approved by the Cook County Assessor's Office around March 2019 and 2 refunds for the two tax bills totaling $16,532 were issued to the homeowner in August 2019.

- The homeowner is the sole manager of Honore LLC and has a primary home in Indiana with a standard homestead exemption. Illinois and Indiana laws state that a homeowner may receive a homeowner's exemption only on one (primary) residence.

- The homeowner successfully sought property tax relief through the tax appeal process, filing vacancy appeals for 6 consecutive years (2011, 2012, 2013, 2014, 2015 and 2016). Clearly, the homeowner did not reside in the house for the minimum 10 years required to qualify for the Long-time Exemption.

Primary Residences Containing Commercial Properties

TRAEN researchers uncovered multiple examples of both the Longtime and Senior Freeze exemptions being applied to 100% of a primary residence that included commercial rental units. These properties, known as mixed use properties, are classified 2-11 and 2-12.[25]

- A $1.9 million Lakeview Township, Chicago mixed use 5,310 SF property with a restaurant on the first floor that represents 63% of the building. The application for an exemption was approved by the Assessor and a tax break of $30,479 was issued. Annual property taxes before the senior freeze were $37,358 and the tax bill was reduced to $6,879.

- A $970,000 Chicago 2 flat, 4,500 SF property. The application for an exemption was approved by the Assessor and a tax break of $10,441 was issued. Annual property taxes before the Longtime exemption were $19,096, but the owner also received a standard Homeowner's and standard Senior exemption (3 exemptions total), and the tax bill was reduced to $7,433. The tax break of $5,221 should only apply to 1 unit.

- A $1.7 million Chicago 6 unit, 8,900 SF apartment building where the owner occupies 1 apartment. The application was approved by the Assessor and a tax break of $30,055 was issued. Annual property taxes before the Senior Freeze were $33,966 but the owner also received a standard Homeowner's and standard Senior exemption (3 exemptions total), and the tax bill was reduced to $2,689. The Senior Freeze tax break of $5,009 should only apply to 1 unit.

- In contrast, an $840,000 Chicago 6 unit, 6,340 SF apartment building where the owner occupies 1 apartment. The application was approved by the Assessor and the correct

tax break of $3,008 for just the owner's unit was issued. Annual property taxes before exemptions were $16,683, but the owner also received a standard Homeowner's, standard Senior and a Disabled Person's exemption (4 exemptions total), and the tax bill was reduced to $12,317.

- A $1.7 million Seminary Ave., Lincoln Park, 5 unit, 4,658 SF apartment building where the owner occupies 1 apartment. The application was approved by the Assessor and a tax break of $23,815 was issued. Annual property taxes before the Senior Freeze were $35,176 but the owner also received a standard Homeowner's and standard Senior exemption (3 exemptions total), and the tax bill was reduced to $10,140. The Senior Freeze should only apply to one unit at $4,763.

- A $4.6 million Dearborn Parkway, Gold Coast, 7,600 SF single family home claiming a $65,000 annual income. The application was approved by the Assessor and the highest senior freeze tax break of $35,714 was issued. Annual property taxes before the senior freeze were $90,971 and the tax bill was reduced to $55,257.

Summary

Cook County anticipates a $220 million revenue shortfall in the 2020 fiscal year. While Chicago's budget shortfall will total nearly $800 million this year, a shortfall of $1.2 billion is forecast for 2021.

Taxing districts strongly support annual exemption audits due to their ever increasing revenue needs, especially in our budget crisis times. The $34 million backlog in unpaid senior exemptions, once rightfully reclaimed, will include millions more in additional interest payments. However, the revenue gains from future recurring benefits due to removing millions in unqualified exemptions also could reach into millions of dollars.

This examination exposes the potential for exploitation of income based exemptions, identifies inaccuracies and the movement away from legislative intent, and the absence of consistent procedures for applying, monitoring and auditing. When we see one homeowner being given a $67,500 annual property tax break and another homeowner being given $149,944 in property tax breaks over 7 years on a $5.3 million lakefront home the public trust in our tax system is corroded. Tax exemptions should always be policy linked and be fair in every way possible.

In Cook County there is a 35% black homeownership gap. White homeownership is 74% and black homeownership is 39%. Policymakers need to examine how existing or new property tax exemptions can be designed to help our most vulnerable property owners become more financially stable so they can build their equity base through longer and increased homeownership.

The public trust in Cook County property tax exemptions is strengthened when tax breaks are appropriately applied and, when in error, are timely removed off of tax bills through the Assessor's directive. This critical mission, supported by internal audits and state legislative

reforms, ensures public confidence in the property tax system and the accuracy of tax breaks for both the homeowner and Cook County's property tax revenue base.

The Council on State Taxation (COST) and the International Property Tax Institute (IPTI), in their 2019 study on best tax practices, developed a Scorecard analysis to evaluate property tax administrative systems. Its Jurisdictional Scoring Table rated Illinois' Overall Grade a D+ in 3 areas: Transparency (D), Consistency (C) and Procedural Fairness (D).

The International Association of Assessing Officers (IAAO) 2019 Executive Summary stated that the current Cook County tax assessment administration, now well into its 2nd year, …"has been proactive in seeking the best practice [but] it faces serious challenges." The IAAO continued … "the task ahead is monumental, and the financial and resource commitment for modernization is substantial. Nevertheless, the gains for Cook County deserve the investment in resources—both human and capital."

TRAEN supports these IAAO assessments and the mission for a fairer property tax system.

ABOUT THE AUTHORS

Andrea Raila, BA Economics specializing in Public Finance, former Deputy Member Cook County Board of Review, case decision maker and 1st staff member to the Chicago Comptroller's Office of the Taxpayer Advocate. 30-year career in tax negotiations, policy lobbyist, author, and Founder/CEO of two tax policy businesses.

Paul Pusateri, MBA specializing in Finance and BA Economics, with over a decade of experience in the field of property taxes. Consultant in the Affordable Housing Industry, manager of foreign currency sales and trading desks within the Chicago banking industry, as well as trader of government securities.

APPENDIX

[1] Cook County Clerk's 2018 Exemption Total EAV $15.3 billion x Cook County average tax rate 11.786% - see chart. A 2024 study by University of Illinois at Chicago professors Merriman and Weber estimates that exemptions total $1.6 billion in tax breaks.

[2] The 7 residential Cook County Homestead Exemptions must be applied for by the homeowner; only 2 are income based (see applications):

Standard Homeowner Exemption
Standard Senior Exemption
Senior Freeze Exemption
Persons with Disabilities Exemption
Veterans with 30-69% Disability & Returning Veterans Exemption
Veterans with 70-100% Disability Exemption
Longtime Homeowner Exemption

[3] With the passage of the Erroneous Exemption Act PA 99-51 during the administration of Cook County Assessor Joseph Berrios, exemption errors became highly politicized and continue to be sensationalized, directed especially at elected officials and candidates. However, predominantly due to the fact that Assessors fail to carry out their primary responsibility to remove exemptions when sales transfer, thousands of property taxpayers continue to be unaware of duplicate exemptions, as were the cases for such elected officials as Cook County Treasurer Maria Pappas, and Congressman Jesus "Chuy" Garcia. In 2016 TRAEN initiated an exemption law PA 99-164 that required the Assessor to remove non-qualified exemptions when notified of a residential sale. TRAEN also passed an exemption law that requires owners to submit an obscure Assessor's *Notice to Waive Homeowner's Exemption* form found on the Assessor's website.

[4] It is not a requirement for applications to submit a copy of their Illinois State tax return on income based exemptions. IDOR could assist in random audits of household incomes with maximum range qualifications and should examine the following potential sources of income:

- Alimony or maintenance received
- Annuities and other pensions
- Black Lung benefits
- Business income
- Capital gains
- Cash assistance from the IL Dept. of Human Services and other govt cash public assistance
- Cash winnings from such sources as raffles and lotteries
- Civil Service benefits
- Damages awarded in a lawsuit for nonphysical injury or sickness
- Dividends
- Farm income
- Illinois Income Tax refund (only if you received Form 1099-G)
- Interest
- Interest received on life insurance policies
- Long term care insurance (federally taxable portion only)
- Lump sum Social Security payments
- Miscellaneous income, such as from rummage sales, recycling aluminum, or baby sitting
- Military retirement pay based on age or length of service
- Monthly insurance benefits
- Pension and IRA benefits (federally taxable portion only)
- Railroad Retirement benefits (including Medicare deductions)
- Rental income from residential or commercial tenants
- Social Security income (including Medicare deductions)
- Supplemental Security Income (SSI) benefits
- All unemployment compensation
- Wages, salaries, and tips from work
- Workers' Compensation Act income
- Workers' Occupational Diseases Act income

[5] The General Homestead (Homeowner) exemption was enacted in 1978 (Public Act 80-1471). Cook County taxpayers saved approximately $52 million in 1978, and 40 years later in 2018, they saved about $1.8 billion. But in 2009 Cook County taxpayers saved about $1.2 billion on the standard homeowner's exemption largely because of a unique legislative property tax exemption created called the Alternative General Homestead Exemption. In 2004, the General Assembly provided counties an alternative to the Homeowner exemption by

enacting the Alternative General Homestead (Seven Percent Expanded Homeowner) exemption (Public Act 93-715). This legislation permitted counties to replace the Homeowner exemption for one assessment cycle with an exemption that limited the increase in a property's EAV to seven percent each year, up to a maximum amount of $20,000 in each year of the assessment period. Cook was the only county to implement the exemption. It was first effective for the 2003 tax year for property in the City of Chicago assessment triad and remained in effect for the 2004 and 2005 tax years. The exemption applied to properties in the North and Northwest Suburban assessment triennial cycle for tax years 2004-06 and to properties in the South and Southwest Suburban assessment triennial cycle for tax years 2005-07.

In 2010 the exemption was reauthorized for one additional assessment cycle, with modifications (Public Act 96-1418). Under this legislation, the maximum exemption amount in the year of reassessment was maintained at $20,000, then reduced to $16,000 and $12,000 for the second and third years of the assessment cycle, respectively. The legislation applied for tax years 2009-11 in the City of Chicago assessment triennial cycle, tax years 2010-12 in the North and Northwest Suburban assessment triennial and tax years 2011-13 in the South and Southwest Suburban assessment triennial.

[6] The Taxpayers' Federation of Illinois commissioned a 1993 study by Mayor Harold Washington's Comptroller and lead author Ronald Picur was titled: ***Taxation Without Explanation: The Illinois Property Tax System*** in which Andrea Raila drafted Chapter 4 on Cook County's assessment performance. The 1993 property tax study for assessment accuracy used nationally recognized assessment measurements and sales ratio tests and rated Cook County's assessment performance as poor and below assessment standards. The 1993 Taxpayers' Federation study of deviations from acceptable assessment standards mirrored the May 2017 Cook County Assessment Study featured in the Chicago Tribune article ***"The Tax Divide"*** 24 years later. The 1993 ***Taxation Without Explanation*** assessment study was unprecedented, showing that both Illinois' 101 assessment counties and Cook County (which draws 45% of the state property tax dollars) with its unique classification system like none of the other 101 counties pitted homeowners against businesses. ***Taxation Without Explanation*** study disclosed that higher home values had lower property taxes as a percentage of market value than lower market valued homes.

At the request of Cook County Assessor Thomas Hynes, the Civic Federation did not issue ***Taxation Without Explanation*** an ISBN number--- an essential product identifier used by publishers, libraries, internet retailers for publication. To this day a copy of this study is very difficult to find.

Preceding the 1993 Taxation study, Professor Arthur Lyons, in 1972 under a Chicago grassroots organization Citizens Action Program (CAP), found that properties in the black neighborhood of South Shore were over-assessed by an average of 33% above the city-wide average (Chicago Defender, 25 November 1972). Later that decade, Mr. Lyons an economics professor at the University of Illinois at Chicago, would conduct a city-wide study of assessment levels, and similarly found that homes in black neighborhoods were assessed at a far higher percentage of market value than those in white neighborhoods (Lyons: 1978 Assessment Ratios for Townships and Selected Neighborhoods in Cook County, Illinois: A Study in Nonuniformity. School of Urban Sciences, University of Illinois at Chicago). Ms. Raila worked with Mr. Lyons, both as tax analysts and decision makers at the Cook County Board of Tax Appeals in the 1980s.

In 1993 ***Taxation Without Representation*** researchers categorized all Illinois property tax statutes from 1981 – 1991. In 2018 TRAEN researchers again studied all Illinois property tax statutes from 2007 – 2017 to compare these two decades' impact on property tax legislation. The charts here summarize the changes:

1981 - 1991 **2007 - 2017**

Tax Relief Legislation 12.8% 20.5%
Exemptions
Incentives
Abatements
Process Changes 32.9% 40.5%
Assessments
Collections
Delinquency
Taxation Restrictions 6.1% 2.3%
Referenda
Controls
Increased Taxation Powers for Local Gov 32.6% 20.1%

[7] LEGISLATIVE INTENTION & MARKET VALUE LIMITATION on CERTAIN HOMESTEAD EXEMPTIONS

Longtime Owner Occupant

1989. HB 2116. House Interim Study Calendar.

Created the Longtime Owner-Occupant Property Tax Relief Act. The legislation permitted counties having a population of 100,000 or more to adopt property tax relief provisions granting an exemption or deferral or combination thereof in order to allow longtime owner-occupants of residences to remain in possession of their homes. The relief was for payment of the portion of property taxes **due to an increase in the market value of** the property as a consequence of the refurbishing or renovating of other residences or the construction of new residences in long-established residential areas or areas of deteriorated, vacant or abandoned homes and properties. Relief could be granted until the longtime owner-occupant transferred title to the property. Municipalities and school districts were permitted to opt-out of any relief provisions adopted by a county.

1991. HB 2193. Added by House Amendment #1; deleted by House Amendment #4. Created the **Longtime Owner-Occupant Property Tax Relief Act.** The legislation permitted counties having a population of 100,000 or more to adopt property tax relief provisions granting an exemption or deferral or combination thereof in order to allow longtime owner-occupants of residences to remain in possession of their homes. The relief was for payment of the portion of property **taxes due to an increase in the market value** of the property as a consequence of the refurbishing or renovating of other residences or the construction of new residences in long-established residential areas or areas of deteriorated, vacant or abandoned homes and properties. Relief could be granted until the longtime owner-occupant transferred title to the property. Municipalities and school districts were permitted to opt-out of any relief provisions adopted by a county.

1993. HB 2410. House Rules Committee.

Created the **Longtime Owner-Occupant Property Tax Relief Act**. The legislation permitted counties having a population of 100,000 or more to adopt property tax relief provisions granting an exemption or deferral or combination thereof in order to allow longtime owner-occupants of residences to remain in possession of their homes. The relief was for payment of the portion of property taxes due to an increase in the market value of the property as a consequence of the refurbishing or renovating of other residences or the construction of new residences in long-established residential areas or areas of deteriorated, vacant or abandoned homes and properties. Relief could be granted until the longtime owner-occupant transferred title to the property. Municipalities and school districts were permitted to opt-out of any relief provisions adopted by a county.

1993. SB 0473. PA 88-451.

Created the **Longtime Owner-Occupant Property Tax Relief Act**. The Act permitted counties having a population of 100,000 or more to adopt property tax relief provisions granting an exemption or deferral or combination thereof in order to allow longtime owner-occupants of residences to remain in possession of their

homes. The relief was for payment of the portion of property taxes due to an increase in the market value of the property as a consequence of the refurbishing or renovating of other residences or the construction of new residences in long-established residential areas or areas of deteriorated, vacant or abandoned homes and properties. Relief could be granted until the longtime owner-occupant transferred title to the property. Municipalities and school districts were permitted to opt-out of any relief provisions adopted by a county.

1994. HB 3845. House – Held on 2nd Reading
Amended the **Longtime Owner-Occupant Property Tax Relief Act.** Permitted counties to impose additional criteria for qualifying for relief. The established criteria were: the property must be owned and occupied by a longtime owner-occupant, and the property is the principal residence and domicile of the longtime owner-occupant.

1994. SB 1369. PA 88-669
Amended the **Longtime Owner-Occupant Property Tax Relief Act**. Permitted counties to impose additional criteria for qualifying for relief. The established criteria were: the property must be owned and occupied by a longtime owner-occupant, and the property is the principal residence and domicile of the longtime owner-occupant.

1995. SB 249. PA 89-127.
Expanded the **Longtime Owner-Occupant Property Tax Relief Act** to all counties.

1998. HB 3576. House Rules Committee.
Required the City of Chicago and the Chicago Board of Education to participate in property tax relief granted by Cook County under **the Longtime Owner-Occupant Property Tax Relief Act**.

1998. SB 1370. PA 90-648.
Required the City of Chicago and the Chicago Board of Education to participate in property tax relief granted by Cook County under the **Longtime Owner-Occupant Property** Tax Relief Act.

2000. SJR 43. Adopted
Urged the Cook County Board to exercise its authority under the Longtime Owner-Occupant Property Tax Relief Act and grant an exemption and/or deferral to reduce the property tax burden for longtime homeowners in areas affected by dramatic increases in assessments due to development.

- In 2001 the Cook County Board passed the **Longtime Homeowner Exemption** Ordinance (01-O-12). The introduced ordinance included a **market value cap of $300,000,** but this provision was removed prior to passage. The introduced and passed ordinances include an exemption eligibility criterion requiring the property to have an assessed value increase that exceeds 150% of the current average assessed value increase for Class 2 properties in the assessment district where the property is located.

2003. SB 1498, House Amendment #2. Senate – Concurrence
Restricted relief under the **Longtime Owner-Occupant Property Tax Relief Act** to $25,000 in equalized assessed value per year--**which was a market value of $101,634.**

2004. SB 2112. PA 93-715.
Restricted relief under the **Longtime Owner-Occupant Property Tax Relief Act** to $20,000 in equalized assessed value per year--**which was a market value of $77,649.**

Gentrification Exemption
1998. SBs 53 and 1371. Senate Rules Committee

Created a Gentrification exemption. Provided an exemption for homestead property qualified under the **Longtime Owner-Occupant Property Tax Relief Act**. Limited the exemption amount to the increase in the market value of the property as a consequence of the refurbishing or renovation of other residences or the construction of new residences in long-established residential areas or areas of deteriorated, vacant, or abandoned homes and properties. Provided for the exemption to be granted until the longtime owner occupant transfers title to the property.

Senior Citizens Assessment Freeze Exemption

2007. HB 2794. House Revenue Committee.

Amended the **Senior Citizens Assessment Freeze** exemption to limit the base year equalized assessed value of a residence to $166,670--**which was a market value of $366,288.**

2009. SB 2032. Senate Revenue Committee, Subcommittee on Property Taxes.

For property that qualifies for the **Senior Citizens Assessment Freeze** exemption, provided for an abatement of taxes in an amount equal to 50% of the property taxes attributable to the **first $200,000 market value** of the residence.

Senior Citizens Homestead Protection Exemption

1992. SB 1837. Senate Rules Committee.

Created the Senior Citizens Homestead Protection Exemption. The exemption amount was a reduction equal to the difference between the equalized assessed value in the current assessment year an 100% of the equalized assessed value in the preceding year. The exemption applied to properties with equalized assessed value of $50,000 or less--**which was a market value of $149,543.**

[8] DePaul University Institute for Housing

[9] VeteransUnited.com Only the 70-100% Disability Veteran's Exemption in Cook County caps the 250,000[EAV (divided by 2.9160 state multiplier divided by 10% assessment level) equal to a cap at a $857,339 Market Value. The average Cook County veteran's home is $242,918; the average in the 6 collar counties is $224,260 and the rest of Illinois' counties have an average disabled veteran exemption home value of $135,000. All disabled veteran's homes are 100% tax exempt only if they do not exceed the EAV 250,000 limit ($858,841 market value limit).

Example: a Chicago tax bill for PIN 14-18-128-030-0000 with a market value of $893,600 and an EAV of 260,574, which exceeds the statutory EAV capped at 250,000. The disabled veteran had to pay $1,223 in taxes. A Chicago tax bill with just the standard Homeowner exemption would have been $18,188, but in this example the Disabled Veteran Exemption removed $16,965 in tax breaks. For an average property with a market value of $250,000 and an EAV of 72,773, a tax bill with a Veteran's exemption would total tax savings of $7,164. At the current maximum EAV of 250,000 x average Cook County tax rate of .1179, tax savings = $28,296. Policymakers should reassess whether the Veteran's exemption for a $4,700 tax bill on an average $240,000 Chicago home (tax rate of .06786) was intended to grant tax relief of $28,296, more than 6 times the average benefit.

[10] TRAEN sponsored: PA 99-164 Requires the Assessor to cancel homestead exemptions following a home transfer if exemptions are not applied for or the property ceases to qualify for the exemption. PA 99-851 Provides for notification to the Assessor when residential property is not occupied by its owner on January 1 of the tax year. Precludes an exemption applied after notification from being considered erroneous with penalties and interest.

[11] Source: Illinois Property Tax Relief Task Force Testimony

[12] Source: Illinois Senate Republican Release on the Property Tax Relief Task Force

[13] 250,000 EAV / 2018 state multiplier 2.9109 / 10% assessment level = $858,841 market value cap

[14] Source: Illinois Statutes for Exemptions

[15] Cook County Assessor classification of commercial units attached to residential, Cook County Assessor's Residential Database

[16] New Jersey and Cook County, Illinois Senior Freeze applications, and Cook County 70%-100% Veteran Disability Application, New Jersey Division of Taxation, Illinois Cook County Assessor

[17] Winnetka original 2018 tax bill of $128,234 is given a Senior Freeze tax break of $23,563, reducing the total tax bill to $103,187, Source: Cook County Treasurer

[18] Source: Cook County Data Base Chart.

[19] Chart Source: Illinois Cook County Assessor, Cook County Treasurer

[20] Chart Source: Illinois Cook County Assessor New Trier database, Cook County Treasurer

[21] Chart of top 100 Sr Freeze homes by Market Value valued between $500,000 to $5.8 million
Source: Illinois Cook County Treasurer

[22] Chart of $1,000,000 and Greater homeowners with Senior Freeze, Source: Illinois Cook County Assessor

[23] Tax Break Calculation: 2018 SFE District EAV / # of 2018 SFE Approvals = 2018 Average EAV, prorated for 11 year Total EAV x 11 year District Average Weighted Tax Rate: e.g., City of Chicago EAV 1,574,007,888 / 66,240 Approvals = Average 23,762 EAV x 564,907 (11 year Total Approvals) = 13,423,320,134 EAV x .06262 = $840,568,307 tax break.

$4,841,262 LOHE tax breaks in 2018 / 2,793 PINs = $1,733 average LOHE tax break. By reassessment triad: City = $4,414,113, N/NW = $293,591, S/SW = $133,558. Data Sources: Illinois Cook County Assessor, Cook County Treasurer, Cook County Recorder of Deeds

[24] Data Sources: Cook County Assessor, Cook County Treasurer

[25] Data Source: Cook County Assessor, Cook County Treasurer's Office

[26] Source: June 2019 "The Best & Worst of International Property Tax Administration: COST-IPTI Scorecard on State and International Property Tax Administrative Practices"

CLRTM350-2

OFFICE OF THE COUNTY CLERK

DATE 06/20/19

AGENCY EXEMPTION DETAIL REPORT

AGENCY NO. 01-0010-000 AGENCY NAME:COUNTY OF COOK

TAX YEAR 2018 EQ. FACTOR 2.9109

TOWN	TOWNSHIP NAME	HOME OWNERS EXEMPTION	SC HOMESTEAD EXEMPTION	VETERANS EXEMPTION	SR FREEZE EXEMPTION	RETURNING VETERANS	DISABLED PERSONS	DISABLED VETERANS	TOTAL EXEMPTIONS
10	BARRINGTON	43,056,587	9,456,000		6,878,107		46,000	4,004,616	63,441,310
11	BERWYN	103,676,861	19,386,138		24,329,088		512,000	1,985,454	149,889,541
12	BLOOM	191,773,765	42,349,039	130,920	25,815,913	5,000	1,099,295	11,506,268	272,680,200
13	BREMEN	279,710,545	61,938,293	130,124	44,139,223	6,210	1,622,347	11,824,247	399,370,989
14	CALUMET	32,521,278	7,414,593		5,350,651		187,261	983,516	46,457,299
15	CICERO	108,785,495	17,612,906		18,181,373		552,465	1,075,260	146,207,499
16	ELK GROVE	213,381,064	56,279,676		55,916,437		660,571	8,498,379	334,736,127
17	EVANSTON	151,556,672	39,301,099		27,969,279		214,913	3,495,143	222,537,106
18	HANOVER	233,510,026	39,883,057	49,690	25,640,376		721,316	12,541,467	312,345,932
19	LEMONT	61,386,604	14,627,076		15,962,589	5,000	198,000	6,361,366	98,540,635
20	LEYDEN	207,059,601	47,135,609	55,668	56,380,596	3,500	1,084,864	6,661,767	318,381,605
21	LYONS	265,489,793	64,021,156	101,944	69,250,477		1,195,450	13,310,226	413,369,046
22	MAINE	363,691,716	99,850,334	170,900	100,273,626	5,000	1,412,136	10,250,826	575,654,538
23	NEW TRIER	151,836,192	34,759,042	75,656	27,741,524	5,000	168,000	3,994,817	218,580,231
24	NILES	272,826,357	80,227,677	34,084	89,122,098	10,000	1,004,329	4,754,633	447,979,178
25	NORTHFIELD	241,193,054	72,544,804	125,375	55,119,346		400,801	8,691,809	378,075,189
26	NORWOOD PARK	71,126,452	21,539,057	145,065	28,763,422	5,000	320,000	2,206,342	124,105,338
27	OAK PARK	129,171,583	28,104,533		24,636,343	5,000	236,521	5,530,126	187,684,106
28	ORLAND	302,367,284	84,178,615	92,777	64,140,503	5,000	1,462,855	23,449,178	475,696,212
29	PALATINE	289,504,575	61,749,196		45,915,165		757,971	13,300,090	411,226,997
30	PALOS	155,562,986	47,902,173	82,326	40,960,469		684,885	11,324,289	256,517,128
31	PROVISO	337,631,607	80,146,833	122,719	95,183,062	10,000	1,654,473	16,143,473	530,892,167
32	RICH	189,790,986	48,233,450	95,296	20,463,006	5,000	1,282,916	26,820,021	286,690,675
33	RIVER FOREST	31,214,172	7,083,218	25,055	5,533,515		42,000	1,820,823	45,718,783
34	RIVERSIDE	43,787,257	10,980,455		11,511,927		158,000	1,183,913	67,621,552
35	SCHAUMBURG	337,887,681	76,376,170	119,561	54,963,333		897,479	11,202,944	481,447,168
36	STICKNEY	97,066,198	22,413,120		28,022,295	5,000	580,968	2,500,388	150,587,969
37	THORNTON	370,460,773	70,761,158	78,444	38,557,610	5,000	2,817,716	9,352,308	492,033,009
38	WHEELING	430,840,682	112,169,695	52,179	20,945,692	5,000	1,172,365	13,355,506	578,541,119
39	WORTH	401,188,445	97,505,589	55,303	98,115,876	10,000	1,873,679	17,755,855	616,504,747
SUBURBAN TOTALS		6,109,056,291	1,475,929,761	1,743,086	1,225,782,921	94,710	25,021,576	265,885,050	9,103,513,395
70	HYDE PARK	453,570,721	114,881,897	49,384	138,594,179		1,671,393	10,393,755	719,161,329
71	JEFFERSON	971,182,992	211,814,834	50,096	528,263,270	10,000	3,130,404	25,170,331	1,739,621,927
72	LAKE	972,871,594	206,782,707	6,164	271,929,059	5,000	3,526,005	24,757,139	1,479,877,668
73	LAKE VIEW	472,307,574	68,671,994	19,031	191,550,437		538,975	5,925,291	739,013,302
74	NORTH CHICAGO	248,490,507	44,048,987		47,340,063		188,000	5,057,008	345,124,565
75	ROGERS PARK	118,379,402	22,082,843		36,372,172		248,000	1,874,510	178,956,927
76	SOUTH CHICAGO	236,809,015	38,280,315	41,686	86,438,109	5,000	438,000	5,739,002	367,751,127
77	WEST CHICAGO	554,656,251	80,727,436		273,484,212	5,000	1,421,412	10,003,269	920,297,580
CITY TOTALS		4,028,268,056	787,291,013	166,361	1,573,971,501	25,000	11,162,189	88,920,305	6,489,804,425
TOTAL THIS AGENCY		10,137,324,347	2,263,220,774	1,909,447	2,799,754,422	119,710	36,183,765	354,805,355	15,593,317,820

Table 22 -- 2018 11/4/2019 8:17

Homestead Exemptions for Veterans with Disabilities and Returning Veterans

	mestead for Veterans with Disabilit			Standard Homestead for Veterans with Disabilities									Returning Veterans' Homestead		
	Adapted or Modified Home			$2500 Reduction			$5000 Reduction			100% Tax Exempt					
County	#	EAV	Average	#	EAV	Average	#	EAV	Average	#	EAV	Average	#	EAV	Average
Statewide	191	11,576,771	60,611	5,096	12,526,949	2,458	6,304	30,720,764	4,873	26,098	1,473,083,356	56,444	328	1,629,710	4,969
Cook Cou	---	---	---	838	2,009,229	2,398	937	4,463,394	4,763	4,922	348,332,732	70,771	26	119,710	4,604
Collar Cou	39	3,224,540	82,681	1,027	2,489,837	2,424	1,184	5,718,463	4,830	5,720	427,548,374	74,746	53	265,000	5,000
Rest of Sta	152	8,352,231	54,949	3,231	8,027,883	2,485	4,183	20,538,907	4,910	15,456	697,202,250	45,109	249	1,245,000	5,000

Table 22A -- 2018 11/4/2019 8:17

Senior Citizens Homestead, Senior Citizens Assessment Freeze Homestead, Homestead Improvement, Disabled Persons' Homestead, and Natural Disaster Homestead Exemptions

	Senior Citizens Homestead			Senior Citizens Assessment Freeze Homestead				Homestead Improvement			Disabled Persons' Homestead			Natural Disaster Homestead		
County	#	EAV	Average	#	% of Total Seniors	EAV	Average	#	EAV	Average	#	EAV	Average	#	EAV	Average
Statewide	866,557	5,103,204,350	5,889	369,169	42.60%	4,191,306,332	11,353	58,602	313,029,507	5,342	65,031	127,603,112	1,962	507	8,861,829	17,479
Cook County	288,749	2,263,220,774	7,838	160,958	55.74%	2,799,754,422	17,394	---	---	---	18,601	36,183,765	1,945	---	---	---
Collar Counties	201,420	1,004,751,646	4,988	50,586	25.11%	607,064,646	12,001	25,252	133,143,640	5,273	12,079	24,175,500	2,001	---	---	---
Rest of State	376,388	1,835,231,930	4,876	157,625	41.88%	784,487,264	4,977	33,350	179,885,867	5,394	34,351	67,243,847	1,958	507	8,861,829	17,479

2

Longtime Homeowner Income Verification

You must have a total household income of $100,000 or less for the income tax year 2017 to qualify for the Longtime Homeowner Exemption. Please use this worksheet to determine your total household income **for the income tax year 2017**. Total household income is your income ***PLUS*** the income of all individuals who used the property as a principal residence in 2018.

1. Social Security, SSI benefits. Include Medicare deductions in this total **(household total)**..... _____
2. Railroad Retirement benefits. Include Medicare deductions in this total **(household total)**..... _____
3. Civil Service benefits **(household total)**..... _____
4. Annuity benefits and federally taxable pension and IRA benefits **(household total)**..... _____
5. Veterans' benefits **(household total) (federally taxable portion only)**..... _____
6. Human Services and other governmental cash public assistance benefits **(household total)**... _____
7. Wages, salaries, and tips from work **(household total)** _____ + _____ = _____
   applicant applicant's spouse
8. Interest and dividends received **(household total)**..... _____
9. Net rental, farm, and business income (or loss). Do not include any loss carryover..... _____
10. Net capital gain (or loss). Do not include any loss carryover..... _____
11. Other income (or loss). Do not include any loss carryover..... _____
12. Add Lines 1 through 11..... _____
13. Certain subtractions --- You may subtract only the reported adjustments to income total on U.S. 1040, Line 37, or U.S. 1040A, Line 21. (Specify:_____)..... _____
14. Subtract Line 13 from Line 12, and write the result. This is your total income for 2017. If Line14 is greater than $100,000, **STOP**. You do not qualify for this program. If Line 14 is $100,000 or less, please sign and date the application below..... **$** _____

Total Household Income

If Line 14 is MORE THAN $100,000, you do not qualify for the Longtime Homeowner Exemption.

Please return this form to:

Cook County Assessor's Office 118 N. Clark, Room 320 Chicago, IL 60602

COOK COUNTY ASSESSOR
FRITZ KAEGI

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, RM 320
CHICAGO, IL 60602 | PHONE: 312.443.7550
WWW.COOKCOUNTYASSESSOR.COM

2

SENIOR FREEZE EXEMPTION FOR TAX YEAR 2018

Property Index Number(s)

Property Owner(s) Name(s)

Property Street Address

City State Zip

Daytime Phone Number

On January 1, 2018, I was (check one):

- ◯ Single
- ◯ Separated
- ◯ Married
- ◯ Widowed
- ◯ Divorced

The address of my spouse, if different than the property address listed, is:

Street Address

City State Zip

Applicant's current mailing address: _____

Sworn under oath, I state that:

1. The property described above was my principal residence on January 1, 2017 ***and*** January 1, 2018.

2. On January 1, 2017 ***and*** January 1, 2018, I:
   a. was the owner of record for the above described property, or
   b. had legal or equitable interest in the property, or
   c. had leasehold interest in the property that was used as a single family residence.

   Date of Purchase (month/year)

3. I was born in **1953** or earlier. ***If this is my first time applying for the Senior Freeze Exemption***, I have included a copy of a *recent property tax bill* **and** one of the valid forms of proof of age listed below:
   Valid forms include: - Illinois Driver's License (both sides)
   - Illinois Identification (ID) Card

   Date of Birth

   NOTE: Individuals using forms indicating a previous name must demonstrate a connection to the current name by including a copy of a marriage certificate or other supporting documents. Owners of Cooperative Apartments must also submit a copy of their Stock Certificate, Occupancy or Trust Agreement.

4. I was liable for paying 2017 and will be liable for paying 2018 property taxes on the property described.

5. I have not applied for a Senior Freeze Exemption for any other property for 2018.

6. On January 1, 2018 the following individuals used the property listed for their principal residence. (List your spouse if he/she used the property as his/her principal residence on January 1, 2018.) Attach an additional sheet if necessary.

   Your Name

   Name

SENIOR FREEZE APPLICATION CONTINUED ON NEXT PAGE

COOK COUNTY ASSESSOR
FRITZ KAEGI

2

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, RM 320
CHICAGO, IL 60602 | PHONE: 312.443.7550
WWW.COOKCOUNTYASSESSOR.COM

SENIOR FREEZE EXEMPTION FOR TAX YEAR 2018

7. My total household income, including my income and the income of all persons listed on number 6 on the previous page, ***for income Tax Year 2017***, was (use the instructions on the next page):

A Social Security and SSI benefits (include Medicare deductions)..... $ _____

B Railroad Retirement benefits (include Medicare deductions)..... _____

C Civil Service benefits..... _____

D Annuity benefits and federally taxable pension and IRA benefits..... _____

E Human Services and other governmental assistance..... _____

F Wages, salaries and tips from work..... _____

G Interest and dividends received..... _____

H Net rental, farm and business income (or loss) ..... _____

I Net capital gain (or loss)..... _____

J Other income (or loss)..... _____

K Add Lines A through J..... _____

L Subtractions..... _____

M Subtract Line L from Line K and enter the result..... _____

This is your **TOTAL HOUSEHOLD INCOME FOR 2017**

*If Line M is MORE THAN **$65,000**,*
you do not qualify for the Senior Freeze Exemption.

Under penalty of perjury, I state that, to the best of my knowledge, the information contained in this affidavit is true, correct and complete.

This exemption is subject to audit by the Cook County Assessor's Office.

Applicant's Name _____

Applicant's Signature _____

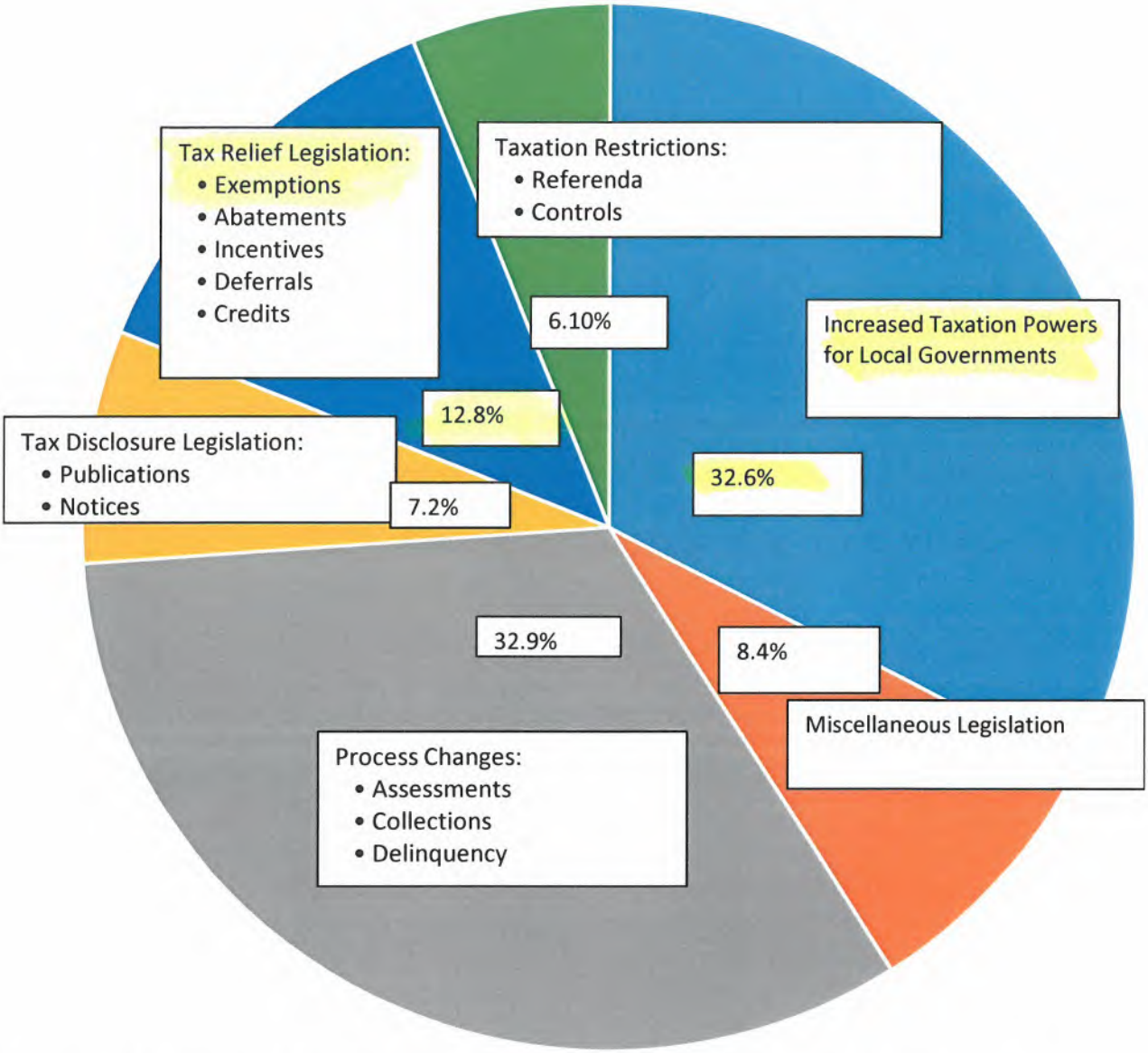
Date _____

Please note that policy requires that the Assessor's Office receive only **original, signed application forms containing original ("wet") signatures**. So, we are *unable to accept forms by scan/email or by FAX*. All original, signed forms must please be mailed or dropped off at a Cook County Assessor's Office location:

- **Chicago office**: 118 N. Clark St., Room 320, Chicago, IL 60602 (312) 443-7550
- **Skokie office**: 5600 Old Orchard Road, Room 149, Skokie, IL 60077 (847) 470-7237
- **Bridgeview office**: 10200 S. 76th Ave., Room 237, Bridgeview, IL 60455 (708) 974-6451
- **Markham office**: 16501 S. Kedzie Ave., Room 237, Markham, IL 60426 (708) 232-4100

6

Property Tax Statutory Changes
1981 - 1991



Taxpayers' Federation of Illinois

"Taxation Without Explanation - The Illinois Property Tax System", 1993

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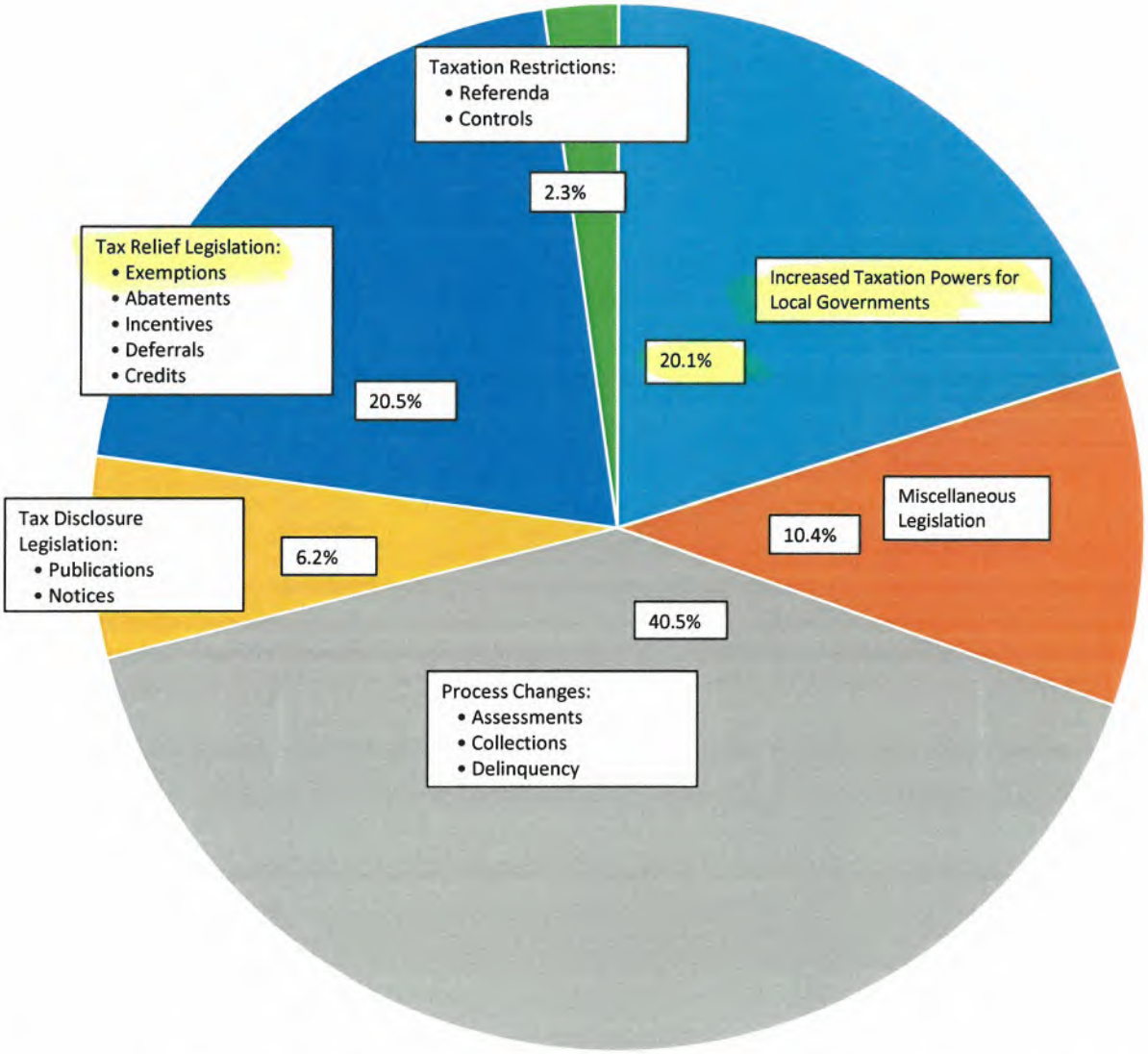
Property Tax Statutory Changes, 2007 - 2017



TRAEN, Inc. - Training, Research, Advocacy & Education Network

Andrea Raila, President
2019

Preface

There have been complaints about the property tax at least since 1086 when William the Conqueror sent his commissioners throughout England to identify every piece of real and personal property for the Domesday (Day of Judgment) Book.

For all its possible faults, the tax on property endures. Indeed, in 1992 the Illinois real estate tax generated $10 billion for 6,000 local governments—more than the personal income tax, state sales tax, and Illinois lottery proceeds combined. The property tax does have its virtues: stable, predictable revenues; and real estate is—to say the least—difficult to hide from taxation.

Taxpayer exasperation with the tax, however, tarnishes its reputation. As author Ronald D. Picur points out in this exhaustive study, the Illinois property tax is complex, poorly understood, and appreciated even less. The quality of assessment (appraisal) and administration can clearly stand improvement in many jurisdictions.

This year of 1993 offers an unusually propitious opportunity to re-form, literally, the property tax system and make it fairer and clearer for all of us. The Director's Property Tax Advisory Committee, created by Illinois Revenue Director Douglas L. Whitley in 1991, has completed a 500-page proposed recodification of the Illinois Revenue Act of 1939 (the property tax statutes). This fundamental reorganization and clarification of existing property tax law (which has become so jerrybuilt over the decades that experts often lose their way) will make it possible for the first time to address substantive change in the property tax system in a systematic manner.

Cook County Assessor Thomas C. Hynes, not satisfied with the numerous improvements made in that office during his tenure, has appointed a distinguished panel to evaluate his huge, complex operation and make recommendations for further change. In addition, state lawmakers also appear eager to participate in reform of this venerable yet increasingly criticized tax.

As will become evident in this book, Professor Picur is one of the nation's leading students of the property tax. Following a description, explanation, overview, and analysis of the Illinois property tax system, unprecendented in detail, he offers scores of options for constructive change.

The deficiencies and criticisms noted in *Taxation Without Explanation* are directed at the system, not at individual officeholders. There will be sharp disagreement with Dr. Picur on several of his options, and we welcome the debate and discussion sure to follow some of the more controversial offerings. For example, he suggests abolition of elected township assessors. There are, however, a number of highly professional and talented elected township assessors in Illinois who would undoubtedly take issue with this option. (By the way, this was also recommended in 1917 by Gov. Frank Lowden, Illinois' most famous reform governor, to little effect.)

The Taxpayers' Federation of Illinois is pleased to publish this important work, which we feel will become a valuable reference book and guide to reform. The Federation was established in 1941, just two years after the Illinois Revenue Act was enacted. Thus it is fitting that we contribute Professor Picur's analysis and options to all the good people who toil in the tangled vineyards of the Illinois property tax system.

James D. Nowlan

President
Taxpayers' Federation of Illinois

Acknowledgments

The assistance of the Taxpayers' Federation of Illinois in conducting this research study is gratefully acknowledged. This book adds to the distinguished series of reports, legislative issues, and reference guides the Federation has provided to the citizens of Illinois over the past 52 years.

I wish to thank James Nowlan, the president of the Federation, for his continued support and encouragement to pursue this topic. His commitment to reform the Illinois property tax system was the primary motive for commissioning this research project.

This research study represents a follow-up to my legislative issue report ***Local Government Fiscal Practices in Illinois***, published by the Taxpayers' Federation in 1991. One focus of that study was Illinois' unique property tax rate objection system. However, a more comprehensive study was necessary to examine the entire Illinois property tax system.

A project of this magnitude necessitated a delegation of tasks. **Rowan Miranda**, my co-author, conducted the background research in addition to drafting: Chapter 2, which quantitatively profiles the Illinois property tax system; Chapter 7, which reviews recent property tax reforms in other states; and Chapter 10, which proposes creation of an Illinois Property Tax Commission to implement our 42 proposals for structural change. **Andrea Raila**, a property tax consultant specializing in assessment appeals and former reviewer for the Board of (Tax) Appeals in Cook County, researched and drafted Chapter 4. I assumed responsibility for researching and writing the remainder of the study. The manuscript also benefited from critical comments from external reviewers.

Finally, I wish to express my appreciation to the University of Illinois at Chicago and, in particular, the Office for Governmental Accounting Research and Education for providing administrative support for this research.

Ronald D. Picur

January 1993

Chapter 4

The Property Tax Assessment System

The purpose of this chapter is to examine and evaluate the Illinois property tax assessment system and its current application. National standards that measure assessment performance are utilized to evaluate the quality of Illinois assessments.

The assessment system plays a vital role in property taxation. It not only apportions tax burdens, but can also allow rate-restricted local units of government to increase levies. Assessments can represent the most important element of the entire property tax system to individual taxpayers.

Overview

The general role of the assessment process was described in Chapter 3. This chapter focuses on an in-depth examination of the structure, quality, and administrative practices associated with assessments in Illinois. The analysis includes findings and issues contained in four major sections:

Assessment System Structure will emphasize organizations and participants within the assessment system. This section examines assessment districts and counties across the state, and the qualifications and roles of key participants—i.e., township assessors, county supervisors of assessments, appeal and review board members, and state agencies.

Quality of Assessments will focus on inter-county comparisons of the assessment quality between the 101 counties outside of Cook. More localized township comparisons (i.e., intra-county) are also analyzed. Cook County merits separate examination, based on its size and unique classification system.

Administrative Practices will examine current property assessment practices, taxpayer reassessment notifications, and appeal processes.

Other Assessment Issues will describe such issues as farmland assessments, homestead exemptions, and certificate of error practices.

As noted in Chapter 1, by its very nature this study is a critical examination of the Illinois property tax system. For the sake of balance, it is important to acknowledge that systemic improvements have been implemented, often upon the initiative of those public officials who must administer this system. Such efforts are ongoing. For example, Cook County Assessor Thomas Hynes has recently appointed a task force to evaluate the complex operations of that office. In short, issues raised herein are a reflection of the inherent deficiencies of the Illinois property tax system, and should not be taken as personal criticisms of the competence of its many professional administrators.

Sources

This chapter's findings are largely based upon standards, techniques, and recommendations published by the International Association of Assessing Officers (IAAO). Much of the data was drawn from the Illinois Department of Revenue (DOR), which

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Cook County assessor, whose office actively fought the court ruling and associated process.

ISSUE: Notices of "Omitted Property" are not required to inform taxpayers of their statutory rights.

DISCUSSION: Omitted property consists of real property that was not included on the assessment rolls for any number of years, such that the associated property taxes were not paid. Once the omitted property is discovered, a notice is sent to the taxpayer proposing an increase in assessment. The board of review (or the assessor in Cook County) will subsequently list and assess the property upon discovery.

Standard appeal rules on the new assessment are not available to taxpayers. Taxpayers are not granted standing with appeal and/or review boards because those entities lack jurisdiction to hear such complaints.

While notices do provide taxpayers with a hearing to contest the back taxes on the omitted property, the property owners are not alerted of their statutory rights regarding such payments. Specifically, no charges for taxes of previous years are due if: (1) the real property was last assessed as improved; (2) the owner gave notice of improvements; or (3) a reassessment of the discovered property was not made within 16 months following receipt of the omitted property notice (Ill. Rev. Stat. Ch. 120 par. 701-703).

ISSUE: Despite changes in farmland assessment procedures, a shift in tax burden has resulted in the Illinois "farmland tax paradox."

DISCUSSION: During the 1980s, rural assessment districts experienced population declines, an aging population, and a decline in property tax collections. One result was that the General Assembly passed a new farmland assessment formula which calculated assessment per acre on the basis of capitalized net income.

Even though some of the tax burden was then shifted onto nonfarm property, farmers still experienced higher tax burdens. This phenomena has been termed the "farmland tax paradox." That is, even as farmland assessments dropped, the value of farmland declined even faster. Thus, farmers were left paying a greater share of their income in the form of property taxes, even though property assessments were income-based. (See the Illinois Economic and Fiscal Commission's 1990 report for more information.)

Summary

Major shortcomings in Illinois' property tax assessment stem from the following factors:

- Three different assessment and appeal systems exist within the state.
- The property classification system creates a dual structure; primary assessment units are not required to maintain the same assessment level throughout the state.
- A large number of small, primary assessment districts exist, containing too few property parcels to be efficient.
- County supervisors of assessments have no enforcement powers to ensure that elected township assessors perform assessment uniformly.
- Assessors, who have the primary responsibility for setting first assessments, are frequently part-time officials.

- Illinois statutes do not provide for uniform professional qualification or certification requirements.
- There are no incentives or uniform professional requirements for independent appeal boards and board of review members.
- Judged against national standards and state statistical ratings, statewide assessment quality falls below acceptable levels.
- Substandard assessment practices cause property taxes to become more regressive.
- Cook County's unique classification system causes inequities between property classes and also results in a high state equalizer.
- Taxpayer confusion is associated with Cook County's classification system.
- Illinois statutes require the state to create aggregate assessment compliance (to the statutory 33.3 percent level) through application of the state equalizer.
- Significant differences exist statewide, in the nature of reassessment notices, and can result in minimal taxpayer information being provided.
- Appeal standards effectively place the burden of proof upon the taxpayer.
- Cumbersome and confusing assessment appeal procedures are often the rule.
- A dual-appeal system often results in unequal taxpayer access across the state.

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TOP 200 Senior Freeze Exemption Recipients — Valued $1,000,000 and Greater

*Address	District	2018 Market Value	Senior Freeze EAV	2018 Final Taxes	2018 Taxes w/standard HO & SR Exemptions w/o SR Freeze	Taxes Lost to Senior Freeze	% Tax Bill Reduced
2120 W BELMONT AVE	Chicago	$1,186,060	314,082	$894	$22,207	$21,314	96%
2051 N CLIFTON AVE	Chicago	$1,082,440	282,979	$957	$20,160	$19,203	95%
4719 N DOVER ST	Chicago	$1,749,250	466,480	$1,677	$33,332	$31,655	95%
3822 N SEELEY AVE	Chicago	$1,153,940	298,059	$1,346	$21,573	$20,226	94%
2731 N SHEFFIELD AVE	Chicago	$1,134,100	288,198	$1,624	$21,181	$19,557	92%
4418 N SEELEY AVE	Chicago	$1,128,370	286,172	$1,648	$21,068	$19,420	92%
180 E PEARSON ST	Chicago	$1,653,480	426,997	$2,464	$31,440	$28,976	92%
1729 W BRYN MAWR AVE	Chicago	$1,719,490	442,901	$2,689	$32,744	$30,055	92%
1416 W WARNER AVE	Chicago	$1,060,860	265,992	$1,684	$19,734	$18,050	91%
1837 N CLEVELAND AVE	Chicago	$1,465,150	366,125	$2,705	$27,551	$24,845	90%
4733 N ROCKWELL ST	Chicago	$1,211,540	299,974	$2,354	$22,711	$20,356	90%
1523 W ROSEMONT AVE	Chicago	$1,663,030	417,670	$3,286	$31,629	$28,343	90%
3831 N LAKEWOOD AVE	Chicago	$1,067,650	261,762	$2,105	$19,868	$17,763	89%
2507 W GUNNISON ST	Chicago	$1,443,920	359,088	$2,933	$27,301	$24,368	89%
1322 W WINNEMAC AVE	Chicago	$1,454,340	360,471	$3,045	$27,507	$24,462	89%
2527 N BURLING ST	Chicago	$1,294,330	317,380	$2,808	$24,346	$21,537	88%
235 W SCOTT ST	Chicago	$1,523,570	376,111	$3,351	$28,874	$25,523	88%
1903 W OHIO ST	Chicago	$1,034,610	249,510	$2,284	$19,216	$16,932	88%
3720 N RACINE AVE	Chicago	$1,053,650	253,693	$2,376	$19,592	$17,216	88%
2239 N BURLING ST	Chicago	$1,793,010	440,779	$4,285	$34,197	$29,911	87%
2104 W BYRON ST	Chicago	$1,285,300	307,736	$3,285	$24,168	$20,883	86%
1362 N WOLCOTT AVE	Chicago	$1,026,740	238,284	$2,890	$19,060	$16,170	85%
1438 W HOLLYWOOD AVE	Chicago	$1,003,250	232,465	$2,821	$18,596	$15,775	85%
823 W WEBSTER AVE	Chicago	$1,331,000	312,484	$3,865	$25,070	$21,205	85%
1338 W CORNELIA AVE	Chicago	$1,153,060	266,879	$3,445	$21,555	$18,110	84%

*Some primary residences listed contain commercial units

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Winchester Ave, Chicago — Market Value: $960,750 — 2,096 SF

TAX CALCULATOR

2017 Assessed Value	69,582
2018 Property Value	960,750
2018 Assessment Level	X 10%
2018 Assessed Value	96,075
2018 State Equalizer	X 2.9109
2018 Equalized Assessed Value (EAV)	279,665
2018 Local Tax Rate	X 6.786%
2018 Total Tax Before Exemptions	18,978.07

2018 Total Tax Before Exemptions	18,978.07
Homeowner's Exemption	-678.60
Senior Citizen Exemption	-542.88
Senior Freeze Exemption	-17,341.89
2018 Total Tax After Exemptions	414.69
First Installment	244.22
Second Installment +	170.47
Total 2018 Tax (Payable in 2019)	414.69

98% Reduction

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Senior Assessment Freeze Exemption - Qualification is capped $55-$65,000 Annual Income

2013		2014		2015		2016	
Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.6%
Property Tax Bill $827		Property Tax Bill $825		Property Tax Bill $831		Property Tax Bill $865	

2017		2018		2019	
Claimed Annual Income $65,000	0.7%	Claimed Annual Income $65,000	0.6%	Claimed Annual Income $65,000	0.6%
Property Tax Bill $444		Property Tax Bill $415		Property Tax Bill $421	

Avg Tax Bill Represents 1.1% of a Maximum Income Cap at $65,000	
7 Years Sr Freeze Savings	$89,165

Training, Research, Advocacy & Education Network (TRAEN, INC.)

TOTAL PAYMENT DUE
$0.00
By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-18-12	479	73001	2018	(2019)	LAKE VIEW	2-06

IF PAYING LATE, PLEASE PAY 9

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	71.38	0.396	5.84%	8.11	0.00
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		0.00
Chicago Park District	59.49	0.330	4.86%	2.70	0.00
Miscellaneous Taxes Total	**130.87**	**0.726**	**10.70%**		**0.00**
SCHOOL TAXES					
Board of Education Chicago	640.28	3.552	52.34%		0.00
Chicago Community College District	26.50	0.147	2.17%		0.00
School Taxes Total	**666.78**	**3.699**	**54.51%**		**0.00**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	24.52	0.136	2.00%		0.00
Chicago Library Fund	20.01	0.111	1.64%		0.00
City of Chicago	282.11	1.565	23.06%	187.83	0.00
Municipality/Township Taxes Total	**326.64**	**1.812**	**26.70%**		**0.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	10.82	0.060	0.88%	0.36	0.00
County of Cook	57.49	0.319	4.71%	19.64	0.00
Cook County Public Safety	22.17	0.123	1.81%		0.00
Cook County Health Facilities	8.47	0.047	0.69%		0.00
Cook County Taxes Total	**98.95**	**0.549**	**8.09%**		**0.00**
(Do not pay these totals)	**1,223.24**	**6.786**	**100.00%**		**0.00**

TAX CALCULATOR

2017 Assessed Value	**56,908**
2018 Property Value	**955,120**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**95,512**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**278,026**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**18,866.84**

2018 Total Tax Before Exemptions	**18,866.84**
Homeowner's Exemption	**-678.60**
Senior Citizen Exemption	**.00**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-16,965.00**
2018 Total Tax After Exemptions	**1,223.24**
First Installment	**0.00**
Second Installment +	**1,223.24**
Total 2018 Tax (Payable in 2019)	**1,223.24**

IMPORTANT MESSAGES

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $955,120
Veteran's tax savings = $16,965

PROPERTY LOCATION	MAILING ADDRESS
CHICAGO IL 60625 1602	CHICAGO IL 606251602

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE
$0.00
By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-20-11	483	73001	2018	(2019)	LAKE VIEW	2-05

IF PAYING LATE, PLEASE PAY 9

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	0.00	0.396	0.00%		518.20
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		7.73
Chicago Park District	0.00	0.330	0.00%		453.75
Miscellaneous Taxes Total	**0.00**	**0.726**	**0.00%**		**979.68**
SCHOOL TAXES					
Board of Education Chicago	0.00	3.552	0.00%		5,014.40
Chicago Community College District	0.00	0.147	0.00%		211.40
School Taxes Total	**0.00**	**3.699**	**0.00%**		**5,225.80**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	0.00	0.136	0.00%		159.84
Chicago Library Fund	0.00	0.111	0.00%		152.11
City of Chicago	0.00	1.565	0.00%		2,129.51
Municipality/Township Taxes Total	**0.00**	**1.812**	**0.00%**		**2,441.46**
COOK COUNTY TAXES					
Cook County Forest Preserve District	0.00	0.060	0.00%		79.92
County of Cook	0.00	0.319	0.00%		421.53
Cook County Public Safety	0.00	0.123	0.00%		140.51
Cook County Health Facilities	0.00	0.047	0.00%		77.34
Cook County Taxes Total	**0.00**	**0.549**	**0.00%**		**719.30**
(Do not pay these totals)	**0.00**	**6.786**	**100.00%**		**9,366.24**

TAX CALCULATOR

2017 Assessed Value	**49,585**
2018 Property Value	**640,030**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**64,003**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**186,306**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**12,642.73**

2018 Total Tax Before Exemptions	**12,642.73**
Homeowner's Exemption	**-678.60**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-11,421.25**
2018 Total Tax After Exemptions	**0.00**
First Installment	**0.00**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**0.00**

IMPORTANT MESSAGES

- Refund Due for Current Tax Year

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $640,030
Veteran's tax savings = $11,421

PROPERTY LOCATION	MAILING ADDRESS
CHICAGO IL 60613 3605	CHICAGO IL 606133605

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
02-22-22	149	29007	2018	(2019)	PALATINE	2-04

IF PAYING LATE, PLEASE PAY

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

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TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Northwest Mosq Abatement Dist Wheeling	0.00	0.011	0.00%		0.00
Metro Water Reclamation Dist of Chicago	0.00	0.396	0.00%		0.00
Palatine Public Library	0.00	0.291	0.00%		0.00
Palatine Park District	0.00	0.693	0.00%		0.00
Miscellaneous Taxes Total	**0.00**	**1.391**	**0.00%**		**0.00**
SCHOOL TAXES					
Harper College Comm College 512 Palatine	0.00	0.443	0.00%		0.00
Township HS District 211 (Palatine)	0.00	3.044	0.00%		0.00
Community Consolidated SD 15 (Palatine)	0.00	3.807	0.00%		0.00
School Taxes Total	**0.00**	**7.294**	**0.00%**		**0.00**
MUNICIPALITY/TOWNSHIP TAXES					
Village of Palatine	0.00	1.296	0.00%		0.00
Road & Bridge Palatine	0.00	0.080	0.00%		0.00
General Assistance Palatine	0.00	0.007	0.00%		0.00
Town of Palatine	0.00	0.059	0.00%		0.00
Municipality/Township Taxes Total	**0.00**	**1.442**	**0.00%**		**0.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	0.00	0.060	0.00%		0.00
Consolidated Elections	0.00	0.000	0.00%		0.00
County of Cook	0.00	0.319	0.00%		0.00
Cook County Public Safety	0.00	0.123	0.00%		0.00
Cook County Health Facilities	0.00	0.047	0.00%		0.00
Cook County Taxes Total	**0.00**	**0.549**	**0.00%**		**0.00**
(Do not pay these totals)	**0.00**	**10.676**	**100.00%**		**0.00**

TAX CALCULATOR

2017 Assessed Value	**27,056**
2018 Property Value	**270,560**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**27,056**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**78,757**
2018 Local Tax Rate	**X 10.676%**
2018 Total Tax Before Exemptions	**8,408.10**

2018 Total Tax Before Exemptions	**8,408.10**
Homeowner's Exemption	**-1,067.60**
Senior Citizen Exemption	**-854.08**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-6,486.42**
2018 Total Tax After Exemptions	**0.00**
First Installment	**0.00**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**0.00**

IMPORTANT MESSAGES

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $270,560
Veteran's tax savings = $6,486

PROPERTY LOCATION

PALATINE IL 60067 6844

MAILING ADDRESS

PALATINE IL 600676844

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-05-21	321	71033	2018	(2019)	JEFFERSON	2-04

IF PAYING LATE, PLEASE PAY

9

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Northwest Home Equity Assurance Chicago	0.00	0.004	0.00%		0.00
Metro Water Reclamation Dist of Chicago	0.00	0.396	0.00%		0.00
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		0.00
Chicago Park District	0.00	0.330	0.00%		0.00
Miscellaneous Taxes Total	**0.00**	**0.730**	**0.00%**		**0.00**
SCHOOL TAXES					
Board of Education Chicago	0.00	3.552	0.00%		0.00
Chicago Community College District	0.00	0.147	0.00%		0.00
School Taxes Total	**0.00**	**3.699**	**0.00%**		**0.00**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	0.00	0.136	0.00%		0.00
Chicago Library Fund	0.00	0.111	0.00%		0.00
City of Chicago	0.00	1.565	0.00%		0.00
Municipality/Township Taxes Total	**0.00**	**1.812**	**0.00%**		**0.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	0.00	0.060	0.00%		0.00
County of Cook	0.00	0.319	0.00%		0.00
Cook County Public Safety	0.00	0.123	0.00%		0.00
Cook County Health Facilities	0.00	0.047	0.00%		0.00
Cook County Taxes Total	**0.00**	**0.549**	**0.00%**		**0.00**
(Do not pay these totals)	**0.00**	**6.790**	**100.00%**		**0.00**

TAX CALCULATOR

2017 Assessed Value	**31,504**
2018 Property Value	**386,460**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**38,646**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**112,495**
2018 Local Tax Rate	**X 6.790%**
2018 Total Tax Before Exemptions	**7,638.41**

2018 Total Tax Before Exemptions	**7,638.41**
Homeowner's Exemption	**-679.00**
Senior Citizen Exemption	**-543.20**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-6,416.21**
2018 Total Tax After Exemptions	**0.00**
First Installment	**0.00**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**0.00**

IMPORTANT MESSAGES

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $386,460
Veteran's tax savings = $6,416

PROPERTY LOCATION

CHICAGO IL 60646 3918

MAILING ADDRESS

CHICAGO IL 606463918

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
13-08-32	327	71033	2018	(2019)	JEFFERSON	2-05

IF PAYING LATE, PLEASE PAY

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

9

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Northwest Home Equity Assurance Chicago	0.00	0.004	0.00%		0.00
Metro Water Reclamation Dist of Chicago	0.00	0.396	0.00%		0.00
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		0.00
Chicago Park District	0.00	0.330	0.00%		0.00
Miscellaneous Taxes Total	**0.00**	**0.730**	**0.00%**		**0.00**
SCHOOL TAXES					
Board of Education Chicago	0.00	3.552	0.00%		0.00
Chicago Community College District	0.00	0.147	0.00%		0.00
School Taxes Total	**0.00**	**3.699**	**0.00%**		**0.00**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	0.00	0.136	0.00%		0.00
Chicago Library Fund	0.00	0.111	0.00%		0.00
City of Chicago	0.00	1.565	0.00%		0.00
Municipality/Township Taxes Total	**0.00**	**1.812**	**0.00%**		**0.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	0.00	0.060	0.00%		0.00
County of Cook	0.00	0.319	0.00%		0.00
Cook County Public Safety	0.00	0.123	0.00%		0.00
Cook County Health Facilities	0.00	0.047	0.00%		0.00
Cook County Taxes Total	**0.00**	**0.549**	**0.00%**		**0.00**
(Do not pay these totals)	**0.00**	**6.790**	**100.00%**		**0.00**

TAX CALCULATOR

2017 Assessed Value	**21,450**
2018 Property Value	**236,300**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**23,630**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**68,785**
2018 Local Tax Rate	**X 6.790%**
2018 Total Tax Before Exemptions	**4,670.50**

2018 Total Tax Before Exemptions	**4,670.50**
Homeowner's Exemption	**-679.00**
Senior Citizen Exemption	**-543.20**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-3,448.30**
2018 Total Tax After Exemptions	**0.00**
First Installment	**0.00**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**0.00**

IMPORTANT MESSAGES

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $236,300
Veteran's tax savings = $3,448

PROPERTY LOCATION

CHICAGO IL 60630 1921

MAILING ADDRESS

CHICAGO IL 606301921

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
32-11-20	011	12016	2018	(2019)	BLOOM	2-34

IF PAYING LATE, PLEASE PAY

9

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
South Cook Mosquito Abatement Harvey	0.00	0.017	0.00%		0.00
Metro Water Reclamation Dist of Chicago	0.00	0.396	0.00%		0.00
Glenwood Lynwood Library	0.00	0.600	0.00%		0.00
Miscellaneous Taxes Total	**0.00**	**1.013**	**0.00%**		**0.00**
SCHOOL TAXES					
Prairie State Comm College 515 Chgo Hts	0.00	0.477	0.00%		0.00
Bloom Township HS Dist 206 (Chicago Hts)	0.00	3.325	0.00%		0.00
Brookwood School District 167 (Glenwood)	0.00	6.084	0.00%		0.00
School Taxes Total	**0.00**	**9.886**	**0.00%**		**0.00**
MUNICIPALITY/TOWNSHIP TAXES					
Village of Glenwood	0.00	5.948	0.00%		0.00
Road & Bridge Bloom	0.00	0.067	0.00%		0.00
General Assistance Bloom	0.00	0.083	0.00%		0.00
Town of Bloom	0.00	0.214	0.00%		0.00
Municipality/Township Taxes Total	**0.00**	**6.312**	**0.00%**		**0.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	0.00	0.060	0.00%		0.00
Consolidated Elections	0.00	0.000	0.00%		0.00
County of Cook	0.00	0.319	0.00%		0.00
Cook County Public Safety	0.00	0.123	0.00%		0.00
Cook County Health Facilities	0.00	0.047	0.00%		0.00
Cook County Taxes Total	**0.00**	**0.549**	**0.00%**		**0.00**
(Do not pay these totals)	**0.00**	**17.760**	**100.00%**		**0.00**

TAX CALCULATOR

2017 Assessed Value	**13,759**
2018 Property Value	**137,590**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**13,759**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**40,051**
2018 Local Tax Rate	**X 17.760%**
2018 Total Tax Before Exemptions	**7,113.06**

2018 Total Tax Before Exemptions	**7,113.06**
Homeowner's Exemption	**-1,776.00**
Senior Citizen Exemption	**.00**
Senior Freeze Exemption	**.00**
Disabled Veterans Exemption	**-5,337.06**
2018 Total Tax After Exemptions	**0.00**
First Installment	**0.00**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**0.00**

IMPORTANT MESSAGES

70-100% Disabled Veteran's Exemption
Exempts 100% of Property Taxes

If the EAV is not over 250,000 or a market value not over $858,841 in Cook County

This tax bill's market value = $137,590
Veteran's tax savings = $5,337

PROPERTY LOCATION

GLENWOOD IL 60425 2058

MAILING ADDRESS

GLENWOOD IL 604252058

****** Please see 2018 Second Installment Payment Coupon next page ******

PROPERTY TAX RELIEF TASK FORCE

Subcommittee: Assessments & Exemptions

Meeting Minutes

Friday, September 13, 2019
2:30pm

James R. Thompson Center
100 West Randolph Street
IDOR 7th Floor Media Room
Chicago, Illinois

The Property Tax Relief Task Force Subcommittee: Assessments & Exemptions met for the first time on September 13, 2019.

MEETING START
Meeting Scheduled to Start: 2:30pm.

AGENDA

I. Welcome/Roll Call

a. IDOR staff member Sam Salustro called the meeting to order at approximately 2:30pm and welcomed members.
b. Roll Call was taken. Quorum was met.

Name	Present
Representative Davis – Chair	Yes
Representative Didech	Yes
Representative Ford	No
Representative Greenwood	No
Representative Mayfield	Yes
Representative Mazzochi	Yes
Representative Meyers-Martin	Yes
Representative Ramirez	Yes
Representative Yingling	Yes
Senator Belt	No
Senator Ellman	No
Senator Martwick	No
Senator Righter	Yes
Senator Tracy	Yes

Andrea Raila, **President, Training, Research, Advocacy, and Education Network (TRAEN, Inc.)**
Testified for 4 days before the Property Tax Relief Task Force on several property tax reform measures, including inequitable tax breaks given to the wealthiest homeowners through the misuse of the Long-time and Senior Assessment Freeze Exemptions costing $17 million in lost revenue

make a determination on the assessment rate. Yingling asked if he believed people were using the appeals process to avoid paying their fair share of property taxes, and eventually shifting the property tax burden to other property owners. Kaegi agreed if property tax owners are winning their appeals. This is why he thought it was so important for the assessment to be accurate at the beginning. Kaegi noted, other states have just flat rates, while Illinois starts the property tax system by determining the levy wanted by a taxing body.

viii. Representative Ramirez noted, her district was seeing increased property taxes from increasing land values. She asked how SB 1379 would impact gentrifying neighborhoods like Humboldt Park. Kaegi responded by saying, first, homeowners need to be aware of the exemptions they may be eligible for. For example, the Long-time Occupant Homestead Exemption. Second, Kaegi noted, over the past few years, residential assessments were increasing in Chicago, while commercial assessments were not. If commercial assessments are done correctly, it will impact residential property. He also said more data would allow for a better understanding of what is happening in individual neighborhoods.

ix. Representative Meyers-Martin asked about other states, where there is a flat assessment rate, and if they have as many taxing bodies as Illinois. Kaegi responded by saying, the short answer is no other states don't have as many taxing bodies as Illinois. He noted Illinois starts with a levy that is needed by each taxing body and then it grows into a rate by spreading the levy across the assessed value in a community. He said other states among the taxing bodies agree how one rate will be split among the taxing bodies. Kaegi reiterated that he wanted to have better data when his office reassesses the South Suburbs.

x. Yingling asked what the Long-time Occupant Homestead Exemption was. Kaegi did not know if it was only in effect in Cook County. It provided two tests – one for a household income of $100,000 or less, and two, for a recent increase in neighborhood values. Yingling asked Kaegi to explain the privacy protections in his bill. The data submitted under the bill is not subject to the Freedom of Information Act, while the same data that is submitted through the appeals process is subject to FOIA. Therefore, the bill sets a higher standard of privacy. He also noted, his office could only use compiled anatomized information. Finally, he noted his bill has the same penalties IDOR uses for anyone giving out information.

b. Chairman Davis asked committee members if additional information was needed for committee consideration.

i. Chairman Davis requested a list of Property Tax Exemptions from Kaegi.

ii. Chairman Davis asked Kaegi to invite other County Assessors to testify.

IV. New Business

a. Representative Ramirez asked Kaegi to provide examples of property tax relief exemptions that have been used successfully. And to accompany them with the pros and cons data of such exemptions.

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PROPERTY TAX RELIEF TASK FORCE

Subcommittee: Assessments & Exemptions

Meeting Minutes

Friday, September 20, 2019
2:00pm

James R. Thompson Center
100 West Randolph Street
IDOR 7th Floor Media Room
Chicago, Illinois

MEETING START
Meeting Scheduled to Start: 2:00pm.

AGENDA

I. Welcome/Roll Call

a. IDOR staff member Sam Salustro called the meeting to order at approximately 2:06pm and welcomed members.
b. Roll Call was taken. Quorum was not met and therefore no action may be taken.

Name	Present
Representative Davis – Chair	Yes
Representative Didech	Yes
Representative Ford	Yes
Representative Greenwood	No
Representative Mayfield	No
Representative Mazzochi	Yes
Representative Meyers-Martin	Yes
Representative Ramirez	No
Representative Yingling	Yes
Senator Belt	No
Senator Ellman	No
Senator Martwick	No
Senator Righter	No
Senator Tracy	No

II. Approval of Meeting Minutes

a. Due to the lack of a quorum the minutes of the September 13, 2019, Assessments & Exemptions Subcommittee were not adopted.

a. Andrea Raila, President, Training, Research, Advocacy & Education Network testified. She supported Rep. Didech's recommendation and believes what could be added to his proposal is additional money ($1 billion) from a graduated income tax. The $1 billion could be given directly as a refund to all homeowners who hold an exemption. That would increase the refund from the proposed $200 to $600 and this would have a greater impact. Raila said the subcommittee should consider capping of tri-annual and quadrennial re-assessments tied to the Consumer Price Index and inflation rate. She noted property taxes are the most regressive tax based on a fixed asset, not a liquid asset, and it is driving people out of their homes. Raila brought attention to a story in Cook County that found Certificates of Corrections have been issued in New Trier allowing for a reassessment using FEMA maps, lowering the property tax bill for wealthier residents of Cook County. She said the Certificate of Correction process should be used in areas that are suffering from significant foreclosures to provide property tax relief in the black and brown communities.
   i. Davis noted the focus of the story and reassessment focused on very wealth areas, but flood plain properties exist in some of these black and brown communities He asked Raila if this same type of action was taken in the black and brown communities that were impacted by a flood plain and resulted in reduced taxes, would she have the same issues? Raila noted her objection was that the reassessment was performed through the Certificate of Correction process and said the entire system must be fair and transparent.
   ii. Ford said he wrote to the Cook County assessor stating black and brown communities have been over assessed. He thought the first thing the assessor would have done was to take care of those communities. Now that there is a model (Certificate of Correction), he said it was time to use it.
   iii. Raila noted the 2009 General Assembly passed one of the most important laws in property tax code in her mind that allowed assessors to take into account heavily foreclosed on areas with short sales, foreclosures, and auctions. In those areas, they can move away the national standards of assessment practice and take the hedonic effect into account to lower the community's assessments. This can be done now, and appeals have been put in to make that request but are routinely rejected even though it's a law on the books. She noted it was wrong that in one county the tax rates among communities have a variance greater than 200% and that the tax rates should be even, why are the rates so much higher in the black and brown communities? It is said that there is not enough of an industry base there.

b. Anthony Travis, Homeowner in the Village of Riverdale testified next. Travis suggested the sub-committee study Proposition 13 from California. Proposition 13 takes the assessor out the assessment process. Travis shared his personal experience in that he owned an approximately 1,000 square-foot home that had a market value of $100,000. He became ill and could not pay his property tax bill. He appealed and it was denied. His house went up for auction and was sold for $24,000. He borrowed the money to buy his house back. He went through the

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PROPERTY TAX RELIEF TASK FORCE

Subcommittee: Assessments & Exemptions

Meeting Minutes

Friday, October 4, 2019
2:00pm

James R. Thompson Center
100 West Randolph Street
Suite 9-040 (9th Floor)
Chicago, Illinois

MEETING START
Meeting Scheduled to Start: 2:00pm.

AGENDA

I. Welcome/Roll Call

a. IDOR staff member Sam Salustro called the meeting to order at approximately 2:10pm and welcomed members.
b. Roll Call was taken. Quorum was met.

Name	Present
Representative Davis – Chair	Yes
Representative Didech	Yes
Representative Ford	Yes
Representative Greenwood	No
Representative Mayfield	No
Representative Mazzochi	Yes
Representative Meyers-Martin	Yes
Representative Ramirez	Yes
Representative Yingling	Yes
Senator Belt	No
Senator Ellman	Yes
Senator Martwick	Yes
Senator Righter	No
Senator Tracy	Yes

II. Approve Meeting Minutes

a. Minutes of the September 13, 2019, and September 20, 2019, Assessments & Exemptions Subcommittee were presented for adoption. A motion was made by Rep. Yingling and Second by Rep. Meyers-Martin to approve the minutes.

but the incentives are for the business owner not the property owner.

IV. Guest Presentations - Andrea Raila President TRAEN (Train Research Advocacy Education Network).

a. There are 9 property tax exemptions in Cook County that are made by either Cook County or the State of Illinois. Raila called for understanding the value of those exemptions. Illinois is only one of three states that has a Veterans Property Tax exemption. The long-time homeowner's exemption is sunsetting. Ralia provided data showing that some of these homeowners are living in million-dollar homes that are receiving substantial reductions in property tax while there are no homeowner's exemptions in the south suburbs. She claimed those homeowners are not aware of this exemption. She spoke about the Senior Citizen Freeze exemption and pointed to an example of a $1.4 million home that receives a $30,000 property tax reduction. Raila called for market value limitations for the long-time homeowner's exemption and the Senior Citizen Freeze exemptions to ensure that the neediest are receiving the exemptions. When creating new exemptions lawmakers need to understand how the distribution of property taxes will occur. In 2010 the General Assembly passed a bill that says accessors doesn't have to completely abide by assessment standards if they are assessing an area that has a high number of foreclosures. Raila also mentioned that TRAEN is an advocate of changing the current classification system in Cook County to the 33.33% assessed value.

b. Yingling asked if the long-time homeowner's exemption is only available in Cook County? Raila believed each county must institute the exemption. Yingling asked if she would argue we need to restructure our entire tax system or just the property tax system? Did she think there is a way to restructure the property tax system without identifying other forms of revenue? Ralia believed just the property tax system as there were other forms of revenues that no one is acting on. She called for a consumption tax. In New York City they tax multi-million homes with a one-time transfer tax. And consider a special service tax for the forest preserves. Yingling said his consituents believed property taxes were unfair, and were willing to pay more in other taxes to offset property taxes.

c. Senator Martwick asked about her statement that reassessments occurring in the north tri are not providing businesses with tax relief. Would you speak to that please? Raila said TRAEN randomly sampled every tri-annual township and looked at 30 business properties and 30 multi-unit buildings-like apartments. TRAEN saw the increase in taxes and of those 60 properties, 90% filed an appeal. In the same area TRAEN randomly sampled 40 homeowners and only half of those filed an appeal. Over 50% of those homeowners filing an appeal received a reduction. Less than 1% of the commercial property owners filing appeals received tax relief.

V. Guest Presentations – Carol Portman, President of the Taxpayers' Federation of Illinois. Citizens complain about the property tax system for two reasons. First, property taxes are too high. Second, citizens do not trust the system. On the

assessment side, TFI concerns with the Cook County Assessors bill are only technical in nature. Portman believed we can eventually work out these issues. TFI does believe the Cook County's Assessors proposed bill should be optional only. TFI believes the methodology for the assessment process should be public thereby increasing citizens confidence in the process. Good tax policy says that taxes should applied equally to everyone everywhere. It follows then that no property tax exemptions should be available to anyone. But that is not Illinois' system. Exemptions are an area that needs to be rightsized. Exemptions should be means tested.

a. Martwick asked Portman to address the long-time homeowner's exemption. Portman said this exemption is only available in Cook County and the time for other counties to opt-in has expired. This protection only benefited those communities where property values were growing.
b. Chairman Davis asked about the Cook County Assessors' bill how she said said other jurisdictions that have an optional program also have subpoena power. He asked her if she thought Illinois should have subpoena power as well. Portman said no.

VI. New Business

a. The subcommittee will need to produce a preliminary report by October 11, 2019.
b. The subcommittee will meet on October 11, 2019, at 2:00pm.

VII. Public Comment

a. Spencer Staton
    i. What would a world class property tax system look like and how would that happen? The Department of Revenue has a statutory mandate to ensure all assessments are just and equal. The Department is only funded at $5.8 M to implement this mandate. Technology should be provided to the counties that help assure accurate assessments. The assessments should be published on a public database. More training is needed. Better analytics need to be available to the counties. Should there be more robust Inspector General powers to make sure assessors are doing their job properly and not favoring one homeowner or business over another? Should there be claw back provisions included in the property tax code? Ask the Department of Revenue what it would look like if all exemptions were sunset. Exemptions should be means tested. In regard to BOMA's presentation – shifting to 33.33% would be too great a tax shift. Staton concluded by saying this committee should step back to the first principles and determine what is truly being accomplished with property taxes.

VIII. Adjourn

MEETING END

Meeting ended at 4:13pm.

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PROPERTY TAX RELIEF TASK FORCE

Subcommittee: Social and Economic Disparities
Meeting Notes
Thursday, October 17th, 2019
6:30 PM

Harry S. Truman College Auditorium
1145 West Wilson Ave
Chicago, IL 60640

MEETING START
Meeting Scheduled to Start: 6:30pm. It began approximately at 6:45pm.

AGENDA
I. **Welcome/Roll Call.** Two members were noted in attendance and thus quorum was not met.

Name	Present
Representative Mary E. Flowers	Yes
Representative LaToya Greenwood	No
Representative La Shawn K. Ford	No
Representative Marcus C. Evans, Jr.	No
Representative Delia C. Ramirez	No
Representative Curtis Tarver	No

Name	Present
Representative Sam Yingling	No
Representative Lamont J. Robinson, Jr.	No
Representative Thomas Morrison	No
Senator Christopher Belt	No
Senator Robert Peters	No

II. **Open Discussion.**

I. Host Derek Harris welcomed everyone and introduced Representative Mary Flowers.

II. Harris explained the law and the purpose of the Task Force.

III. Representative Flowers pointed to recent Chicago Tribune articles that articulated what is happened to people with property taxes. She explained she was just in Cole County, and she heard the same concerns there as in Chicago about disparities in property taxes and inequalities. The Chicago Tribune and ProPublica showed how lower income people were subsidizing richer people's property taxes. Flowers said that the people on stage will help illuminate the problem. Flowers explained that she had been traveling the state for this Task Force, and the purpose of the meeting was to hear from the community. Flowers said she heard from a township assessor when they were in Cole County who had good ideas. Flowers said she felt the law focused on using a racial and economic lens to identify issues with property taxes. She says other politicians have claimed poorer people did not want to have great neighborhoods, but she said it was misnomer.

from 6 months to a year to give a person time to either sell or rent their home.

III. Public Comment

I. Mike Carlin wanted to speak about the troubled building initiative that is funded through HUD, other state funding, bank funding and tax buyers. In 2013, he went down to the building courts. He's seen a lot of homes be taken through this process, especially in Bronzeville. Reads statute on troubled building initiative which allows for city departments to move in on homes that are deemed trouble. The city then files case against dilapidated house and puts pressure on owner. If the owner doesn't do anything, it can petition to take away the home, and courts can slap a lien on it, and foreclosure on the property. Usually the property owner unloads it as quickly as possible. Carlin believed the program was targeting senior citizens and targeting people who have criminal infractions. He said that often times people go in to work with the city or through non-profits (including the Community Investment Corporation) on improving their property, and through the inspection process finds themselves in building court quickly.

   i. Flowers agreed with Carlin. She said any process should include restoration for the people who had homes taken away from them. She said people have lost their livelihood due to property taxes.

   ii. Carlin believed that many of these organizations and contractors were systematically working against people to take their homes. Fellows relayed a story about how they were trying to throw out a grandmother whose grandson got into legal trouble on the property. Fellows said the city and lawyers try to intimidate them out of their homes.

   iii. Professor Graves who runs a nonprofit helping people get apartments, said that she used to work with a slumlord, but she stopped working with him due to his poor management, but that the slumlord was often funded by the non-profits addressed. Flowers said that people are entitled to a healthy environment, and that poorer communities just want a good neighborhood back, especially since they are paying above their fair share.

II. Andrea Raila worked on this issue for the Harold Washington administration, and they found the same "Tax Divide" back then. She said the discovery did not have the same impact as the Tribune article stories did. She agreed about the need for a disabled tax exemption since they only get $300 of relief. The state has a great exemption for veterans who are 709% disabled with a limit of $850,000. There's another exemption for long-term homeowners, but that it is only for Cook County, for people making less than $100,000. However, when she looked at the stats, she found only people on the north and northwest side seemed to be taking advantage of it, and homes were worth $1 million to $4 million. She said that no long-term exemptions were taken out on the southside. Raila said the senior freeze exemption was also being taken by wealthy landowners. Raila said exemptions should be looked at to help the people who are overburdened, and to put in caps for home worth. Raila said she wanted to have a disabled exemption that would forgive taxes for a year or two.

   i. Flowers asked a clarifying question about the homeowners' exemptions. Raila said the exemptions could last forever, and the veterans exemption is

passed onto the spouse. Raila said that the long-term exemption must be filed every year, and seniors have to file every year until this year. Raila said it was great the legislature passed a bill that made it automatic. She said it was hard to monitor all the exemption programs from fraud or correctness. She said assessors' offices have to do a better job of education and monitoring. She noted that the long-term homeowners' exemption is only used by 2,000 homes, and all of them are on the north side. She said only Cook County allowed the exemption; the other 101 counties opted out. Flowers said it was unfair that wealthier neighborhoods were taking advantage of exemptions and appeals, making taxes go up elsewhere.

ii. Harris asked for clarification, too. He said his groups' research showed the wealthiest make appeals at a much higher rate because they can afford it, so they'll be taxed less. Raila noted the story about how northern suburban homes also just saw their assessments drop due to FEMA flood maps.

III. Mother Wade spoke next and said she agreed with most things. She worked in Chatman. She said that homes that used to be stable are no longer so. She said there had been an influx of foreign buyers grabbing everything. She says she pays way too much in taxes, especially because she lives near a train line, whose vibrations were destroying her house. She believed the system was designed to make her community lose her home. She also thought they were using mortgage value to find appraisal value.

i. Raila said in 2016 that northside homes got appeals based on plane noise out of O'Hare. She believed someone like Mother Wade should get a tax break. She again noted that the assessor can open up townships assessments after they've been closed, which they did on the north side.

IV. Devin Jones says he's being hammered by taxes, not just property taxes. Everyone is in a budget deficit. He worries that the taxes are just go somewhere else like the gas tax if the legislature seeks property tax relief. He called for consolidation, and more importantly a comprehensive package that doesn't just look at property taxes and everything is done at once. He says the legislature often just makes small changes and he would want a more comprehensive approach that simplifies the process, too. He also asked what desegregation would look like, since it sounds like gentrification to him.

i. Flowers said laws sunset, so the legislature can review and make sure they're up to date. She said the purpose of the hearings was to take testimonies, to discuss policies and strategies. Some legislation will take longer, and some could be immediate relief. As part of segregation is concerned, she said intentional desegregation must be part of the plan. Flowers noted that the northside didn't use to be so nice and fancy but noted that revenues were able to stay in the community, and the southside ended up paying more in taxes.

V. Harris wanted to do a summation of what was discussed. He said that the causes have been well studied and well addressed, and he encouraged that people should move onto solutions. He read the Property Tax Relief Task Force legislation again. He addressed causes. He said there's been an unfair shift in property tax burden. From a racial standpoint, minority communities are being particularly

Senate Republicans say little progress to show one year after Property Tax Relief Task Force created

FOR IMMEDIATE RELEASE **August 4, 2020**
Contact: Name, Phone Etc.

SPRINGFIELD – This week marks one year since the legislation creating the Property Tax Relief Task Force was signed into law. Unfortunately, instead of celebrating reforms to provide relief to Illinois' over-burdened property tax payers, the Senate Republican members of the Task Force are issuing a call for a renewed focus on this urgent issue.

Senate Republican Task Force members included Senators Dale Righter (R-Mattoon), Jil Tracy (R-Quincy), Dan McConchie (R-Hawthorn Woods), Craig Wilcox (R-McHenry), and Don DeWitte (R-St. Charles).

"While I certainly had concerns that this would be another case of 'form a task force, hold a bunch of meetings, and develop recommendations that never come to fruition,' I still went into this process with an open mind hoping for a robust dialogue on this issue that is so critical to so many in our state," said Task Force member Senator Craig Wilcox. "It is unfortunate that a year later, my fears have proved true and we're still without any substantial property tax reform at a time when Illinois families need it more than ever."

Specific responsibilities of the Task Force included:

- Identifying the causes of increasingly burdensome property taxes across Illinois;
- Reviewing successful public policy strategies that create short-term and long-term property tax relief for homeowners; and
- Making recommendations about what steps Illinois government needs to take to provide property tax relief.

The group was split into seven subcommittees, each tasked with examining a specific area of property tax reform. These subcommittee topics included PTELL and local governments tax levy, TIF districts, local pensions, school funding and school property taxes, social and economic disparities, assessments and exemptions and government consolidation.

"Nobody will argue that there is a simple solution to property tax reform," said Senator Jil Tracy who served as a co-chair. "It is, however, vital that we make a concerted effort to find real, bipartisan reforms that reduce the burden on property tax payers in Illinois."

The Task Force, which included appointees selected by the Governor and legislative leaders, was to work with the Illinois Department of Revenue, the Governor's Office of Management and Budget, and the State Board of Education to take a deeper look at Illinois' property tax system and develop recommendations for reforms. In total, the group was comprised of 56 State Representatives, 30 State Senators, and two members appointed by Governor J.B. Pritzker.

"At the end of the day, a Task Force that includes nearly half of the General Assembly and no stakeholders from the community is unlikely to produce the kind of results our state so desperately needs," said Task Force member Senator Don DeWitte who served as a co-chair.

The Task Force was also required to provide an initial report outlining administrative, electoral and legislative changes to be submitted to the Governor's office and the General Assembly within 90 days, and a final report by Dec. 31, 2019. Unfortunately, neither of these reports were ever submitted.

"To have spent months attending meetings, only to have the Task Force devolve into partisan bickering was frustrating, to say the least," noted Task Force member Senator Dale Righter.

Senate Republican members of the Task Force say it's time to work together, in a truly bipartisan fashion to address issues like consolidating redundant layers of government; TIF district reform; reforming the assessment and appeals system to ensure it is fairly and accurately applied throughout the state; and reforming the appeals process to ensure connected politicians and lawyers don't profit off the convoluted property tax system in Illinois.

"The people of Illinois need more than smoke and mirrors," said Senator Dan McConchie. "They need relief."

###

15
ASSESSOR'S RESIDENTIAL CLASSIFICATIONS

Class 2-08 - 2nd largest luxury homes

Two or more story residence, up to 62 years, 3,801 to 4,999 sq. ft.

Class 2-09 - Largest luxury mansions 5,000-20,000 SF

Two or more story residence, any age 5,000 sq. ft. and over

Class 2-10

Old style townhouse, over 62 years

Class 2-11 - Residential apartments, no stores

Two to six residential apartments, any age

Class 2-12 - Has rental store(s)

Two to six mixed-use apartments, any age, up to 20,000 sq. ft.

Class 2-06

Two or more story residence, over 62 years, 2,201 to 4,999 sq. ft.

Class 2-78

Two or more story residence, up to 62 years, 2,001 to 3,800 sq. ft.

Class 2-05

Two or more story residence, over 62 years, up to 2,200 sq. ft.

VOLUME PROPERTY INDEX NUMBER TOWNSHIP

106

15

PROPERTY CLASSIFICATION 02-04-00 ONE STORY RESIDENCE, ANY AGE, 1,801 SQ.FT. AND OVER

1.RESIDENCE TYPE --1.5 story
2.RESIDENCE USE --single family
3.TOTAL NO. OF UNITS --none
4.EXTERIOR WALLS --frame
5.ROOF --shingle/asphalt
6.NUMBER OF ROOMS (NO BATHS) --010--
7.NUMBER OF BEDROOMS --04--
8.NUMBER OF FULL BATHS --03--
9.NUMBER OF HALF BATHS --1--
10.BASEMENT --crawl
11.BASEMENT FINISH --unfinished
12.CENTRAL HEATING --warm air
13.OTHER HEATING STOVE SOLAR
UNIT HEATER FLOOR FURNACE
14.CENTRAL AIR CONDITIONING --yes
15.NUMBER OF FIREPLACES --1--
16.ATTIC TYPE --full
17.ATTIC FINISH --living area
18.PLAN OF DESIGN --stock

*19.CONSTRUCTION QUALITY --average
*20.RENOVATED
*21.STATE OF REPAIR --average
*22.SITE DESIRABILITY --not relevant
*23.GARAGE SIZE --2 cars
*24. A.CONSTRUCTION --frame
*25. B.ATTACHED --yes
*26. C.IN AREA --no
*27.PORCH
*28.OTHER IMPROVEMENT VALUE
*29.SQUARE FOOT OF LIVING AREA 2,564
*30.LAND SQUARE FOOTAGE 17,842
*31.IRREGULAR LOT
*32.NO.OF COMMERCIAL UNITS --0--
*33.PRORATED --no
*34.RELATED PARCEL NO.
*35.CATHEDRAL CEILING --no

PF -- ** DETAIL NO. ---

Source: Cook County Assessor's Residential Database

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PRSRT STD
US POSTAGE PAID
STATE OF NEW JERSEY

2019 Form PTR-1

New Jersey Senior Freeze (Property Tax Reimbursement) Application

- **File your application by — November 2, 2020**
- **For more information call — 1-800-882-6597**

IMPORTANT

This form is for applicants who did NOT receive a 2018 Senior Freeze.

NJ DIVISION OF TAXATION
PO BOX 269
TRENTON, NJ 08695-0269

Principal Residence

9. Status (fill in appropriate oval): ☐ Homeowner ☐ Mobile Home Owner

10. Homeowners: Enter the block and lot numbers of your 2019 principal residence.

Block	Lot	Qualifier
.	.	

		2018	2019
11a.	Did you share ownership of this property with anyone other than your spouse/CU Partner? (Mobile Home Owners, see instructions)	☐ Yes ☐ No	☐ Yes ☐ No
11b.	If you answered "Yes," indicate the share (percentage) of the property owned by you (and your spouse/CU partner) (Mobile Home Owners, see instructions)	%	%
12a.	Did this property consist of multiple units?	☐ Yes ☐ No	☐ Yes ☐ No
12b.	If you answered "Yes," indicate the share (percentage) of the property that you (and your spouse/CU partner) used as your principal residence. ..	%	%

If you answered "Yes" at line 11a or 12a, see instructions before completing lines 13 and 14.

Property Taxes

Proof of Property Taxes Due and Paid for 2018 and 2019 Must be Submitted With Application. See Instructions.

If you are claiming property taxes for additional lots, check box. (See instructions) ☐

13. Enter your total 2019 property taxes due and paid (including any credits/deductions) on your principal residence. See instructions. (Mobile Home Owners: Property taxes = total site fees paid X 0.18) ..... 13. , .

14. Enter your total 2018 property taxes due and paid (including any credits/deductions) on your principal residence. See instructions. (Mobile Home Owners: Property taxes = total site fees paid X 0.18) ..... 14. , .

Reimbursement Amount (See "Impact of State Budget" on page 1 of instructions.)

15. **Reimbursement.** (Amount to be sent to you. Subtract line 14 from line 13) ..... 15. , .

If line 15 is zero or less, you are not eligible for a reimbursement, and you should not file this application.

SIGN HERE

If enclosing copy of death certificate for deceased applicant, check box. (See instructions) ☐

Under penalties of perjury, I declare that I have examined this Senior Freeze (Property Tax Reimbursement) Application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. If prepared by a person other than applicant, this declaration is based on all information of which the preparer has any knowledge.

Your Signature Date Spouse's/CU Partner's Signature (if filing jointly, BOTH must sign)

Your daytime telephone number and/or email address (optional)

Paid Preparer's Signature	Federal Identification Number
Firm's name	Federal Employer Identification Number

Due Date: November 2, 2020
Mail your completed application to :
NJ Division of Taxation
Revenue Processing Center
Senior Freeze (PTR)
PO Box 635
Trenton, NJ, 08646-0635

Senior Freeze (PTR) Hotline:
1-800-882-6597

Division Use 1 2 3 4 5 6 7

Form PTR-1A

Homeowners

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Verification of 2018 and 2019 Property Taxes

(Use blue or black ink. See instructions for completion on back.)

Part I — To Be Completed by Applicant (Part II to be completed by tax collector)

Social Security # _____ – _____ – _____ Spouse's/CU Partner's Social Security # _____ – _____ – _____

Name _____
Last Name, First Name, and Initial (Joint filers enter first name and initial of each - Enter spouse's/CU partner's last name ONLY if different)

Address _____
Street City State ZIP Code

Block _____ Lot _____ Qualifier _____

	2018	2019
A. Did you own this property with someone who was not your spouse/CU partner?	Yes ☐ No ☐	Yes ☐ No ☐
B. If yes, indicate the share (percentage) of property that you (and your spouse/CU partner) owned.	☐☐ %	☐☐ %
C. Did this property consist of multiple units?	Yes ☐ No ☐	Yes ☐ No ☐
D. If yes, indicate the share (percentage) of property used as your principal residence.	☐☐ %	☐☐ %

Part II — To Be Completed by Tax Collector

2018 Property Taxes

Check box if property had a tax appeal for 2018 ☐

Check box if property had an added assessment for 2018 ☐

1. Assessed Value ..... $ _____
2. Tax Rate (including fire and other special tax rates) ..... _____ %
3. Total Property Taxes (Multiply line 1 by line 2) ..... $ _____
4. REAP Credit (if any) ..... $ _____
5. Enter amount from line 3. If applicant answered "Yes" to Questions A and/or C above, you must apportion the amount on line 3 when completing this line. (See instructions on back.) ..... $ _____

Homeowners, enter this amount on line 14 of your Form PTR-1

2019 Property Taxes

Check box if property had a tax appeal for 2019 ☐

Check box if property had an added assessment for 2019 ☐

1. Assessed Value ..... $ _____
2. Tax Rate (including fire and other special tax rates) ..... _____ %
3. Total Property Taxes (Multiply line 1 by line 2) ..... $ _____
4. REAP Credit (if any) ..... $ _____
5. Enter amount from line 3. If applicant answered "Yes" to Questions A and/or C above, you must apportion the amount on line 3 when completing this line. (See instructions on back.) ..... $ _____

Homeowners, enter this amount on line 13 of your Form PTR-1

Under the penalties of perjury, I certify that I am the local tax collector of _____, where the above property is located. I further certify that the above-stated amounts of property taxes due were paid for Calendar Years 2018 and 2019 and are true and accurate to the best of my knowledge. I have placed my stamp below for verification.

_____
(Name) (Date)

_____
(Title)

(If you complete this form, be sure to enclose it with your Form PTR-1 application.)

Form PTR-1A – Instructions

Part I – To Be Completed by Applicant

Social Security Number. If your marital/civil union status as of December 31, 2019, was single, enter only your Social Security number in the space provided on Form PTR-1A. If your status as of December 31, 2019, was married/CU couple, you must report both applicants' numbers in the order in which the names are listed on the application. If you were married or in a civil union but living apart from your spouse/CU partner, and you did not have access to or receive support from their income, you are considered "Single" for purposes of the Property Tax Reimbursement. You should enter only your Social Security number on Form PTR-1A.

Name and Address. Print or type your name (last name first) and complete address of the property for which you are claiming the reimbursement in the spaces provided. Also include your spouse's/CU partner's name if filing jointly.

Block/Lot/Qualifier. Enter the block and lot numbers of the principal residence for which you are claiming the reimbursement in the spaces provided. Include qualifier if applicable. (Only condominiums may have qualifiers assigned to them.)

A. **Multiple Owners.** Check "Yes" if you owned the property that was your principal residence with someone who was not your spouse/CU partner — even if the other owner(s) did not live there. For example, you and your sister owned the home you lived in. If you (and your spouse/CU partner) were the sole owner(s), check "No."

B. **Percentage of Ownership.** If you answered "Yes" at line A, enter the share (percentage) of the property that you (and your spouse/CU partner) owned. For example, you and your spouse owned a home with your sister. Your sister did not live with you, and you and your spouse paid all the property taxes. You must enter 50% as your share of ownership because you and your spouse owned only one-half (50%) of the property. The shares of ownership of the property are considered to be held equally by all owners. If the shares of ownership are not equal, you must provide documentation as to the percentage of ownership.

C. **Multi-Unit Properties.** Check "Yes" if your principal residence was a unit in a multi-unit property that you owned. For example, you owned a property consisting of four residential units and you occupied one of the units as your principal residence. If the property is not a multi-unit property, check "No."

NOTE: Residents of condominium complexes, co-ops, and continuing care retirement facilities are not considered to be living in multi-unit properties and should check "No."

D. **Percentage of Occupancy.** If you answered "Yes" at line C, enter the share (percentage) of the property used as your principal residence. For example, you owned a four-unit property. The units are equal in size, and one of the units was your principal residence. You occupied one-fourth (25%) of the property as your principal residence. Enter 25% as your share of occupancy.

Part II – To Be Completed by Tax Collector

Enter the appropriate amounts for Calendar Years 2018 and 2019 as follows:

Line 1. Enter the assessed value of the property for each calendar year. If the assessed value changed for the tax year, use the final assessed value.

Line 2. Enter the tax rate for each calendar year. Include fire and other special tax rates.

Line 3. Multiply the assessed value on line 1 by the tax rate on line 2 and enter the result on line 3. This is the total amount of taxes due for each calendar year before any deductions and/or credits are subtracted (e.g., senior citizen's deduction, Homestead Benefit credit).

Line 4. Enter the amount of any Regional Efficiency Aid Program (REAP) credit the homeowner(s) received for each calendar year.

Line 5. If the applicant answered "No" to the questions at both line A and line C, enter the amount of property taxes from line 3.

If the applicant answered "Yes" at either line A or line C, you must apportion the amount of property taxes to be entered on line 5. If title to the property is held by the eligible applicant with others as tenants in common or joint tenants (except in the case of husband and wife or CU partners), or if the property consists of more than one unit, the applicant is only eligible for the proportionate share of the reimbursement that reflects the percentage of ownership or the percentage of occupancy.

Multiple Owners. If the applicant answered "Yes" at Part I, line A, multiply the amount of property taxes on line 3 by the percentage of ownership shown at Part I, line B, and enter the result on line 5.

Multi-Unit Properties. If the applicant answered "Yes" at Part I, line C, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

If the applicant answered "Yes" to the questions at both lines A and C in the same year, multiply the amount of property taxes on line 3 by the percentage of occupancy shown at Part I, line D, and enter the result on line 5.

Certification. Complete the certification portion of Form PTR-1A. Sign and date the certification and place the authorization stamp in the space provided. (Use blue or black ink.)

What is the Senior Citizens Assessment Freeze Homestead Exemption ("Senior Freeze")?

The Senior Citizens Assessment Freeze Homestead Exemption (35 ILCS 200/15-172) allows you, as a qualified senior citizen, to have your home's equalized assessed value (EAV) "frozen" at a base year value and prevent or limit any increase due to inflation. The base year generally is the year before the year you first qualify and apply for the exemption. For example, if you first qualify and apply in 2019, your property's EAV will be "frozen" at the 2018 EAV. The amount of the exemption is the difference between your base year EAV and your current year EAV. In Cook County, the amount of the exemption is the difference between your base year EAV and your current year EAV or $2,000 whichever is greater. **Freezing your property's EAV does not mean that your property taxes will not increase, however.** Other factors also affect your tax bill. For example, your tax bill could increase if the tax rate, which is based on the amount of revenues taxing districts re-quest, increases. Your EAV and tax bill may also increase if you add improvements to your home. However, if your home's EAV decreases, you will benefit from any reduction.

Who is eligible?

The senior citizens assessment freeze homestead exemption qualifications for the 2019 tax year (for the property taxes you will pay in 2020), are listed below.

- You will be 65 or older during 2019.
- Your total household income in 2018 was $65,000 or less.
- On January 1, 2018, **and** January 1, 2019, you
  - — used the property as your principal place of residence,
  - — owned the property, or had a legal or equitable interest in the property as evidenced by a written instrument, or had a leasehold interest in the property used as a single-family residence, and
  - — were liable for the payment of property taxes.

You do **not** qualify for this exemption if your property is assessed under the mobile home privilege tax.

Surviving spouse — Even if you are not 65 or older during 2019, you are eligible for this exemption for 2019 (and possibly 2018) if your spouse died in 2019 and would have met all of the qualifications.

Residents in a health facility — Even if you did not use the property as your principal place of residence on January 1, 2019, you qualify for this exemption if you are a resident of a facility licensed under the Assisted Living and Shared Housing Act, Nursing Home Care Act, ID/DD (intellectually disabled/ developmentally disabled) Community Care Act, or Specialized Mental Health Rehabilitation Act of 2013 and you meet all other requirements, have received this exemption previously, **and** your property is either unoccupied or is occupied by your spouse.

Residents of cooperatives — If you are a resident of a cooperative apartment building or cooperative life-care facility, you qualify for this exemption if you are liable for the payment of the property taxes on your residence and meet the other eligibility requirements.

What is a household?

A household includes you, your spouse, and all other persons who used your residence as a principal dwelling place on January 1, 2019.

What is included in household income?

Household income includes your income, your spouse's income, and the income of **all** individuals living in the household. Examples of income that must be included in your household income are listed below.

- alimony or maintenance received
- annuities and other pensions
- Black Lung benefits
- business income
- capital gains
- cash assistance from the Illinois Department of Human Services and other governmental cash public assistance
- cash winnings from such sources as raffles and lotteries
- Civil Service benefits
- damages awarded in a lawsuit for nonphysical injury or sickness (for example, age discrimination or injury to reputation)
- dividends
- farm income
- Illinois Income Tax refund (only if you received Form 1099-G)
- interest
- interest received on life insurance policies
- long term care insurance (federally taxable portion only)
- lump sum Social Security payments
- miscellaneous income, such as from rummage sales, recycling aluminum, or baby sitting
- military retirement pay based on age or length of service
- monthly insurance benefits
- pension and IRA benefits (federally taxable portion only)
- Railroad Retirement benefits (including Medicare deductions)
- rental income
- Social Security income (including Medicare deductions)
- Supplemental Security Income (SSI) benefits
- all unemployment compensation
- wages, salaries, and tips from work
- Workers' Compensation Act income
- Workers' Occupational Diseases Act income

What is not included in household income?

Some examples of income that are not included in household income are listed below.

- cash gifts
- child support payments
- COBRA subsidy payments
- damages awarded in a lawsuit for a physical personal injury or sickness
- Energy Assistance payments
- federal income tax refunds
- IRA's "rolled over" into other retirement accounts, unless "rolled over" into a Roth IRA
- lump sums from inheritances
- lump sums from insurance policies
- money borrowed against a life insurance policy or from any financial institution
- reverse mortgage payments
- spousal impoverishment payments
- stipends from Foster Parent and Foster Grandparent programs
- Veterans' benefits

What if I have a net operating loss or capital loss carryover from a previous year?

You cannot include any carryover of net operating loss or capital loss from a previous year. You can include only a net operating loss or capital loss that occurred in 2018.

Will my information remain confidential?

All information received from your application is confidential and may be used only for official purposes.

When must I file?

You must file an application **every year** and meet the qualifications for that year to continue to receive the exemption.

Note: The CCAO may require additional documentation (*i.e.*, birth certificates, tax returns) to verify the information in this application.

What if I need additional assistance?

If you have questions about this form, please contact the Cook County Assessor or your township Assessor.

COOK COUNTY ASSESSOR

FRITZ KAEGI

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, RM 320
CHICAGO, IL 60602
PHONE: 312.443.7550
WWW.COOKCOUNTYASSESSOR.COM

Disabled Veterans Standard Homeowner Exemption

General Information

What is the Disabled Veterans Standard Homeowner Exemption?
The Disabled Veterans Standard Homeowner Exemption provides an annual reduction in the Equalized Assessed Value (EAV) on the primary residence occupied by a disabled veteran on January 1st of the assessment year. The amount of the exemption each year depends on the percentage of the disabled veteran's service connected disability as certified by the U.S. Department of Veterans Affairs. A disabled veteran at least 70% disabled will be completely exempt from property taxes. A disabled veteran with at least a 50% to 69% service-connected disability will receive an annual $5,000 reduction in EAV. A veteran with a 30% to 49% service-connected disability will receive an annual $2,500 reduction in EAV.

Who is eligible?
To qualify for the Disabled Veterans Standard Homeowner Exemption, the veteran must meet the following requirements

- Be an Illinois resident who has served as a member of the U.S. Armed Forces on active duty or State active duty, Illinois National Guard or U.S. Reserve Forces and have been honorably discharged.
- Have at least a 30% service-connected disability certified by the U.S. Department of Veterans Affairs,
- Own and occupy the property as the primary residence on January 1st of the assessment year and
- Have a total EAV for the primary residence of less than $250,000, excluding the EAV of property used for commercial purposes or rented for more than six months

Note: The property's total EAV must be less than $250,000 after subtracting any portion used for commercial purposes. Commercial purposes include any portion of the property rented for more than six months.

A non-remarried surviving spouse of a disabled veteran can continue to receive this exemption on the spouse's homestead property or transfer this exemption to a new primary residence. To qualify, the surviving spouse must meet the following requirements:

- Sell the disabled veteran's previous property before transferring the exemption to his or her new primary residence, and
- Occupy the property as the primary residence and hold a legal or beneficial title to the property on January 1st of the assessment year.

What types of documentation must be provided with this form as proof of my disability?
Applicants are **required** to please include a disability certification or verification letter from the **U.S. Department of Veterans Affairs (VA)** stating the applicant [veteran] has a service-connected disability for the assessment year being applied for. The document must also specify the percentage of that service-connected disability. Application forms cannot be processed without such a document.

Also required is one of the following documents that is the original or a copy certified by the county recorder, record of deeds, Illinois Department of Veterans Affairs or the National Archives Record Center.

- Form DD214 or separation of service from the War Department (military service prior to 1950); or
- Certification of Military Service Form.

A non-remarried surviving spouse of a disabled veteran applying for the first time or transferring the exemption must also provide the disabled veteran's marriage and death certificates and proof of ownership.

When will I receive my exemption?
The year that you apply for this exemption is referred to as the assessment year. If your exemption is granted, it will be applied to the property tax bills that are paid the year following the assessment year.

What are the different types of homeowner exemptions available for disabled persons and/or veterans?

The Disabled Veterans Homestead Exemption allows for up to a $70,000 reduction in assessed value for federally approved, specially adapted housing. This exemption is administered and certified by the Illinois Department of Veterans Affairs. Three additional exemptions are administered by the Cook County Assessor's Office. The Disabled Persons Homeowner Exemption allows for an annual $2,000 reduction in EAV and the Disabled Veterans Standard Homeowner Exemption allows for an annual reduction of $2,500 or $5,000 in a property's EAV. **Please Note:** you can claim only one of the three exemptions referenced above. A Returning Veterans Homeowner Exemption is also available to veterans returning from active duty. This exemption allows for a $5,000 reduction in EAV and may be received in addition to any of the other exemptions referenced above.

When and where must I file?
You must apply for this exemption each year with the Cook County Assessor's Office by the due date in order to receive this exemption. For additional information or assistance in filing this application, please contact the Cook County Assessor's Office. The office's address and telephone number are atop this page.

Senior Citizens Assessment Freeze Homestead Exemption for 2022

KANE COUNTY ASSESSMENT OFFICE
719 Batavia Avenue
Geneva, Illinois 60134-3000
(630) 208-3818
www.KaneCountyAssessments.org

Please **file this form immediately for the 2022 (taxes payable 2022) assessment year.** You will not receive another application for this exemption.

To qualify for the Senior Freeze for 2022, you must have:

- Owned and occupied the property since January 1, 2021;
- Be 65 or older by December 31, 2022; and
- Have a total household income (as defined below) no greater than $65,000 in 2021.

Checklist before filing

☐ Did you fill out the form completely, including part 3?

☐ Did you include ALL income for
- The applicant
- The applicant's spouse, and
- Everyone else who lived in the home on January 1, 2022?

☐ Did you attach copies of the **entire 2021 Federal tax returns for the applicant, applicant's spouse, and everyone who lived in the home** on January 1, 2022?

☐ If any of the above was not required to file a 2021 Federal tax return, **did you attach copies of the SSA-1099 and all 1099 forms** for annuities, 401Ks, other pensions, interest income, rental income, life insurance dividends, etc.?

- **Incomplete applications (including applications missing income documentation) cannot be approved for the exemption.**
- **All applications are subject to audit (35 ILCS 200/15-172).**
- **A taxpayer's signing a fraudulent application under this Act is perjury, as defined in Section 32-2 of the Criminal Code of 2012.**

Assistance in filling out these forms is available at:

County Assessment Office	**Senior Services of Aurora**	**Senior Services of Elgin**
(All of Kane County)	(St. Charles and south)	(South Elgin and north)
630-208-3818	630-897-4035	847-741-0404
M-F, 8:30 a.m.-4:30 p.m.	M-F, 8 a.m.-4 p.m.	M-F, 8 a.m.-4 p.m.

You may also contact your Township Assessor's office for assistance.

COOK COUNTY ASSESSOR

FRITZ KAEGI

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, RM 320
CHICAGO, IL 60602
PHONE: 312.443.7550
WWW.COOKCOUNTYASSESSOR.COM

Veterans with Disabilities Standard Homeowner Exemption

Tax Year _____ C/E Number _____

Property Index Number(s) _____

Property Street Address _____

City _____ State _____ Zip _____

Township _____

Owner / Taxpayer _____

Owner's Mailing Address _____

City _____ State _____ Zip _____

Daytime Phone Number _____

Check your type of residence:

- O Single-family dwelling
- O Duplex
- O Townhouse
- O Condominium
- O Apartment
- O Other _____

On January 1st, did you occupy this property as your principal residence? O Yes O No

If **"No"**, write the date you first occupied this property (if applicable). _____

On January 1st, were you liable for the payment of real estate taxes on this property? O Yes O No

On January 1st, was any portion of this property used for commercial purposes or rented to another person or entity for more than six months? O Yes O No

Are you a disabled veteran and an Illinois resident? O Yes O No

Are you a veteran or the non-remarried surviving spouse of a disabled veteran who served as a member of the U.S. Armed Forces on active duty or State active duty, Illinois National Guard or U.S. Reserve Forces? O Yes O No

Were you remarried as of January 1st? O Yes O No

Are you a veteran or the non-remarried surviving spouse of a veteran with a service-connected disability as certified by the U.S. Department of Veterans Affairs? O Yes O No

If you are claiming this exemption on this property for the first time, check the type of documentation you are attaching as proof that you have a legal or beneficial title to the property.

- O Deed
- O Contract for deed
- O Trust Agreement
- O Other _____

Write here the date the written document was executed. _____

If you are a non-remarried surviving spouse, are you claiming this exemption for the first time on your new residence? O Yes O No

If **"Yes"**, complete the following:

Deceased Disabled Veteran's Name _____ Date of Death _____

Applicants are **required** to please include a disability certification or verification letter from the **U.S. Department of Veterans Affairs (VA)** stating the applicant [veteran] has a service-connected disability for the assessment year being applied for. The document must also specify the percentage of that service-connected disability. Please see Page 2 of this form, upper right column, for more infromation.

I state that to the best of my knowledge, the information on this application is true, correct and complete.

Signature of Owner/Lessee or Representative _____ Date _____

TOTAL PAYMENT DUE
$0.00
By 06/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17	099	23008	2018	(2019)	NEW TRIER	2-09

IF PAYING LATE, PLEASE PAY

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
North Shore Mosq Abate. Dist Northfield	125.23	0.010	0.12%		92.81
Metro Water Reclamation Dist of Chicago	4,958.99	0.396	4.81%	563.52	3,731.11
Winnetka-Northfield Public Library Dist	2,817.61	0.225	2.73%	75.13	1,949.09
Winnetka Park District	4,796.19	0.383	4.65%	550.99	3,313.45
Miscellaneous Taxes Total	**12,698.02**	**1.014**	**12.31%**		**9,086.46**
SCHOOL TAXES					
Oakton College Dist Skokie Des Plaines	3,080.58	0.246	2.99%		2,153.28
New Trier High School 203 (Winnetka)	26,435.42	2.111	25.62%	839.02	18,497.75
Winnetka Public School District 36	40,323.09	3.220	39.08%	1,189.65	27,862.64
SD 35 Bond/Pt Assumed By SD 36	0.00	0.000	0.00%		0.00
School Taxes Total	**69,839.09**	**5.577**	**67.69%**		**48,513.67**
MUNICIPALITY/TOWNSHIP TAXES					
Village of Winnetka	13,011.09	1.039	12.61%	2,917.78	9,225.67
Road & Bridge New Trier	0.00	0.000	0.00%		0.00
General Assistance New Trier	100.18	0.008	0.10%		64.97
Town of New Trier	663.70	0.053	0.64%		464.07
Municipality/Township Taxes Total	**13,774.97**	**1.100**	**13.35%**		**9,754.71**
COOK COUNTY TAXES					
Cook County Forest Preserve District	751.36	0.060	0.73%	25.04	575.44
Consolidated Elections	0.00	0.000	0.00%		287.72
County of Cook	3,994.75	0.319	3.86%	1,364.97	3,035.00
Cook County Public Safety	1,540.29	0.123	1.49%		1,011.67
Cook County Health Facilities	588.57	0.047	0.57%		556.88
Cook County Taxes Total	**6,874.97**	**0.549**	**6.65%**		**5,466.71**
(Do not pay these totals)	**103,187.05**	**8.240**	**100.00%**		**72,821.55**

TAX CALCULATOR

2017 Assessed Value	**534,625**
2018 Property Value	**5,346,250**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**534,625**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**1,556,240**
2018 Local Tax Rate	**X 8.240%**
2018 Total Tax Before Exemptions	**128,234.18**

2018 Total Tax Before Exemptions	**128,234.18**
Homeowner's Exemption	**-824.00**
Senior Citizen Exemption	**-659.20**
Senior Freeze Exemption	**-23,563.93**
2018 Total Tax After Exemptions	**103,187.05**
First Installment	**40,051.85**
Second Installment +	**63,135.20**
Total 2018 Tax (Payable in 2019)	**103,187.05**

IMPORTANT MESSAGES

- Records indicate taxes for prior years may be due.

Visit the Clerk's delinquent tax search at cookcountyclerk.com

PROPERTY LOCATION

1535 SHERIDAN RD
WINNETKA IL 60093 1535

MAILING ADDRESS

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****** Please see 2018 Second Installment Payment Coupon next page ******

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Total SF pins 97,166 **SF EAV SUM: 2,111,997,109**

3194000000000	2018	1	1 N/W	SF (co-op)	6130000	4888000	1647320
17032200000000	2018	1	1 CITY	SF (co-op)	612000	262800	852329
17032200000000	2018	1	1 CITY	SF (co-op)	612000	262800	823994
17042100000000	2018	1	1 CITY	SF	10000	8000	526294
11321100000000	2018	1	1 CITY	SF	10000	288000	484909
14171000000000	2018	1	1 CITY	SF	10000	8000	466480
14304000000000	2018	1	1 CITY	SF	10000	8000	449139
14072000000000	2018	1	1 CITY	SF	10000	8000	442901
14331100000000	2018	1	1 CITY	SF	10000	8000	440779
3313010000000	2018	1	1 N/W	SF (co-op)	2180000	96000	436850
17032300000000	2018	1	1 CITY	SF	10000	8000	426997
14051100000000	2018	1	1 CITY	SF	10000	8000	417670
17101000000000	2018	1	1 CITY	SF	10000	8000	391593
17042200000000	2018	1	1 CITY	SF	10000	8000	376111
17032000000000	2018	1	1 CITY	SF	10000	8000	371940
14333100000000	2018	1	1 CITY	SF	10000	8000	366125
14083100000000	2018	1	1 CITY	SF	10000	8000	360471
13124300000000	2018	1	1 CITY	SF	10000	8000	359088
14084100000000	2018	1	1 CITY	SF	10000	456000	352139
14202100000000	2018	1	1 CITY	SF	10000	8000	350966
14322200000000	2018	1	1 CITY	SF	10000	8000	350946
17041100000000	2018	1	1 CITY	SF	10000	8000	320585
14163000000000	2018	1	1 CITY	SF	10000	8000	319509
14283100000000	2018	1	1 CITY	SF	10000	8000	317380
14331100000000	2018	1	1 CITY	SF	10000	8000	316979
14193300000000	2018	1	1 CITY	SF	10000	8000	314082
5284020000000	2018	1	1 N/W	SF	10000	8000	312747
14322200000000	2018	1	1 CITY	SF	10000	8000	312484
14331100000000	2018	1	1 CITY	SF	10000	8000	308377
14191100000000	2018	1	1 CITY	SF	10000	8000	307736
13132000000000	2018	1	1 CITY	SF	10000	8000	299974
17042000000000	2018	1	1 CITY	SF	10000	8000	299491
14191100000000	2018	1	1 CITY	SF	10000	8000	298059
14171000000000	2018	1	1 CITY	SF	10000	8000	297783
5172030000000	2018	1	1 N/W	SF	10000	8000	294979
17081100000000	2018	1	1 CITY	SF	10000	8000	292997
14174100000000	2018	1	1 CITY	SF	10000	8000	292716
17171100000000	2018	1	1 CITY	SF	10000	8000	289987
14294000000000	2018	1	1 CITY	SF	10000	8000	288198
5081010000000	2018	1	1 N/W	SF	10000	8000	287125
14181300000000	2018	1	1 CITY	SF	10000	8000	286172
5172030000000	2018	1	1 N/W	SF	10000	8000	285970
14322200000000	2018	1	1 CITY	SF	10000	8000	282979
14321300000000	2018	1	1 CITY	SF	10000	8000	275139
14283100000000	2018	1	1 CITY	SF	10000	8000	272607
14174100000000	2018	1	1 CITY	SF	10000	8000	272495
14283200000000	2018	1	1 CITY	SF	10000	320000	270503
14203100000000	2018	1	1 CITY	SF	10000	8000	266879
14081200000000	2018	1	1 CITY	SF	10000	8000	266553
14173100000000	2018	1	1 CITY	SF	10000	8000	265992

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2018 Senior Freeze Exemption Recipients

Top 1,526 by Market Value

				LOCATION		
Market Value Range	Number of Properties	Taxes Lost to Senior Freeze	Average Lost per Property	North and NW	City of Chicago	South and SW
$5,000,000 – $5,346,250	1	$23,564	$23,564	100%	0%	0%
$4,000,000 – $4,999,999	1	$35,714	$35,714	0%	100%	0%
$3,000,000 – $3,999,999	2	$40,534	$20,267	50%	50%	0%
$2,000,000 – $2,999,999	8	$135,149	$16,894	12%	88%	0%
$1,000,000 – $1,999,999	196	$2,717,857	$13,867	11%	89%	0%
$900,000 – $999,999	95	$1,048,694	$11,039	6%	94%	0%
$800,000 – $899,999	174	$1,903,423	$10,939	3%	96%	1%
$700,000 – $799,999	277	$2,866,046	$10,347	8%	90%	2%
$600,000 – $699,999	396	$3,816,894	$9,639	7%	91%	2%
$500,000 – $599,999	376	$3,228,449	$8,586	3%	92%	5%
Sum:	**1,526**	**$15,816,324**	**$10,365**	**6%**	**92%**	**2%**

1,526 properties / 160,958 Applications ≈ 1%

Source: Cook County Assessor's Office, Cook County Treasurer's Office, Training, Research, Advocacy & Education Network (TRAEN, Inc.), IDOR

Winchester Ave, Chicago — Market Value: $960,750 — 2,096 SF

TAX CALCULATOR

2017 Assessed Value	69,582
2018 Property Value	960,750
2018 Assessment Level	X 10%
2018 Assessed Value	96,075
2018 State Equalizer	X 2.9109
2018 Equalized Assessed Value (EAV)	279,665
2018 Local Tax Rate	X 6.786%
2018 Total Tax Before Exemptions	18,978.07

2018 Total Tax Before Exemptions	18,978.07
Homeowner's Exemption	-678.60
Senior Citizen Exemption	-542.88
Senior Freeze Exemption	-17,341.89
2018 Total Tax After Exemptions	414.69
First Installment	244.22
Second Installment +	170.47
Total 2018 Tax (Payable in 2019)	414.69

98% Reduction

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Senior Assessment Freeze Exemption - Qualification is capped $55-$65,000 Annual Income

2013		2014		2015		2016	
Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.5%	Claimed Annual Income $55,000	1.6%
Property Tax Bill $827		Property Tax Bill $825		Property Tax Bill $831		Property Tax Bill $865	

2017		2018		2019			
Claimed Annual Income $65,000	0.7%	Claimed Annual Income $65,000	0.6%	Claimed Annual Income $65,000	0.6%	Avg Tax Bill Represents 1.1% of a Maximum Income Cap at $65,000	
Property Tax Bill $444		Property Tax Bill $415		Property Tax Bill $421		7 Years Sr Freeze Savings	$89,165

Training, Research, Advocacy & Education Network (TRAEN, INC.)

2018 Senior Freeze Exemption – Top 18 by Market Value

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		2018 Market Value	PIN / Address	PCL	Building Sq. Ft.	2018 Taxes w/o Sr. Freeze	Reduction Due to Sr. Freeze	Final 2018 Tax Bill	Sr. Freeze Reduces Taxes By %
1		$5,346,250	05-17-: 0000 1 Sheridan Rd Winnetka	209	6,110	$126,751	$23,564	$103,187	19%
2		$4,667,190	17-04 0000 1 N Dearborn St Chicago	**211**	7,671	$90,971	$35,714	$55,257	39%
3		$3,163,980	05-08- 0000 5 Longwood Ave Glencoe	206	2,876	$78,859	$25,075	$53,785	32%
4		$2,413,280	17-04- 0000 1 N Sedgwick St Chicago	**212**	8,414	$46,449	$21,755	$24,694	47%
5		$2,278,140	14-33-. 0000 2 N Cleveland Ave Chicago	206	4,028	$43,779	$20,926	$22,853	48%
6		$2,213,690	17-10- -0000 7 N Rush St Chicago	**212**	5,400	$42,506	$26,574	$15,933	63%
7		$2,129,540	05-17-. -0000 8 Glen Oak Dr Winnetka	209	5,262	$49,596	$24,306	$25,289	49%
8		$1,960,180	14-20- -0000 3 N Sheffield Ave Chicago	**212**	10,818	$37,499	$23,817	$13,682	64%
9		$1,953,040	14-30- -0000 2 N Clybourn Ave Chicago	**212**	5,310	$37,358	$30,479	$6,879	82%
10		$1,793,010	14-33- 0000 2 N Burling St Chicago	206	3,248	$34,197	$29,911	$4,285	87%
11		$1,789,280	17-03- -0000 5 E Cedar St Chicago	**211**	4,326	$34,123	$25,240	$8,883	74%
12		$1,780,780	14-32 -0000 2 N Seminary Ave Chicago	**211**	4,658	$33,955	$23,815	$10,140	70%
13		$1,749,250	14-17- -0000 4 N Dover St Chicago	**211**	6,275	$33,332	$31,655	$1,677	95%
14		$1,719,490	14-07- 0000 1 W Bryn Mawr Ave Chicago	**211**	8,901	$32,744	$30,055	$2,689	92%
15		$1,690,450	05-28 0000 5 Kenilworth Ave Kenilworth	206	3,390	$41,965	$27,684	$14,281	66%
16		$1,663,030	14-05 0000 1 W Rosemont Ave Chicago	**211**	9,288	$31,629	$28,343	$3,286	90%
17		$1,653,480	17-03-: 1 E Pearson #5803 Chicago	299	3,320	$31,440	$28,976	$2,464	92%
18		$1,625,270	10-20- -0000 8 Georgiana Ave Morton Grove	**211**	10,203	$49,333	$24,552	$24,781	50%
					Sum:	**$876,486**	**$482,441**	**$394,045**	**55%**

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Study by Training, Research, Advocacy, and Education Network (TRAEN, Inc.)

Senior Freeze Exemption (SFE)
2013 New Trier Township
339 Property Owners Received SFE in 2013 (sorted by Market Value)

Based on $55,000 Annual Household Income

Total Tax for 339 SFE parcels:	**$2,835,753**
Total Senior Freeze Amount for 339 SFE parcels:	**$1,208,013**
Total Adjusted Tax for 339 SFE parcels:	**$1,627,739**

Data Source: Cook County Assessor's Office
By Training, Research, Advocacy & Education Network, Inc. (TRAEN, Inc.)

PIN	2013 MV	2013 w/o SFE	SFE $ Removed	2013 Taxes Adjusted	SFE EAV
5172030160000	$5,040,620	$108,859	$32,580	$76,279	395,727
5173120730000	$2,634,420	$56,187	$719	$55,467	8,737
5173070380000	$2,133,010	$45,211	$3,580	$41,631	43,478
5172030270000	$1,800,000	$37,921	$12,701	$25,220	154,269
5284020080000	$1,652,090	$34,683	$21,445	$13,238	260,477
5083030130000	$1,350,000	$28,070	$22,358	$5,712	271,569
5173160050000	$1,235,280	$25,559	$16,580	$8,979	201,388
5081040090000	$1,192,690	$24,627	$16,747	$7,880	203,414
5072090150000	$1,165,260	$24,026	$8,157	$15,869	99,082
5283020140000	$1,150,490	$23,703	$144	$23,559	1,749
5174160130000	$1,073,990	$22,028	$7,258	$14,770	88,161
5261030210000	$1,066,600	$21,866	$8,261	$13,605	100,343
5184000060000	$1,057,660	$21,671	$14,177	$7,494	172,198
5172020170000	$1,021,190	$20,872	$17,175	$3,698	208,607
5342100030000	$991,900	$20,231	$12,094	$8,137	146,900
5273090040000	$949,870	$19,311	$10,747	$8,564	130,535
5344040030000	$932,290	$18,926	$2,763	$16,164	33,557
5342110040000	$931,680	$18,913	$30	$18,883	361
5083120250000	$908,750	$18,411	$2,599	$15,812	31,566
5292000110000	$905,200	$18,333	$12,785	$5,548	155,289
5344100140000	$874,780	$17,667	$3,607	$14,060	43,815
5181060140000	$850,000	$17,125	$11,078	$6,047	134,553
5351170150000	$828,310	$16,650	$1,722	$14,928	20,912
5274000210000	$819,310	$16,453	$4,097	$12,356	49,760
5193250260000	$810,000	$16,249	$508	$15,741	6,171
5274110050000	$806,880	$16,181	$3,148	$13,033	38,241
5342030080000	$777,170	$15,531	$8,959	$6,571	108,821
5072030060000	$776,320	$15,512	$7,952	$7,560	96,587
5083130130000	$755,570	$15,058	$10,692	$4,365	129,873

Senior Freeze Exemption (SFE) 21

2016 New Trier Township

615 Property OwnerReceived SFE in 2016 (sorted by Market Value)

Based on $55,000 Annual Household Income

Total Tax for 615 SFE parcels:	**$6,884,270**
Total Senior Freeze Amount for 615 SFE parcels:	**$2,207,194**
Total Adjusted Tax for 615 SFE parcels:	**$4,677,075**

Data Source: Cook County Assessor's Office

By Training, Research, Advocacy & Education Network, Inc. (TRAEN, Inc.)

PIN	2016 MV	2016 w/o SFE	SFE $ Removed	2016 Taxes Adjusted	SFE EAV
5172030210000	$5,637,200	$121,521	$28,034	$93,487	361,778
5172030160000	$5,346,250	$115,201	$17,698	$97,503	228,391
5081010480000	$3,163,980	$67,798	$19,609	$48,189	253,049
5292040050000	$2,913,760	$62,363	$11,103	$51,259	143,288
5271110180000	$2,800,000	$59,892	$2,923	$56,969	37,716
5173070380000	$2,168,400	$46,172	$4,936	$41,236	63,700
5172030270000	$2,129,540	$45,328	$21,081	$24,247	272,044
5271010010000	$2,097,310	$44,628	$11,197	$33,431	144,497
5083060020000	$2,015,640	$42,854	$6,212	$36,642	80,168
5291010470000	$1,903,830	$40,425	$2,225	$38,200	28,716
5352010170000	$1,868,590	$39,660	$14,185	$25,475	183,054
5284020080000	$1,690,450	$35,790	$22,824	$12,966	294,541
5352010020000	$1,663,950	$35,214	$2,803	$32,412	36,166
5083200080000	$1,434,010	$30,220	$8,487	$21,733	109,518
5271050040000	$1,422,040	$29,960	$4,461	$25,499	57,566
5072090150000	$1,364,630	$28,713	$12,344	$16,368	159,304
5283020140000	$1,348,840	$28,370	$5,702	$22,668	73,584
5064000210000	$1,297,260	$27,249	$9,114	$18,135	117,612
5302010210000	$1,283,020	$26,940	$2,826	$24,114	36,474
5172020170000	$1,275,700	$26,781	$22,810	$3,971	294,360
5221000570000	$1,268,500	$26,624	$4,198	$22,427	54,171
5081040090000	$1,261,840	$26,480	$17,465	$9,015	225,385
5173160050000	$1,259,740	$26,434	$17,487	$8,947	225,674
5083210570000	$1,252,520	$26,277	$4,425	$21,852	57,104
5172000730000	$1,224,370	$25,666	$4,850	$20,816	62,590
5291000930000	$1,218,680	$26,100	$2,894	$23,206	37,348
5204090030000	$1,194,580	$25,019	$1,300	$23,718	16,782

Senior Freeze Exemption (SFE)

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2019 New Trier Township

700 Property Owners Received SFE in 2019 (sorted by Market Value)

Based on $65,000 Annual Household Income

Total Tax for 700 SFE parcels:	**$7,587,378**
Total Senior Freeze Amount for 700 SFE parcels:	**$1,990,279**
Total Adjusted Tax for 700 SFE parcels:	**$5,597,099**

Data Source: Cook County Assessor's Office

By Training, Research, Advocacy & Education Network, Inc. (TRAEN, Inc.)

PIN	2019 MV	2019 w/o SFE	SFE $ Removed	2019 Taxes Adjusted	SFE EAV
5172030160000	$5,875,770	$133,002	$22,434	$110,568	285,970
5271110180000	$3,457,290	$77,677	$5,325	$72,352	67,872
5081010480000	$3,361,530	$75,486	$22,525	$52,961	287,125
5173070380000	$2,340,090	$52,120	$6,829	$45,290	87,054
5161010270000	$2,215,920	$49,279	$157	$49,122	2,000
5161050120000	$1,899,750	$42,047	$9,278	$32,769	118,267
5172030270000	$1,858,030	$41,092	$23,141	$17,951	294,979
5291000960000	$1,830,880	$40,471	$4,652	$35,819	59,305
5172020480000	$1,720,920	$37,956	$8,441	$29,514	107,602
5072090150000	$1,646,750	$36,259	$13,650	$22,609	174,001
5283020140000	$1,536,730	$33,742	$6,912	$26,830	88,111
5083210570000	$1,438,200	$31,488	$5,538	$25,950	70,594
5284020080000	$1,428,880	$31,275	$24,535	$6,740	312,747
5291000930000	$1,356,350	$29,616	$2,767	$26,849	35,268
5221000570000	$1,324,580	$28,889	$4,194	$24,695	53,462
5202160040000	$1,312,300	$28,608	$1,049	$27,559	13,374
5173160050000	$1,272,130	$27,689	$18,769	$8,921	239,242
5081050030000	$1,271,460	$27,674	$157	$27,517	2,000
5302010210000	$1,263,720	$27,497	$3,945	$23,551	50,292
5072080080000	$1,253,180	$27,256	$2,604	$24,651	33,198
5273140120000	$1,248,250	$27,143	$8,330	$18,813	106,184
5081040090000	$1,233,000	$26,794	$18,748	$8,046	238,975
5204090030000	$1,231,200	$26,753	$2,326	$24,427	29,647
5184010250000	$1,210,950	$26,290	$157	$26,133	2,000
5064060280000	$1,176,990	$25,513	$3,875	$21,638	49,395
5274110050000	$1,163,090	$25,195	$4,285	$20,910	54,616
5274130040000	$1,152,050	$24,942	$7,187	$17,756	91,607
5172000270000	$1,139,510	$24,655	$3,662	$20,993	46,679
5284100190000	$1,103,390	$23,829	$157	$23,672	2,000

PIN	Address	2013 Market Value	2013 Taxes w/o Sr Freeze	2013 Sr Freeze Savings	2013 Taxes Adjusted	2016 Market Value	2016 Taxes w/o Sr Freeze	Sr S
517	11 LAUREL AVE WINNETKA	$2,133,010	$45,211	$3,580	$41,631	$2,168,400	$46,172	$
5172	8 GLEN OAK DR	$1,800,000	$37,921	$12,701	$25,220	$2,129,540	$45,328	$
517	10 SHERIDAN RD WINNETKA	$5,040,620	$ 108,859	$32,580	$ 76,279	$5,346,250	$128,234	$
508	5 LONGWOOD AVE GLENCOE	$2,801,380	$61,398*	$17,754*	$43,644*	$3,163,980	$67,798	$
507	6 LONGWOOD AVE GLENCOE	$1,165,260	$24,026	$8,157	$15,869	$1,364,630	$28,713	$
					*LTHOE			

PIN	Address	2018 Market Value	2018 Taxes w/o Sr Freeze	2018 Sr Freeze Savings	2018 Taxes Adjusted	2019 Market Value	2019 Taxes w/o Sr Freeze	Sr S
5172	1 SHERIDAN RD WINNETKA	$5,346,250	$128,234	$23,563	$103,187	$5,875,770	$133,002	$
5271	3 SHERIDAN RD WINNETKA	$2,800,000	$72,148	$6,008	$64,547	$3,457,290	$77,677	$
5081	53 LONGWOOD AVE GLENCOE	$3,163,980	$80,431	$25,074	$53,784	$3,361,530	$75,486	$
517	11 LAUREL AVE WINNETKA	$2,168,400	$52,010	$7,173	$43,354	$2,340,090	$52,120	$
5161	6 PROSPECT AVE WINNETKA	$2,080,460	$49,901	$164	$48,253	$2,215,920	$49,279	$
5161	6 SHERIDAN RD WINNETKA	$1,829,510	$43,882	$9,745	$32,653	$1,899,750	$42,047	$
5172	0 GLEN OAK DR WINNETKA	$2,129,540	$51,078	$24,306	$25,289	$1,858,030	$41,092	$
529	WOODLEY RD WINNETKA	$1,568,510	$28,376	$3,685	$24,019	$1,830,880	$40,471	$
5172	PRIVATE RD WINNETKA	$1,780,230	$42,700	$8,866	$32,350	$1,720,920	$37,956	$
507	LONGWOOD AVE GLENCOE	$1,364,630	$34,690	$15,195	$17,922	$1,646,750	$36,259	$

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TOP 200 Senior Freeze Exemption Recipients — Valued $1,000,000 and Greater

*Address	District	2018 Market Value	Senior Freeze EAV	2018 Final Taxes	2018 Taxes w/standard HO & SR Exemptions w/o SR Freeze	Taxes Lost to Senior Freeze	% Tax Bill Reduced
21 W BELMONT AVE	Chicago	$1,186,060	314,082	$894	$22,207	$21,314	96%
20 N CLIFTON AVE	Chicago	$1,082,440	282,979	$957	$20,160	$19,203	95%
47 N DOVER ST	Chicago	$1,749,250	466,480	$1,677	$33,332	$31,655	95%
38 N SEELEY AVE	Chicago	$1,153,940	298,059	$1,346	$21,573	$20,226	94%
27 N SHEFFIELD AVE	Chicago	$1,134,100	288,198	$1,624	$21,181	$19,557	92%
44 N SEELEY AVE	Chicago	$1,128,370	286,172	$1,648	$21,068	$19,420	92%
18 E PEARSON ST	Chicago	$1,653,480	426,997	$2,464	$31,440	$28,976	92%
17 W BRYN MAWR AVE	Chicago	$1,719,490	442,901	$2,689	$32,744	$30,055	92%
14 W WARNER AVE	Chicago	$1,060,860	265,992	$1,684	$19,734	$18,050	91%
18 N CLEVELAND AVE	Chicago	$1,465,150	366,125	$2,705	$27,551	$24,845	90%
47 N ROCKWELL ST	Chicago	$1,211,540	299,974	$2,354	$22,711	$20,356	90%
15 W ROSEMONT AVE	Chicago	$1,663,030	417,670	$3,286	$31,629	$28,343	90%
38 N LAKEWOOD AVE	Chicago	$1,067,650	261,762	$2,105	$19,868	$17,763	89%
25 W GUNNISON ST	Chicago	$1,443,920	359,088	$2,933	$27,301	$24,368	89%
13 W WINNEMAC AVE	Chicago	$1,454,340	360,471	$3,045	$27,507	$24,462	89%
25 N BURLING ST	Chicago	$1,294,330	317,380	$2,808	$24,346	$21,537	88%
23 W SCOTT ST	Chicago	$1,523,570	376,111	$3,351	$28,874	$25,523	88%
19 W OHIO ST	Chicago	$1,034,610	249,510	$2,284	$19,216	$16,932	88%
37 N RACINE AVE	Chicago	$1,053,650	253,693	$2,376	$19,592	$17,216	88%
22 N BURLING ST	Chicago	$1,793,010	440,779	$4,285	$34,197	$29,911	87%
21 W BYRON ST	Chicago	$1,285,300	307,736	$3,285	$24,168	$20,883	86%
13 N WOLCOTT AVE	Chicago	$1,026,740	238,284	$2,890	$19,060	$16,170	85%
14 W HOLLYWOOD AVE	Chicago	$1,003,250	232,465	$2,821	$18,596	$15,775	85%
82 W WEBSTER AVE	Chicago	$1,331,000	312,484	$3,865	$25,070	$21,205	85%
13 W CORNELIA AVE	Chicago	$1,153,060	266,879	$3,445	$21,555	$18,110	84%

*Some primary residences listed contain commercial units

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SENIOR FREEZE EXEMPTION (SFE)
Number of Approvals

	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	TOTAL
2008	46,972	28,041	38,617	113,630
2009	45,292	28,226	37,925	111,443
2010	48,277	29,066	40,539	117,882
2011	44,298	25,180	32,597	102,075
2012	42,979	22,968	30,208	96,155
2013	38,792	16,577	26,394	81,763
2014	55,662	33,451	22,623	111,736
2015	53,152	28,631	22,786	104,569
2016	57,903	34,406	44,379	136,688
2017	65,340	41,011	50,816	157,167
2018	66,240	41,269	53,447	160,956
TOTAL:	564,907	328,826	400,331	1,294,064
Percent:				

43% increase

LONG-TIME HOMEOWNER EXEMPTION (LOHE)
Number of Approvals

Must reside for 10 yrs as of Jan. 1	LOHE Application Year Mailed *	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	TOTAL
1998	2008	46,406	34,854	6,454	87,714
1999	2009	48,865	42,512	13,850	105,227
2000	2010	57,247	15,621	27,869	100,737
2001	2011	30,151	1,437	418	32,006
2002	2012	35,467	907	250	36,624
2003	2013	2,358	11,236	73	13,667
2004	2014	3,966	163	22,670	26,799
2005	2015	4,465	124	132	4,721
2006	2016	2,851	188	101	3,140
2007	2017	2,336	136	69	2,541
2008	2018	2,586	107	70	2,763
2009	2019	1,600	129	81	1,810
2010	2020	556	3	20	579
	TOTAL:	238,854	107,417	72,057	418,328
	Percent:	57%	26%	17%	

11 YEAR SFE	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	TOTAL
11 YEAR SFE ESTIMATED TAX BREAKS*	$840,568,307	$433,689,269	$617,887,639	$1,892,145,215

Triennial Reassessment Years

* Total District EAV × District Average Weighted Tax Rate

13 YEAR LOHE	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	TOTAL
13 YEAR LOHE ESTIMATED TAX BREAKS *	$413,933,982	$186,153,661	$124,874,781	$724,962,424

* Mailed by the Cook County Assessor to homeowners in their 10th year of residency. Only the Assessor is mandated to mail LOHE applications yearly.

* Appendix A, Footnote 23: $1,733 average LOHE Tax Break × Total

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2018 Long-Time Homeowner Exemption – 2,728 Properties

Top 28% – 756 Properties

Market Value Range	Number of Properties	Taxes Lost to LTHOE	Average Lost per Property	LOCATION North and NW	City of Chicago	South and SW
$1,000,000 – $3,107,390	59	$424,513	$7,195	8%	92%	0%
$900,000 – $999,999	29	$128,895	$4,445	10%	90%	0%
$800,000 – $899,999	56	$200,904	$3,588	4%	96%	0%
$700,000 – $799,999	104	$342,064	$3,289	7%	90%	3%
$600,000 – $699,999	183	$460,481	$2,516	8%	89%	3%
$500,000 – $599,999	325	$719,299	$2,213	8%	91%	1%
Sum:	**756**	**$2,276,156**	**$3,011**	**7%**	**91%**	**2%**

Bottom 72% – 1,972 Properties

Market Value Range	Number of Properties	Tax Reduced by LTHOE	Average Tax Bill Savings	LOCATION North and NW	City of Chicago	South and SW
$400,000 – $499,999	467	$789,225	$1,690	5%	94%	1%
$300,000 – $399,999	508	$801,677	$1,578	1%	97%	2%
$200,000 – $299,999	557	$669,700	$1,202	1%	97%	2%
$48,630 – $199,999	440	$304,502	$692	2%	94%	4%
Sum:	**1,972**	**$2,565,104**	**$1,301**	**2%**	**96%**	**2%**

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Training, Research, Advocacy & Education Network (TRAEN, Inc.)

TOTAL PAYMENT DUE
$0.00
By 09/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
10-17-21	115	24019	2018	(2019)	NILES	2-78

IF PAYING LATE, PLEASE PAY 24

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Morton Grove-Niles Water Commission	0.00	0.000	0.00%		0.00
North Shore Mosq Abate. Dist Northfield	12.39	0.010	0.10%		14.68
Metro Water Reclamation Dist of Chicago	490.72	0.396	3.96%	55.76	590.03
Morton Grove Park District	572.51	0.462	4.62%	57.00	651.68
Miscellaneous Taxes Total	**1,075.62**	**0.868**	**8.68%**		**1,256.39**
SCHOOL TAXES					
Oakton College Dist Skokie Des Plaines	304.84	0.246	2.46%		340.52
Niles Township HS District 219 (Skokie)	4,147.57	3.347	33.50%	157.37	5,003.53
Golf School District 67 (Morton Grove)	3,853.88	3.110	31.12%	127.63	4,347.45
School Taxes Total	**8,306.29**	**6.703**	**67.08%**		**9,691.50**
MUNICIPALITY/TOWNSHIP TAXES					
Morton Grove Library Fund	532.85	0.430	4.30%		617.92
Village of Morton Grove	1,716.28	1.385	13.86%	928.15	1,953.56
Road & Bridge Niles	0.00	0.000	0.00%		0.00
General Assistance Niles	9.91	0.008	0.08%		10.27
Town of Niles	60.72	0.049	0.49%		68.98
Municipality/Township Taxes Total	**2,319.76**	**1.872**	**18.73%**		**2,650.73**
COOK COUNTY TAXES					
Cook County Forest Preserve District	74.35	0.060	0.60%	2.47	91.00
Consolidated Elections	0.00	0.000	0.00%		45.50
County of Cook	395.31	0.319	3.21%	135.07	479.95
Cook County Public Safety	152.42	0.123	1.23%		159.98
Cook County Health Facilities	58.24	0.047	0.47%		88.06
Cook County Taxes Total	**680.32**	**0.549**	**5.51%**		**864.49**
(Do not pay these totals)	**12,381.99**	**9.992**	**100.00%**		**14,463.11**

Homeowner Downloaded Long-Time Application
From Assessor Website & Submitted

TAX CALCULATOR

2017 Assessed Value	**52,916**
2018 Property Value	**529,160**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**52,916**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**154,033**
2018 Local Tax Rate	**X 9.992%**
2018 Total Tax Before Exemptions	**15,390.98**

2018 Total Tax Before Exemptions	**15,390.98**
Homeowner's Exemption	**-3,008.99**
Senior Citizen Exemption	**.00**
Senior Freeze Exemption	**.00**
2018 Total Tax After Exemptions	**12,381.99**
First Installment	**7,954.71**
Second Installment +	**4,427.28**
Total 2018 Tax (Payable in 2019)	**12,381.99**

IMPORTANT MESSAGES

Long-Time Homeowner
↳ $2,009.79

Homeowner Exemption
↳ $999.20

TOTAL: $3,008.99

PROPERTY LOCATION

MORTON GROVE IL 60053 1521

MAILING ADDRESS

MORTON GROVE IL 600531521

****** Please see 2018 Second Installment Payment Coupon next page ******

N Honore St, Chicago

Market Value: $2.5 Million

5,925 SF

Longtime Occupancy Exemption

The Longtime Occupancy Exemption is granted to help longtime homeowners living at least 10 years in gentrifying neighborhoods with new development, and were faced with unpredictable, escalating tax bills due to rapid rehab, demolition sales for land acquisiiton and redevelpment. Longtime Occupancy qualifications require maximum income capped at $75,000 then increased to $100,000 and do not claim homeowner exemptions on other residences in order to get substantial property tax breaks as seen here.

- **From 2002 to 2008 the property was 2 vacant lots.**
- **Prior owner began construction in 2009.**
- **Current owner purchased property in 2011 for $1,275,000.**
- **Current owner filed 6 successful vacancy appeals from 2011 to 2016.**
- **In 2008, Full Homestead exemption granted on 100% Vacant Land.**
- **From 2009 to 2016, Partial Homestead exemption granted, in addition to Vacancy Appeals.**
- **In 2018 the Longtime Occupancy Exemption was applied for and approved by April 2019, reducing taxes 87% from $53,549 to $6,803.**
- **To qualify for the Longitme exemption, the owner must have occupied the property for 10 years prior, i.e. since 2008.**
- **Current owner also receives a standard Homestead Exemption in Indiana.**

Training, Research, Advocacy & Education Network (TRAEN, INC.)

2955-59 Honore St, Chicago with Longtime Occupancy Exemption

The Longtime Occupancy Exemption was created to help longtime homeowners living at least 10 years in gentrifying neighborhoods with new development who were faced with unpredictable, escalating tax bills due to rapid rehab, demolition sales for land acquisiton and redevelopment. Longtime Occupancy qualifications initially capped income at $75,000, then increased it to $100,000 and do not allow homeowner exemptions on secondary residences for substantial property tax breaks as seen here.

2018 Longterm Exemption was calculated on the base year in 2002	Land Value	Building Value	Total Assessed Value	Annual Taxes	Homeowner Exemption & Longtime Exemption	Successful Tax Appeals for Vacancy granted by Assessor	Tax Bill	Taxes Refunded
2002	6,855	0	6,855	$1,232			$1,232	
2003	13,697	0	13,697	$2,167			$2,167	
2004	13,697	0	13,697	$2,216			$2,216	
2005	13,697	0	13,697	$2,238			$2,238	
2006	52,795	0	52,795	$7,579			$7,579	
2007	52,795	0	52,795	$7,498			$7,498	
2008	52,795	0	52,795	$7,573	$847		$6,726	
2009	50,590	23,750	74,340	$11,592	$0.34	Vacancy Tax Relief	$11,592	
2010	50,590	23,750	74,340	$12,097	$0.34	Vacancy Tax Relief	$12,096	
2011	50,590	23,750	74,340	$10,126	$16	Vacancy Tax Relief	$10,110	
2012	42,807	8,468	51,275	$9,201	$38	Vacancy Tax Relief	$9,163	
2013	42,807	8,468	51,275	$9,326	$48	Vacancy Tax Relief	$9,278	
2014	42,807	8,468	51,275	$9,513	$48	Vacancy Tax Relief	$9,465	
2015	49,293	125,830	175,123	$32,091	$240	Vacancy Tax Relief	$31,850	
2016	49,293	50,332	99,625	$19,954	$100	Vacancy Tax Relief	$19,854	
2017	49,293	151,182	200,475	$43,156	$727	Homeowner Savings in full	$42,430	
2018	55,779	215,308	271,087	$53,549	$46,745	Longtime Savings	$6,803	$4,533
2019	55,779	199,002	254,781	$51,189	$689	Homeowner Savings in full	$50,500	
2020	55,779	199,002	254,781	$51,189				

Data Source: Cook County Assessor's Office, Cook County Treasurer's Office
Training, Research, Advocacy & Education Network, Inc. (TRAEN, Inc.)

Price and tax history 25

Price history

DATE	EVENT	PRICE
6/2/2011	Sold	$1,275,000

Source: Public Record

2955-59 N Honore Chicago 14-30-222-183 / 184

Public tax history

YEAR	PROPERTY TAXES	CHANGE	TAX ASSESSMENT	CHANGE
2018	$6,804	-83.96%	$271,087	35.22%
2017	$42,430	113.72%	$200,475	101.23%
2016	$19,853	-37.67%	$99,625	-43.11%
2015	$31,850	236.47%	$175,123	241.54%
2014	$9,466	2.04%	$51,275	0.00%
2013	$9,277	1.67%	$51,275	0.00%
2012	$9,125	-24.05%	$51,275	-31.03%
2011	$12,014	-41.79%	$74,340	-41.39%
2010	$20,638	78.02%	$126,830	70.61%
2009	$11,593		$74,340	

TOTAL PAYMENT DUE

$0.00

By 07/01/2020

IF PAYING LATE, PLEASE PAY

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
25	491	73001	2018	(2019)	LAKE VIEW	2-09

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

#1 PIN

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	198.80	0.396	5.84%	22.59	1,174.00
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		17.52
Chicago Park District	165.67	0.330	4.86%	7.53	1,027.98
Miscellaneous Taxes Total	**364.47**	**0.726**	**10.70%**		**2,219.50**
SCHOOL TAXES					
Board of Education Chicago	1,783.18	3.552	52.34%		11,360.36
Chicago Community College District	73.80	0.147	2.17%		478.95
School Taxes Total	**1,856.98**	**3.699**	**54.51%**		**11,839.31**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	68.27	0.136	2.00%		362.13
Chicago Library Fund	55.72	0.111	1.64%		344.61
City of Chicago	785.66	1.565	23.06%	523.10	4,824.50
Municipality/Township Taxes Total	**909.65**	**1.812**	**26.70%**		**5,531.24**
COOK COUNTY TAXES					
Cook County Forest Preserve District	30.12	0.060	0.88%	1.00	181.06
County of Cook	160.15	0.319	4.71%	54.72	954.98
Cook County Public Safety	61.75	0.123	1.81%		318.32
Cook County Health Facilities	23.59	0.047	0.69%		175.22
Cook County Taxes Total	**275.61**	**0.549**	**8.09%**		**1,629.58**
(Do not pay these totals)	**3,406.71**	**6.786**	**100.00%**		**21,219.63**

TAX CALCULATOR

2017 Assessed Value	**100,260**
2018 Property Value	**1,355,690**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**135,569**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**394,628**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**26,779.46**

2018 Total Tax Before Exemptions	**26,779.46**
Homeowner's Exemption	**-23,372.75**
Senior Citizen Exemption	**.00**
Senior Freeze Exemption	**.00**
2018 Total Tax After Exemptions	**3,406.71**
First Installment	**3,406.71**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**3,406.71**

IMPORTANT MESSAGES

- Refund Due for Current Tax Year

Long-Time Homeowner

on 8/6/19 $8,268

PROPERTY LOCATION

2959 N HONORE ST
CHICAGO IL 60657 4048

MAILING ADDRESS

2959 HONORE LLC
2955 N HONORE ST
CHICAGO IL 606574048

****** Please see 2018 Second Installment Payment Coupon next page ******

25 #1 PIN

TOTAL PAYMENT DUE

$0.00

By 07/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
25	491	73001	2018	(2019)	LAKE VIEW	2-09

IF PAYING LATE, PLEASE PAY

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

#2 PIN

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	198.21	0.396	5.84%	22.52	1,173.47
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		17.51
Chicago Park District	165.17	0.330	4.86%	7.50	1,027.51
Miscellaneous Taxes Total	**363.38**	**0.726**	**10.70%**		**2,218.49**
SCHOOL TAXES					
Board of Education Chicago	1,777.88	3.552	52.34%		11,355.18
Chicago Community College District	73.58	0.147	2.17%		478.73
School Taxes Total	**1,851.46**	**3.699**	**54.51%**		**11,833.91**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	68.07	0.136	2.00%		361.96
Chicago Library Fund	55.56	0.111	1.64%		344.45
City of Chicago	783.33	1.565	23.06%	521.55	4,822.30
Municipality/Township Taxes Total	**906.96**	**1.812**	**26.70%**		**5,528.71**
COOK COUNTY TAXES					
Cook County Forest Preserve District	30.03	0.060	0.88%	1.00	180.98
County of Cook	159.68	0.319	4.71%	54.55	954.55
Cook County Public Safety	61.57	0.123	1.81%		318.18
Cook County Health Facilities	23.52	0.047	0.69%		175.14
Cook County Taxes Total	**274.80**	**0.549**	**8.09%**		**1,628.85**
(Do not pay these totals)	**3,396.60**	**6.786**	**100.00%**		**21,209.96**

TAX CALCULATOR

2017 Assessed Value	**100,215**
2018 Property Value	**1,355,180**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**135,518**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**394,479**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**26,769.34**

2018 Total Tax Before Exemptions	**26,769.34**
Homeowner's Exemption	**-23,372.75**
Senior Citizen Exemption	**.00**
Senior Freeze Exemption	**.00**
2018 Total Tax After Exemptions	**3,396.60**
First Installment	**3,396.60**
Second Installment +	**0.00**
Total 2018 Tax (Payable in 2019)	**3,396.60**

IMPORTANT MESSAGES

- Refund Due for Current Tax Year

Long-Time Homeowner → on 8/6/19 $8,268

PROPERTY LOCATION

2955 N HONORE ST
CHICAGO IL 60657 4048

MAILING ADDRESS

2959 HONORE LLC
2955 N HONORE ST
CHICAGO IL 606574048

****** Please see 2018 Second Installment Payment Coupon next page ******

25

#2 PIN

25

Tax Details

PROPERTY CLASSIFICATION	209
SQUARE FOOTAGE (LAND)	3,240
NEIGHBORHOOD	200
TAXCODE	73001
NEXT SCHEDULED REASSESSMENT	2021

New Assessor Website

Assessed Valuation

2020 Assessor Certified values include adjustments, where applicable, for COVID-1

	2020 Assessor Valuation
TOTAL ESTIMATED MARKET VALUE	$1,273,650
TOTAL ASSESSED VALUE	$127,365
LAND ASSESSED VALUE	$27,864
BUILDING ASSESSED VALUE	$99,501

Exemption Status

2019 **Homeowner | $344.50**
Senior Citizen | N/A
Senior Freeze | N/A

2018 **Homeowner | N/A**
Senior Citizen | N/A
Senior Freeze | N/A

MISSING Long-TIME Exemption
$23,372

2017 **Homeowner | $363.30**
Senior Citizen | N/A
Senior Freeze | N/A

2016 **Homeowner | $50.01**
Senior Citizen | N/A
Senior Freeze | N/A

VACANT

2015 **Homeowner | $120.17**
Senior Citizen | N/A
Senior Freeze | N/A

VACANT

Should not get exemptions

2007 to 2016 100% Vacant

25

Tax Details

PROPERTY CLASSIFICATION	209
SQUARE FOOTAGE (LAND)	3,246
NEIGHBORHOOD	200
TAXCODE	73001
NEXT SCHEDULED REASSESSMENT	2021

New Assessor Website

Assessed Valuation

2020 Assessor Certified values include adjustments, where applicable, for COVID

	2020 Assessor Valuation
TOTAL ESTIMATED MARKET VALUE	$1,274,160
TOTAL ASSESSED VALUE	$127,416
LAND ASSESSED VALUE	$27,915
BUILDING ASSESSED VALUE	$99,501

Exemption Status

2019 **Homeowner | $344.50**
Senior Citizen | N/A
Senior Freeze | N/A

2018 **Homeowner | N/A** — Missing Long-Time Exemption $23,372
Senior Citizen | N/A
Senior Freeze | N/A

2017 **Homeowner | $363.30**
Senior Citizen | N/A
Senior Freeze | N/A

2016 **Homeowner | $50.01**
Senior Citizen | N/A VACANT
Senior Freeze | N/A

2015 **Homeowner | $120.17**
Senior Citizen | N/A
Senior Freeze | N/A VACANT

should not get exemptions

2007 to 2016 100% vacant

Property Data Exemption History Appeal History Certificate of Error

14-30-222- 184

25

Exemption History

Exemption (if applicable) will be applied to the 2nd-installment tax bill.

Exemption Status

Archived Assessor Website

2019 Exemption Status

Homeowner: No **Exemption amount:** $0.00

Senior Citizen: No **Exemption amount:** $0.00

2018 Exemption Status

Homeowner: Yes **Exemption amount:** $23,372.74

Senior Citizen: No **Exemption amount:** $0.00

Exemption History

2018

Exemption Status: Long-Time Occupant Exemption was applied to the property this year.

2017

Exemption Status: Homeowner Exemption was applied to the property this year.

2016 VACANT

Exemption Status: Homeowner Exemption was applied to the property this year.

2015 VACANT

Exemption Status: Homeowner Exemption was applied to the property this year.

should not get exemptions

PIN # 2

Property Data Exemption History Appeal History Certificate of Error

14-30-222-183

25

Exemption History

Exemption (if applicable) will be applied to the 2nd-installment tax bill.

Exemption Status

Archived Assessor Website

2019 Exemption Status

Homeowner: No **Exemption amount:** $0.00

Senior Citizen: No **Exemption amount:** $0.00

2018 Exemption Status

Homeowner: Yes **Exemption amount:** $23,372.74

Senior Citizen: No **Exemption amount:** $0.00

PIN #1

Exemption History

2018

Exemption Status: Long-Time Occupant Exemption was applied to the property this year.

2017

Exemption Status: Homeowner Exemption was applied to the property this year.

2016

Exemption Status: Homeowner Exemption was applied to the property this year. VACANT

2015

Exemption Status: Homeowner Exemption was applied to the property this year. VACANT

should not get homeowner exemptions

14-30-222-184-0000	2-09	2955 N HONORE ST	This result is based on consideration of submitted appraisal and also an analysis of comparable properties.	135,518	135,518	127,365

2018 Assessment Appeal Information

25

Tax Year: 2018
Appeal Number: 26873
Attorney/Tax Representative: ADAM E. BOSSOV
Applicant: 2959 HONORE LLC
Status: Appeal Review Complete
Status Date:
Prior Value: 100,215
Current Value: 135,518
Result: This result is based on consideration of submitted appraisal and also an analysis of comparable properties.

1) Initial Result:		0
2) Re-Review:	Assessed Value Adjusted	135,518
3) Final Review:	Assessed Value Not Adjusted	135,518

Permanent Index Number	Class	Property Location	Result	2017 Board Final	2018 Proposed	2018 Assessor Final
14-30-222-184-0000	2-09	2955 N HONORE ST	This result is based on consideration of submitted appraisal and also an analysis of comparable properties.	100,215	140,251	135,518

2017 Assessment Appeal Information

Tax Year: 2017
Appeal Number: 6039098
Attorney/Tax Representative: James Prendergast
Applicant: 2959 HONORE LLC
Status: Appeal Review Complete
Status Date:
Prior Value: 49,790
Current Value: 138,407
Result: **Assessed Value Adjusted** The result of a market analysis of your property as well as an analysis of comparable properties.

1) Initial Result:		0
2) Re-Review:		0
3) Final Review:	Assessed Value Adjusted	138,407

Permanent Index Number	Class	Property Location	Result	2016 Board Final	2017 Proposed	2017 Assessor Final
14-30-222-184-0000	2-09	2955 N HONORE ST	The result of a market analysis of your property as well as an analysis of comparable properties.	49,790	150,455	138,407

2016 Assessment Appeal Information

VACANT

Tax Year: 2016
Appeal Number: 35876
Attorney/Tax Representative: 2959 HONORE LLC
Applicant: ADAM E. BOSSOV
Status: Appeal Review Complete
Status Date:
Prior Value: 87,539
Current Value: 49,790
Result: **Assessed Value Adjusted** This is the result of the total vacancy of your property.

1) Initial Result:		0
2) Re-Review:	Assessed Value Adjusted	138,408
3) Final Review:	Assessed Value Adjusted	49,790

Permanent Index Number	Class	Property Location	Result	2015 Board Final	2016 Proposed	2016 Assessor Final
14-30-222-184-0000	2-09	2955 N HONORE ST	This is the result of the total vacancy of your property.	87,539	150,455	49,790

2015 Assessment Appeal Information

Tax Year: 2015
Appeal Number: 20827
Attorney/Tax Representative: 2959 HONORE LLC
Applicant: ADAM E BOSSOV
Status: Appeal Review Complete
Status Date:
Prior Value: 25,618
Current Value: 87,539
Result: **Assessed Value Adjusted** This is the result of the partial occupancy of your property.

VACANT

1) Initial Result:		0
2) Re-Review:	Assessed Value Adjusted	141,678

25

2018 Long-Time Homeowner Exemption – Top 18 by Market Value

	2018 Market Value	PIN / Address	PCL	Location	2018 Taxes w/o LTHOE	Reduction Due to LTHOE	Final 2018 Tax Bill	LTHOE Reduces Taxes By %
1	$3,107,390	14-32- 0000 8 W WEBSTER AVE	209	Chicago	$60,703	$2,126	$58,576	4%
2	$2,710,870	14-30- 2 N HONORE ST	209	Chicago	$52,870	$46,067	$6,803	87%
3	$2,690,070	14-33- -0000 2 N ORLEANS ST	209	Chicago	$51,916	$9,799	$42,118	19%
4	$2,355,200	14-29- 0000 1 W WRIGHTWOOD AVE	208	Chicago	$45,845	$5,238	$40,607	11%
5	$2,167,610	11-18- 0000 1 JUDSON AVE	209	N / NW	$57,693	$10,380	$47,313	18%
6	$1,971,200	14-30- 0000 2 N MARSHFIELD AVE	208	Chicago	$38,259	$11,689	$26,571	31%
7	$1,847,430	14-20- 0000 1 W MELROSE ST	208	Chicago	$35,814	$17,856	$17,958	50%
8	$1,824,230	14-20- 0000 8 W ALDINE AVE	206	Chicago	$35,356	$2,562	$32,794	7%
9	$1,740,580	14-29- 0000 1 W WRIGHTWOOD AVE	208	Chicago	$33,161	$5,285	$27,875	16%
10	$1,728,970	14-20- 0000 3 N SOUTHPORT AVE	211	Chicago	$34,431	$8,053	$26,378	23%
11	$1,631,260	14-33- 0000 2 N CLEVELAND AVE	206	Chicago	$31,544	$3,796	$27,749	12%
12	$1,537,060	14-20- -0000 3 N SOUTHPORT AVE	212	Chicago	$29,974	$9,532	$20,441	32%
13	$1,513,310	14-18- -0000 4 N WOLCOTT AVE	278	Chicago	$29,214	$18,658	$10,557	64%
14	$1,488,080	17-21 0000 1 PLYMOUTH CT	208	Chicago	$28,716	$1,208	$27,508	4%
15	$1,479,590	04-28- 0000 1 ELMDALE RD	209	N / NW	$33,239	$25,184	$8,055	76%
16	$1,478,450	14-19- -0000 3 N BELL AVE	278	Chicago	$28,526	$10,157	$18,369	36%
17	$1,464,000	14-29- 0000 1 W WOLFRAM ST	278	Chicago	$28,240	$9,716	$18,524	34%
18	$1,424,380	14-33- 0000 3 W CONCORD PL	206	Chicago	$27,458	$14,089	$13,369	51%
				Sum:	**$682,960**	**$211,394**	**$471,565**	**31%**

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Training, Research, Advocacy & Education Network (TRAEN, Inc.)

30 High-Value Recipients of Long-Time Homeowner Exemption

PIN	Address	PCL	District	Township	2018 Market Value	2018 Taxes	Taxes if HOE used instead of LTHOE	LTHOE Reduces Taxes By $	LTHOE Reduces Taxes By %
14-30-.	2' N HONORE ST	209	Chicago	Lake View	$2,710,870	$ 6,803	$ 52,870	$ 46,067	87%
14-30-	2 N MARSHFIELD AVE	208	Chicago	Lake View	$1,971,200	$ 26,571	$ 38,259	$ 11,689	31%
14-20-	1 W MELROSE ST	208	Chicago	Lake View	$1,847,430	$ 17,958	$ 35,814	$ 17,856	50%
14-20-	3 N SOUTHPORT AVE	212	Chicago	Lake View	$1,537,060	$ 20,441	$ 29,974	$ 9,532	32%
14-18-	4! N WOLCOTT AVE	278	Chicago	Lake View	$1,513,310	$ 10,557	$ 29,214	$ 18,658	64%
04-28	1 ELMDALE RD	209	N / NW	Northfield	$1,479,590	$ 8,055	$ 33,239	$ 25,184	76%
14-19	3 N BELL AVE	278	Chicago	Lake View	$1,478,450	$ 18,369	$ 28,526	$ 10,157	36%
14-29	1 W WOLFRAM ST	278	Chicago	Lake View	$1,464,000	$ 18,524	$ 28,240	$ 9,716	34%
14-33-	3 W CONCORD PL	206	Chicago	North Chicago	$1,424,380	$ 13,369	$ 27,458	$ 14,089	51%
17-04-	1 N CLYBOURN AVE	212	Chicago	North Chicago	$1,151,360	$ 8,230	$ 22,065	$ 13,835	63%
13-06-	5 N NEWARK AVE	209	Chicago	Jefferson	$1,134,060	$ 14,570	$ 21,723	$ 7,153	33%
04-05-	5 PFINGSTEN RD	208	N / NW	Northfield	$1,112,800	$ 11,049	$ 25,331	$ 14,281	56%
17-06	9 N DAMEN AVE	211	Chicago	West Chicago	$1,070,060	$ 7,794	$ 19,780	$ 11,986	61%
17-06	1 N WOLCOTT AVE	211	Chicago	West Chicago	$1,062,960	$ 10,339	$ 19,776	$ 9,437	48%
13-36-	1 N HUMBOLDT BLVD	206	Chicago	West Chicago	$1,042,460	$ 10,686	$ 19,371	$ 8,685	45%
17-05-	8 W WEED ST	211	Chicago	North Chicago	$1,009,620	$ 11,378	$ 18,722	$ 7,344	39%
04-03-	1 BEECHNUT RD	208	N / NW	Northfield	$1,008,660	$ 12,467	$ 21,291	$ 8,824	41%
14-07-	1 W CARMEN AVE	278	Chicago	Lake	$979,500	$ 4,341	$ 18,670	$ 14,329	77%
17-34	3 S MICHIGAN AVE	211	Chicago	South Chicago	$977,920	$ 2,983	$ 18,639	$ 15,656	84%
14-30	3 N CLYBOURN AVE	211	Chicago	Lake View	$972,630	$ 9,533	$ 17,991	$ 8,458	47%
17-05-	1 W WALTON ST	211	Chicago	West Chicago	$966,740	$ 7,433	$ 17,875	$ 10,442	58%
14-19-	3 N BELL AVE	204	Chicago	Lake View	$955,020	$ 10,135	$ 17,643	$ 7,509	43%
14-18-	4 N LINCOLN AVE	212	Chicago	Lake View	$894,920	$ 8,381	$ 17,155	$ 8,774	51%
17-06-	1 W POTOMAC AVE	211	Chicago	West Chicago	$886,100	$ 8,283	$ 16,282	$ 7,999	49%
17-05-	9 N NOBLE ST	211	Chicago	West Chicago	$856,000	$ 9,843	$ 16,230	$ 6,387	39%
14-31-	2 W CORTLAND ST	205	Chicago	West Chicago	$838,510	$ 9,294	$ 15,342	$ 6,048	39%
17-28-	2 S WALLACE ST	211	Chicago	South Chicago	$832,640	$ 4,800	$ 15,090	$ 10,290	68%
17-07-	2 W WASHINGTON BLVD	206	Chicago	West Chicago	$826,050	$ 4,317	$ 15,145	$ 10,828	71%
17-18-	2 W ADAMS ST	206	Chicago	West Chicago	$820,100	$ 7,034	$ 15,571	$ 8,538	55%
14-19-	2 W SCHOOL ST	205	Chicago	Lake View	$812,800	$ 8,638	$ 14,834	$ 6,196	42%
						$ 322,174	**$ 688,119**	**$ 365,945**	**52%**

25

2018 Senior Freeze Exemption – Top 18 by Market Value

25		2018 Market Value	PIN / Address	PCL	Building Sq. Ft.	2018 Taxes w/o Sr. Freeze	Reduction Due to Sr. Freeze	Final 2018 Tax Bill	Sr. Freeze Reduces Taxes By %
1		$5,346,250	05-17-203-016 1055 Sheridan Rd Winnetka	209	6,110	$126,751	$23,564	$103,187	19%
2		$4,667,190	17-04-210-012 1507 N Dearborn St Chicago	**211**	7,671	$90,971	$35,714	$55,257	39%
3		$3,163,980	05-08-101-048 533 Longwood Ave Glencoe	206	2,876	$78,859	$25,075	$53,785	32%
4		$2,413,280	17-04-111-023 1544 N Sedgwick St Chicago	**212**	8,414	$46,449	$21,755	$24,694	47%
5		$2,278,140	14-33-105-005 2339 N Cleveland Ave Chicago	206	4,028	$43,779	$20,926	$22,853	48%
6		$2,213,690	17-10-104-032 716 N Rush St Chicago	**212**	5,400	$42,506	$26,574	$15,933	63%
7		$2,129,540	05-17-203-027 845 Glen Oak Dr Winnetka	209	5,262	$49,596	$24,306	$25,289	49%
8		$1,960,180	14-20-211-025 3800 N Sheffield Ave Chicago	**212**	10,818	$37,499	$23,817	$13,682	64%
9		$1,953,040	14-30-400-002 2506 N Clybourn Ave Chicago	**212**	5,310	$37,358	$30,479	$6,879	82%
10		$1,793,010	14-33-108-008 2239 N Burling St Chicago	206	3,248	$34,197	$29,911	$4,285	87%
11		$1,789,280	17-03-201-050 54 E Cedar St Chicago	**211**	4,326	$34,123	$25,240	$8,883	74%
12		$1,780,780	14-32-215-018 2123 N Seminary Ave Chicago	**211**	4,658	$33,955	$23,815	$10,140	70%
13		$1,749,250	14-17-102-012 4719 N Dover St Chicago	**211**	6,275	$33,332	$31,655	$1,677	95%
14		$1,719,490	14-07-202-009 1729 W Bryn Mawr Ave Chicago	**211**	8,901	$32,744	$30,055	$2,689	92%
15		$1,690,450	05-28-402-008 514 Kenilworth Ave Kenilworth	206	3,390	$41,965	$27,684	$14,281	66%
16		$1,663,030	14-05-108-011 1523 W Rosemont Ave Chicago	**211**	9,288	$31,629	$28,343	$3,286	90%
17		$1,653,480	17-03-226-065-1173 180 E Pearson #5803 Chicago	299	3,320	$31,440	$28,976	$2,464	92%
18		$1,625,270	10-20-114-063 8524 Georgiana Ave Morton Grove	**211**	10,203	$49,333	$24,552	$24,781	50%
					Sum:	**$876,486**	**$482,441**	**$394,045**	**55%**

Source: Cook County Assessor's Office and Cook County Treasurer's Office
Study by Training, Research, Advocacy, and Education Network (TRAEN, Inc.)

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-05	581	77001	2018	(2019)	WEST CHICAGO	2-11

IF PAYING LAT PLEASE PAY

25

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

G DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS					
Metro Water Reclamation Dist of Chicago	433.77	0.396	5.84%	49.29	409.43
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		6.11
Chicago Park District	361.47	0.330	4.86%	16.43	358.50
Miscellaneous Taxes Total	**795.24**	**0.726**	**10.70%**		**774.04**
SCHOOL TAXES					
Board of Education Chicago	3,890.75	3.552	52.34%		3,961.89
Chicago Community College District	161.02	0.147	2.17%		167.03
School Taxes Total	**4,051.77**	**3.699**	**54.51%**		**4,128.92**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	148.97	0.136	2.00%		126.29
Chicago Library Fund	121.59	0.111	1.64%		120.18
City of Chicago	1,714.25	1.565	23.06%	1,141.37	1,682.53
Municipality/Township Taxes Total	**1,984.81**	**1.812**	**26.70%**		**1,929.00**
COOK COUNTY TAXES					
Cook County Forest Preserve District	65.72	0.060	0.88%	2.19	63.15
County of Cook	349.43	0.319	4.71%	119.39	333.05
Cook County Public Safety	134.73	0.123	1.81%		111.01
Cook County Health Facilities	51.48	0.047	0.69%		61.11
Cook County Taxes Total	**601.36**	**0.549**	**8.09%**		**568.32**
(Do not pay these totals)	**7,433.18**	**6.786**	**100.00%**		**7,400.28**

TAX CALCULATOR

2017 Assessed Value	**55,357**
2018 Property Value	**966,740**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**96,674**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**281,408**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**19,096.35**

2018 Total Tax Before Exemptions	**19,096.35**
Homeowner's Exemption	**-11,120.29**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**.00**
2018 Total Tax After Exemptions	**7,433.18**
First Installment	**4,070.15**
Second Installment +	**3,363.03**
Total 2018 Tax (Payable in 2019)	**7,433.18**

IMPORTANT MESSAGES

Long-Time Homeowner ERROR

2 units
1 owner occupied

Exemption applied to both

PROPERTY LOCATION

CHICAGO IL 60642 5530

MAILING ADDRESS

CHICAGO IL 606425530

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
17-08-11	589	77001	2018	(2019)	WEST CHICAGO	2-11

IF PAYIN PLEASE

25

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

AXING DISTRICT BREAKDOWN

Taxing Di	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	718.82	0.396	5.84%	81.68	679.34
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		10.14
Chicago Park District	599.02	0.330	4.86%	27.22	594.85
Miscellaneous Taxes Total	**1,317.84**	**0.726**	**10.70%**		**1,284.33**
SCHOOL TAXES					
Board of Education Chicago	6,447.59	3.552	52.34%		6,573.75
Chicago Community College District	266.83	0.147	2.17%		277.15
School Taxes Total	**6,714.42**	**3.699**	**54.51%**		**6,850.90**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	246.87	0.136	2.00%		209.55
Chicago Library Fund	201.49	0.111	1.64%		199.41
City of Chicago	2,840.79	1.565	23.06%	1,891.43	2,791.73
Municipality/Township Taxes Total	**3,289.15**	**1.812**	**26.70%**		**3,200.69**
COOK COUNTY TAXES					
Cook County Forest Preserve District	108.91	0.060	0.88%	3.63	104.77
County of Cook	579.05	0.319	4.71%	197.85	552.61
Cook County Public Safety	223.27	0.123	1.81%		184.20
Cook County Health Facilities	85.31	0.047	0.69%		101.39
Cook County Taxes Total	**996.54**	**0.549**	**8.09%**		**942.97**
(Do not pay these totals)	**12,317.95**	**6.786**	**100.00%**		**12,278.89**

TAX CALCULATOR

2017 Assessed Value	**82,424**
2018 Property Value	**844,560**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**84,456**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**245,843**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**16,682.91**

2018 Total Tax Before Exemptions	**16,682.91**
Homeowner's Exemption	**-3,686.36**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**.00**
Disabled Persons Exemption	**-135.72**
2018 Total Tax After Exemptions	**12,317.95**
First Installment	**6,753.39**
Second Installment +	**5,564.56**
Total 2018 Tax (Payable in 2019)	**12,317.95**

IMPORTANT MESSAGES

Long-Time Homeowner Correct

6 units
1 owner occupied

PROPERTY LOCATION

OHIO ST
CHICAGO IL 60642 6456

MAILING ADDRESS

W OHIO
CHICAGO IL 606426456

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-07-( )00	475	73001	2018	(2019)	LAKE VIEW	2-11

IF PAYING LAT PLEASE PAY

25

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

G DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	156.92	0.396	5.84%	17.83	159.29
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		2.38
Chicago Park District	130.76	0.330	4.86%	5.94	139.48
Miscellaneous Taxes Total	**287.68**	**0.726**	**10.70%**		**301.15**
SCHOOL TAXES					
Board of Education Chicago	1,407.48	3.552	52.34%		1,541.41
Chicago Community College District	58.25	0.147	2.17%		64.99
School Taxes Total	**1,465.73**	**3.699**	**54.51%**		**1,606.40**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	53.89	0.136	2.00%		49.14
Chicago Library Fund	43.98	0.111	1.64%		46.76
City of Chicago	620.13	1.565	23.06%	412.89	654.61
Municipality/Township Taxes Total	**718.00**	**1.812**	**26.70%**		**750.51**
COOK COUNTY TAXES					
Cook County Forest Preserve District	23.78	0.060	0.88%	0.79	24.57
County of Cook	126.40	0.319	4.71%	43.19	129.55
Cook County Public Safety	48.74	0.123	1.81%		43.19
Cook County Health Facilities	18.62	0.047	0.69%		23.78
Cook County Taxes Total	**217.54**	**0.549**	**8.09%**		**221.09**
(Do not pay these totals)	**2,688.95**	**6.786**	**100.00%**		**2,879.15**

TAX CALCULATOR

2017 Assessed Value	**96,859**
2018 Property Value	**1,719,490**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**171,949**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**500,526**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**33,965.69**

2018 Total Tax Before Exemptions	**33,965.69**
Homeowner's Exemption	**-678.60**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**-30,055.26**
2018 Total Tax After Exemptions	**2,688.95**
First Installment	**1,583.53**
Second Installment +	**1,105.42**
Total 2018 Tax (Payable in 2019)	**2,688.95**

IMPORTANT MESSAGES

ERROR

6 units
1 owner occupied

SR Freeze applied to all 6 units

PROPERTY LOCATION

BRYN MAWR AVE
CHICAGO IL 60660 3901

MAILING ADDRESS

CHICAGO IL 606901600

****** Please see 2018 Second Installment Payment Coupon next page ******

TOTAL PAYMENT DUE

$0.00

By 10/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
14-32-2)0	492	74026	2018	(2019)	NORTH CHICAGO	2-11

IF PAY
PLEA

25

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	493.84	0.396	4.87%	53.73	558.68
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		8.34
Chicago Park District	411.54	0.330	4.06%	17.91	489.20
Miscellaneous Taxes Total	**905.38**	**0.726**	**8.93%**		**1,056.22**
SCHOOL TAXES					
Board of Education - TIF RPM1	1,065.68	0.000	10.51%		0.00
Board of Education Chicago	4,241.75	3.552	41.83%		5,406.19
Chicago Community College District	183.32	0.147	1.81%		227.92
School Taxes Total	**5,490.75**	**3.699**	**54.15%**		**5,634.11**
MUNICIPALITY/TOWNSHIP TAXES					
TIF Transit City of Chicago-Rpm1	776.31	0.000	7.66%		758.90
Chicago School Bldg & Imp Fund	169.60	0.136	1.67%		172.33
Chicago Library Fund	138.43	0.111	1.37%		164.00
City of Chicago	1,951.67	1.565	19.25%	1,244.32	2,295.89
Municipality/Township Taxes Total	**3,036.01**	**1.812**	**29.95%**		**3,391.12**
COOK COUNTY TAXES					
Cook County Forest Preserve District	74.82	0.060	0.74%	2.38	86.16
County of Cook	420.73	0.319	4.15%	130.16	454.45
Cook County Public Safety	153.40	0.123	1.51%		151.49
Cook County Health Facilities	58.62	0.047	0.57%		83.38
Cook County Taxes Total	**707.57**	**0.549**	**6.97%**		**775.48**
(Do not pay these totals)	**10,139.71**	**6.786**	**100.00%**		**10,856.93**

******Visit cookcountyclerk.com for information about Transit TIFs.***

TAX CALCULATOR

2017 Assessed Value	**131,298**
2018 Property Value	**1,780,780**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**178,078**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**518,367**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**35,176.38**

2018 Total Tax Before Exemptions	**35,176.38**
Homeowner's Exemption	**-678.60**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**-23,815.20**
2018 Total Tax After Exemptions	**10,139.71**
First Installment	**5,971.31**
Second Installment +	**4,168.40**
Total 2018 Tax (Payable in 2019)	**10,139.71**

IMPORTANT MESSAGES

ERROR

5 units
1 owner occupied

$23,815 SR Freeze applied to all 5 units

PROPERTY LOCATION

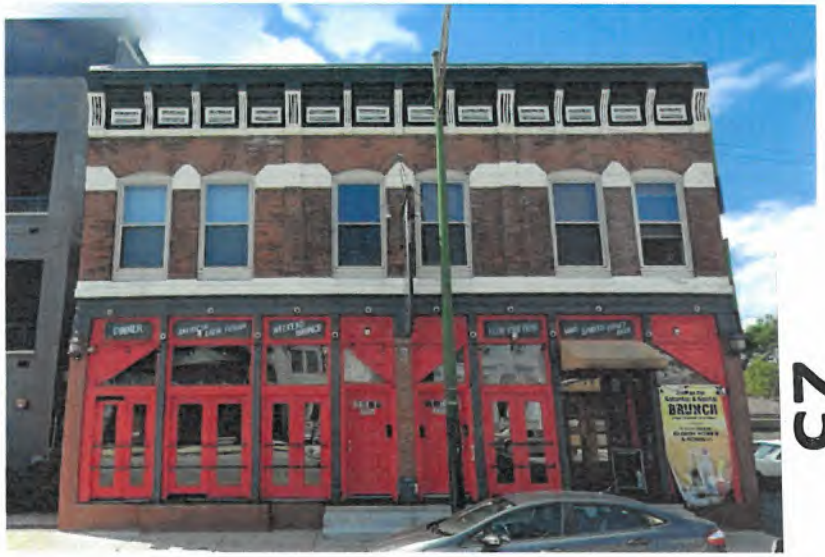
SEMINARY AVE
CHICAGO IL 60614 4113

MAILING ADDRESS

I SEMINARY AV
CHICAGO IL 606144113

****** Please see 2018 Second Installment Payment Coupon next page ******

N Clybourn Ave — Market Value: $2 Million — 5,310 SF



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Senior Assessment Freeze Exemption - Qualification is capped $55-$65,000 Annual Income

2013		2014		2015		2016	
Claimed Annual Income $55,000	13%	Claimed Annual Income $55,000	13%	Claimed Annual Income $55,000	13%	Claimed Annual Income $55,000	14%
Property Tax Bill $7,336		Property Tax Bill $7,225		Property Tax Bill $7,373		Property Tax Bill $7,672	

2017		2018		2019			
Claimed Annual Income $65,000	11%	Claimed Annual Income $65,000	11%	Claimed Annual Income $65,000	11%	63% of Building is for Commercial* Purposes & Receives Senior Freeze	
Property Tax Bill $7,366		Property Tax Bill $6,879		Property Tax Bill $3,984		7 Years Sr Freeze Savings	$69,591

* Restaurant and Office Space

Training, Research, Advocacy & Education Network (TRAEN, INC.)

TOTAL PAYMENT DUE
$0.00
By 06/01/2020

2018 Second Installment Property Tax Bill - Cook County Electronic Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification
25	491	73001	2018	(2019)	LAKE VIEW	2-12

IF PAYING LATE, PLEASE PAY

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax
MISCELLANEOUS TAXES					
Metro Water Reclamation Dist of Chicago	401.43	0.396	5.84%	45.61	407.51
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		6.08
Chicago Park District	334.52	0.330	4.86%	15.20	356.83
Miscellaneous Taxes Total	**735.95**	**0.726**	**10.70%**		**770.42**
SCHOOL TAXES					
Board of Education Chicago	3,600.70	3.552	52.34%		3,943.33
Chicago Community College District	149.02	0.147	2.17%		166.25
School Taxes Total	**3,749.72**	**3.699**	**54.51%**		**4,109.58**
MUNICIPALITY/TOWNSHIP TAXES					
Chicago School Bldg & Imp Fund	137.86	0.136	2.00%		125.70
Chicago Library Fund	112.52	0.111	1.64%		119.62
City of Chicago	1,586.46	1.565	23.06%	1,056.28	1,674.65
Municipality/Township Taxes Total	**1,836.84**	**1.812**	**26.70%**		**1,919.97**
COOK COUNTY TAXES					
Cook County Forest Preserve District	60.82	0.060	0.88%	2.02	62.85
County of Cook	323.38	0.319	4.71%	110.49	331.49
Cook County Public Safety	124.69	0.123	1.81%		110.49
Cook County Health Facilities	47.64	0.047	0.69%		60.82
Cook County Taxes Total	**556.53**	**0.549**	**8.09%**		**565.65**
(Do not pay these totals)	**6,879.04**	**6.786**	**100.00%**		**7,365.62**

TAX CALCULATOR

2017 Assessed Value	**55,477**
2018 Property Value	**1,953,040**
2018 Assessment Level	**X 10%**
2018 Assessed Value	**195,304**
2018 State Equalizer	**X 2.9109**
2018 Equalized Assessed Value (EAV)	**568,510**
2018 Local Tax Rate	**X 6.786%**
2018 Total Tax Before Exemptions	**38,579.09**

2018 Total Tax Before Exemptions	**38,579.09**
Homeowner's Exemption	**-678.60**
Senior Citizen Exemption	**-542.88**
Senior Freeze Exemption	**-30,478.57**
2018 Total Tax After Exemptions	**6,879.04**
First Installment	**4,051.09**
Second Installment +	**2,827.95**
Total 2018 Tax (Payable in 2019)	**6,879.04**

IMPORTANT MESSAGES

PROPERTY LOCATION

2506 N CLYBOURN AVE
CHICAGO IL 60614 1906

MAILING ADDRESS

JOHN S KUREK
2508 N CLYBOURN AV
CHICAGO IL 606141906

****** Please see 2018 Second Installment Payment Coupon next page ******

W Walton St - 2 units — 4,536 SF

Market Value: $970,000

Homeowner Exemption:	$679
Longtime Exemption:	$10,441
Senior Exemption:	$543
Total Exemptions:	$11,663
Original Taxes:	$19,096
–Tax Breaks:	- $11,663
Total Tax Bill:	$7,433

- 2 unit building
- 1 unit owner-occupied
- Longtime Exemption should be $5,221

W Ohio St. - 6 units — 6,340 SF

Market Value: $840,000

Homeowner Exemption:	$679
Longtime Exemption:	$3,008
Senior Exemption:	$543
Dsiabled Persons Ex:	$136
Total Exemptions:	$4,336
Original Taxes:	$16,683
–Tax Breaks:	- $4,336
Total Tax Bill:	$12,317

- 1 unit owner-occupied
- Longtime Exemption correctly applied to owner's unit only

W Bryn Mawr Ave - 6 units — 8,901 SF

Market Value: $1.7 Million

Homeowner Exemption:	$679
Senior Exemption:	$543
Senior Freeze:	$30,055
Total Exemptions:	$31,277
Original Taxes:	$33,966
–Tax Breaks:	-$31,277
Total Tax Bill:	$2,689

- 6 unit building
- 1 unit owner-occupied
- Senior Freeze should be $5,009

Training, Research, Advocacy & Education Network (TRAEN, INC.)

Cook County Assessor's Office - Database Subscription Service
Fritz Kaegi

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Property Search Details

View Property Record Card

Property Index Number:	
Address :	SEMINARY AVE
City :	CHICAGO
Township :	North Chicago
Neighborhood :	12
Taxcode :	74026

Assessed Valuation

	2019 Board Certified Assessment	2018 Board of Review Certified
Land Assessed Value	34,100	34,100
Building Assessed Value	143,978	143,978
Total Assessed Value	178,078	178,078
Estimated Market Value	1,780,780	1,780,780

Property Characteristics

Class:	2-11
Description :	Two to six apartments, over 62 years
Residence Type	Two Story
Use	Multi Family
Apartments	5
Exterior Construction	Masonry
Full Baths	5
Half Baths	0
Basement[1]	Full and Apartment
Attic	None
Central Air	No
Number of Fireplaces	0
Garage Size/Type[2]	1.5 car detached
Building Square Footage:	4,658
Land Square Footage	3,100
Assessment Pass	Board Certified
Age:	130
Land Square Footage:	3,100

[1] Excluded from Building Square footage, except apartment

[2] Excluded from Building Square footage

Return to Search Results - New Search

Property Data Exemption History Appeal History Certificate of Error

Exemption History

Your Exemption application for the PIN: 01/22/2019.
Please allow 4 to 6 weeks for complete processing.
Exemption (if applicable) will be applied to the 2nd-installment tax bill.

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Exemption Status

2019 Exemption Status

Homeowner:	Yes	**Exemption amount:** $689.00
Senior Citizen:	Yes	**Exemption amount:** $551.20
Senior Freeze:	Received	$24,242.74

2018 Exemption Status

Homeowner:	Yes	**Exemption amount:** $678.60
Senior Citizen:	Yes	**Exemption amount:** $542.88
Senior Freeze:	Received	$23,815.19

Exemption History

2018

Exemption Status: Homeowner Exemption was applied to the property this year.
Senior Citizen Exemption was applied to the property this year.

Senior Freeze Exemption was applied to the property this year.

2017

Exemption Status: Homeowner Exemption was applied to the property this year.
Senior Citizen Exemption was applied to the property this year.

Senior Freeze Exemption was applied to the property this year.

2016

Exemption Status: Homeowner Exemption was applied to the property this year.
Senior Citizen Exemption was applied to the property this year.

Senior Freeze Exemption was applied to the property this year.

2015

Exemption Status: Homeowner Exemption was applied to the property this year.
Senior Citizen Exemption was applied to the property this year.

Senior Freeze Exemption was applied to the property this year.

PROPERTY TAX SCORECARD

This Scorecard evaluates multiple criteria in three primary subject areas: (1) Transparency; (2) Consistency; and (3) Procedural Fairness. Each of the primary subject areas comprises three categories which, in turn, contain three sub-categories, and within each sub-category are three questions, making a total of twenty-seven items for grading. A detailed explanation of each sub-category follows the jurisdictional scoring table below. Each question was scored with a 0, 1, or a 2, with 0 representing "good", 1 representing "average" and 2 representing "poor". The individual question scores have then been totaled and a letter grade derived from this score for each of the categories (*i.e.,* transparency, consistency and procedural fairness). The overall score for the jurisdiction has been converted to an alphabetical grade—arrived at by consideration of the various category scores—adopting the same method used with the previous scorecard.

Below is a table showing the grades for each jurisdiction overall and in the three primary subject areas. Following that is a detailed explanation of the specific areas being examined, with descriptions of the criteria used in scoring. After that, a detailed chart is provided with the specific basis for each jurisdiction's grade. The detailed chart starts with the U.S. states and proceeds alphabetically through Australia (states), Canada (provinces), Hong Kong, Ireland, New Zealand, Singapore, South Africa, Spain, The Netherlands and the United Kingdom (countries).

This Scorecard is available on the website of both COST (**www.cost.org**) and IPTI (**www.ipti.org**).

Jurisdictional Scoring Table

United States	Transparency	Consistency	Procedural Fairness	Overall Grade
Alabama	C	B	C	C+
Alaska	C	D	D	D+
Arizona	B	C	C	C+
Arkansas	C	C	C	C
California	C	B	D	C
Colorado	B	B	D	C+
Connecticut	D	C	C	C-
Delaware	F	D	C	D
District of Columbia	C	C	C	C
Florida	A	C	B	B
Georgia	A	B	B	B+
Hawaii	D	F	D	D-
Idaho	B	B	D	C+
Illinois	D	C	D	D+
Indiana	C	A	C	B-
Iowa	C	C	D	C-
Kansas	A	B	B	B+
Kentucky	D	B	C	C
Louisiana	C	C	F	D+
Maine	C	B	C	C+
Maryland	A	B	D	B-
Massachusetts	F	C	F	D-
Michigan	B	C	D	C
Minnesota	C	C	C	C
Mississippi	D	F	F	F
Missouri	D	B	B	C+
Montana	A	D	C	C+
Nebraska	B	B	D	C+
Nevada	C	B	D	C
New Hampshire	C	C	C	C
New Jersey	C	C	D	C-
New Mexico	B	D	B	C+
New York	C	F	F	D-