



Cook County Treasurer Maria Pappas

STATE OF THE OFFICE - 2024

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Maria Pappas

Cook County Treasurer

Toni Preckwinkle
President
Cook County Board of Commissioners
118 N. Clark Street
Chicago, IL 60602

October 26, 2023

Dear President Preckwinkle:

I am pleased to submit the Fiscal Year 2024 budget for my office.

Each year, I come before the Board with a budget request that meets or exceeds the proposed target. The budget submitted for the next year continues this trend. My budget for FY2024 reflects no increase from the corporate budget when compared to FY2023.

In 2024, I will continue to prioritize providing outreach to taxpayers, helping taxpayers claim overpayment refunds and missing exemptions, and implementing the major reforms passed by the General Assembly this past summer. I am grateful for your support regarding this landmark legislation.

The following are highlights of the FY2024 Treasurer's Office budget:

- Our current employee count is 65, a 74 percent reduction from 1998 when the office had 250 employees.
- If the office maintained a staff of 250 as it had in 1998, the budget for the office would be approximately \$59.6 million.
- 95 percent of the budget comes from commercial user fees. Our goal continues to be an entirely self-funded office independent of any taxpayer-funded sources.

I am proud to request the adoption of this FY2024 budget for the Treasurer's Office.

Sincerely,

A handwritten signature in black ink that reads "Maria".

Maria Pappas
Cook County Treasurer

INTRODUCTION

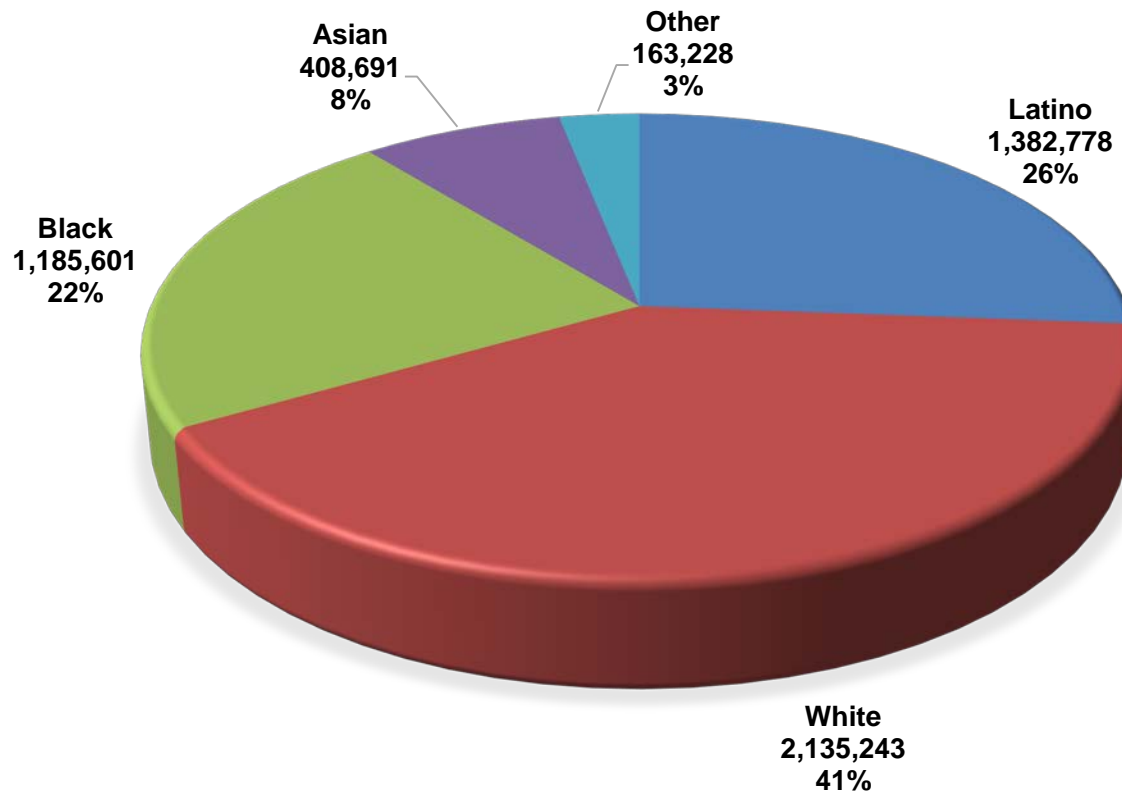


Cook County is the second-largest collector of property taxes in the United States and is home to the City of Chicago, the country's third-largest city.

INTRODUCTION

Cook County’s population is 5.28 million. In addition to the City of Chicago, 134 other municipal governments are located in the county.

One third of the population speaks a language other than English. The leading second languages are Spanish and Polish.



INTRODUCTION

The Cook County Treasurer's Office follows the laws from two primary sources, the **Illinois Property Tax Code** and the **Cook County Municipal Code**.

Treasurer Maria Pappas' responsibilities include:

- **Printing and mailing** property tax bills on behalf of other local governments
- Collecting **\$17.6 billion** in yearly taxes from the owners of **1.8 million parcels** of property
- Distributing tax funds to approximately **2,200 local government units** to cover operations, pay bond debt and fund pension obligations
- **Investing the revenues** and other public funds of the County in conformance with federal and state laws and local ordinances
- Conducting **tax sales of delinquent property taxes** as required by state law

INTRODUCTION

In FY1998 when Treasurer Pappas took office, there were a number of challenges:

- 250 employees in the office
- Only six '386' personal computers
- Office was not Y2K Compliant
- No Third Party Agent (TPA) wire payment system
- No lockbox
- No bank branches accepting payments
- No financial audit
- No Information Technology (IT) department
- No website
- No email system
- No phone system
- \$30 million in uncashed checks on the floor
- One mail-opening machine

The solution?

Automation, which has led to reduced headcount and greater efficiency.

Website

cookcountytreasurer.com



WEBSITE HIGHLIGHTS (cookcountytreasurer.com)

“Your Property Tax Overview”

at cookcountytreasurer.com is a one-stop shop for taxpayers

101.1 million total visitors

since 2004

5.7 million visits

December 1, 2022 through October 1, 2023

1.96 million visitors

August 2021

10.5 million visits

on mobile devices since December 2017

WEBSITE HIGHLIGHTS (cookcountytreasurer.com)

“Your Property Tax Overview”

at cookcountytreasurer.com is a one-stop shop for taxpayers

\$84 Million in Refunds

Online, electronic application
(going back 20 years)

\$34 Million in
Missing Exemptions
for seniors

Download/Print Your
Property Tax Bill

See Important Messages

- Taxes paid or not paid
- Taxes sold or forfeited
- Mailed tax bill received or not
- Refund check status

View Taxing District Debt Information

- Access to financial reports
- Number of retirees vs. current employees

WEBSITE – PAGE VISITS

The heart of the Treasurer’s Office is cookcountytreasurer.com. The site was created internally and allows taxpayers to easily:

- Submit payment online
- Check payment status
- Download electronic tax bill
- Search for refunds
- Check property tax exemptions
- Obtain frequently used forms
- Contact us via email
- Download informational brochures
- Read important studies

The site has been visited **more than 101 million** times since 2004.

101 million
website visitors

Fiscal Year	Site Visits
2023*	5,715,296
2022	7,722,979
2021	11,633,854
2020	7,277,861
2019	7,477,080
2018	6,630,301
2017	5,063,847
2016	4,554,406
2015	4,068,008
2014	3,051,125
2013	3,766,049
2012	4,367,537
2011	4,081,384
2010	3,776,292
2009	3,390,660
2008	3,412,301
2007	4,832,303
2006	3,678,393
2005	3,904,819
2004	2,738,366
Total	101,142,861

*Through October 1, 2023

The screenshot shows the homepage of the Maria Pappas Cook County Treasurer website. At the top, there is a navigation bar with the following links: Payments, Exemptions, Refunds, Seniors, Understanding Your Taxes, Tax and Scavenger Sales, Foreign Language Brochures, Forms, About The Office, and News and Press Videos. The main header features the Cook County Seal and the text "MARIA PAPPAS COOK COUNTY TREASURER".

New Informational Videos

Below the header, there are six language selection buttons: ENGLISH, SPANISH, POLISH, CANTONESE, MANDARIN, and ARABIC. The CANTONESE button is highlighted in red.

Do You Have Money Coming Back on Missing Exemptions or Refunds?
Videos will show you how to check your property, now available in six languages.

The main content area is divided into six colored boxes, each with a title and a list of links:

- Pappas Studies** (light blue box):
 - Pappas Portal - the newsletter
 - Fiscal 2021 Debt Report
 - Tax Year 2021 Bill Analysis
 - How Wealthy Investors are Making Millions Exploiting Illinois' Property Tax Law
 - Maps of Inequality
 - Additional Studies
- Your Property Tax Overview** (purple box):
 - View taxing district debt attributed to your property
 - Search \$84 million in available property tax refunds
 - Search \$34 million in missing exemptions going back four years
 - Change your name and mailing address
- Pay Online for Free** (blue box):
 - Use your bank account to pay your property taxes with no fee
- More Ways to Pay** (red box):
 - Chase
 - Community Bank
 - Mail
 - Our Office
- Avoid the Tax Sales** (grey-blue box):
 - What are Cook County's two Tax Sales?
 - Are your taxes delinquent?
- Downloadable Forms** (teal box):
 - Apply for a refund
 - Receive your bill by email
 - Request tax deferral for seniors, military

WEBSITE – PAGE VISITS

The Treasurer’s Office continues to improve the website with new features and expanded information **including the publication of new in-depth studies and the Pappas Portal Newsletter**.

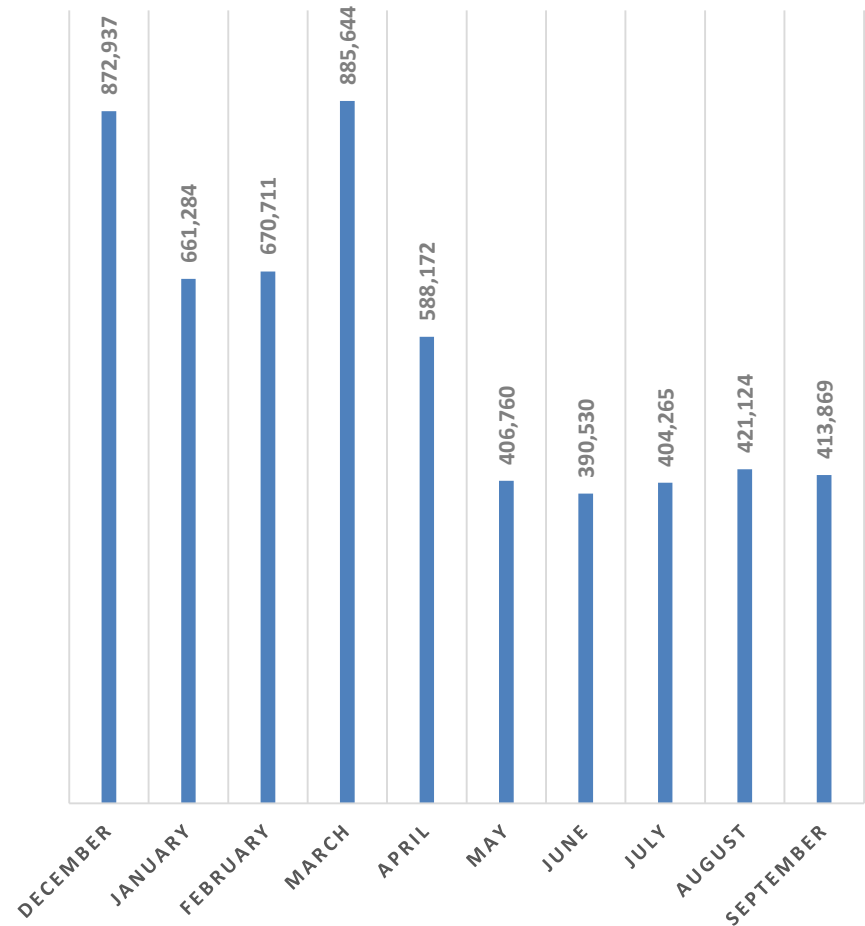
As a result, **more than 5.7 million visitors** accessed the site thus far in 2023.

“Your Property Tax Overview” serves as a one-stop shop to provide quick access to:

- Current mailing name and address
- Tax amount due
- Tax bill download
- 20 year overpayments
- Tax exemptions going back four years

5.7 million
website visitors between 12/1/2022 and 10/1/2023

VISITS IN 2023



WEBSITE – PAGE VISITS

In FY2023, cookcountytreasurer.com has been visited more than **5.7 million times***.

General Statistics	December	January	February	March	April	May	June	July	August	September	YTD
Number of Visits	872,937	661,284	670,711	885,644	588,172	406,760	390,530	404,265	421,124	413,869	5,715,296
Average Visit Length (Minutes)	1.61	1.43	2.20	1.32	1.50	1.42	1.50	1.36	1.38	1.41	2.35
Visitors that visited more than once	126,146	106,201	85,442	103,398	78,369	59,103	61,507	59,407	62,288	75,776	817,637
First time visitors	556,158	331,437	318,834	564,610	364,324	239,928	230,686	245,439	237,596	210,824	3,299,836
Visited Pages	December	January	February	March	April	May	June	July	August	September	YTD
Property Tax Overview Results	535,997	225,481	225,275	426,437	272,108	170,049	160,160	165,460	170,863	164,174	2,516,004
Download Your Tax Bill	32,793	24,696	33,497	42,477	27,258	19,394	18,991	21,227	20,817	19,519	260,669
Payment Status Search	52,381	28,486	30,692	51,300	35,444	26,553	26,231	24,633	26,600	23,254	325,574
Apply for Refund Information	4,604	3,437	1,565	2,452	1,338	1,034	1,070	1,019	1,083	2,743	20,345
Name/Address Change	11,747	5,680	5,317	11,378	6,398	4,048	4,002	3,983	4,320	4,070	60,943
If Taxes Were Sold	1,048	990	996	1,396	934	854	696	691	840	828	9,273
Annual Tax Sale Information	67	89	64	112	75	65	63	74	68	85	762
Research A Topic	420	259	360	383	236	214	246	256	272	930	3,576
News Article View	3,452	3,938	1,954	2,737	2,750	3,773	1,832	1,412	1,658	2,725	26,231
TPA Home Site (Bulk Wire Payments)	15,834	13,166	13,207	16,815	12,742	14,255	12,302	12,088	12,067	9,677	132,153
Community Bank Home (Teller View)	1,519	326	443	1,088	438	336	297	261	299	309	5,316
Payment By Electronic Check	151,293	17,052	15,423	130,074	50,188	8,071	7,867	4,521	3,941	2,798	391,228
Payment By Credit Card	21,042	4,746	3,925	17,523	10,755	2,707	2,672	1,660	1,570	1,146	67,746
Estate Search	984	788	825	952	818	760	898	777	976	936	8,714
Sign Up for Email Notification	791	573	469	640	430	400	486	385	434	569	5,177
Due Dates	3,635	3,557	5,060	4,424	2,822	3,148	5,935	14,374	5,277	6,532	54,764
Exemption Results	16,231	10,382	9,502	16,760	9,990	7,587	7,295	7,424	8,552	8,939	102,662
Homeowner Exemption Information	7,542	4,347	3,715	6,572	3,847	2,798	2,377	2,325	2,557	2,646	38,726
Senior Citizen Exemption	5,217	2,662	2,548	5,087	2,548	1,383	1,144	1,356	1,697	1,551	25,193
Senior Citizen Freeze Exemption	4,681	3,560	3,847	6,756	5,046	2,555	1,429	1,816	2,411	2,131	34,232
Contact Us Form	2,042	1,284	1,052	2,197	1,624	1,104	3,097	1,142	1,158	1,120	15,820

*Through October 1, 2023

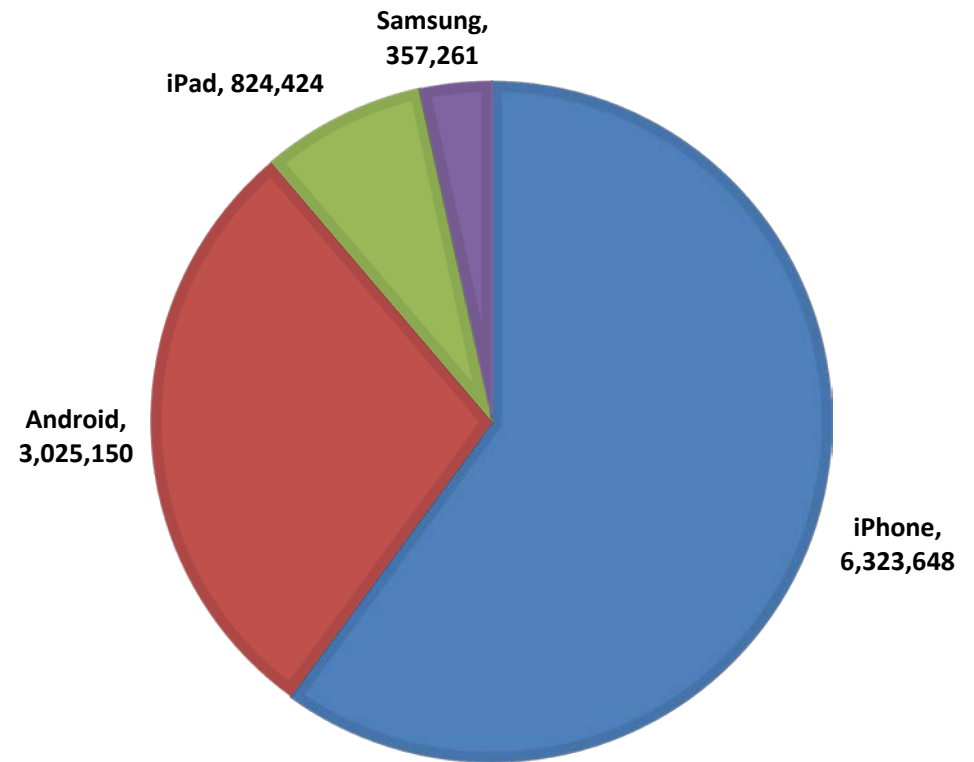
MOBILE WEBSITE (cookcountytreasurer.com)

The site was upgraded in June 2015 to better assist taxpayers using a mobile device.

Programming code automatically recognizes if a visitor is using a mobile device and conforms the layout and design to fit the device.

Since December 1, 2017, there have been **more than 10.5 million** website visits from mobile users.

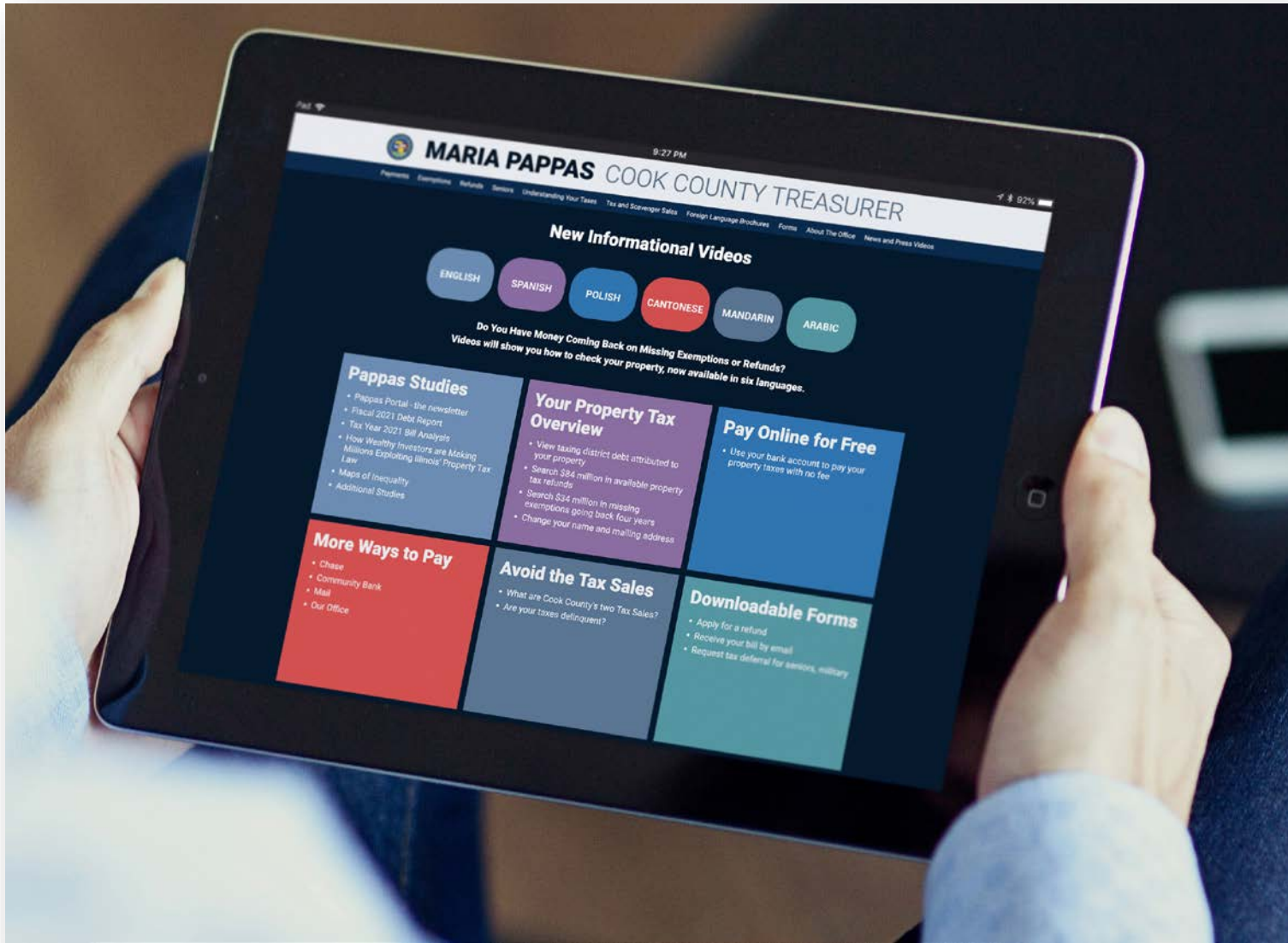
Mobile Visits



10.5 million

mobile device visitors to cookcountytreasurer.com

MOBILE WEBSITE (cookcountytreasurer.com)



WEBSITE – DUPLICATE/OVERPAYMENT REFUND SEARCH

The website has built-in functionality to display if a property address or Property Index Number (PIN) has an overpayment going back 20 years.

In May 2020, the Treasurer's Office introduced a feature that allows taxpayers to easily complete an online refund application to claim an overpayment of taxes. The office streamlined the process to eliminate paper refund applications.

Currently, there are about **\$84 million in overpayments** available from the Treasurer's Office.



\$84 million
in available duplicate and overpayment refunds

WEBSITE – SEARCH FOR DUPLICATE/OVERPAYMENT REFUNDS

Your Property Tax Overview

- Overview - Payments
- Download Your Tax Bill
- Name or Address Change
- Tax Exemptions
- Sold Taxes
- Overpayment Refunds
- Overpayment Refund Status
- Uncashed Checks
- Taxing Districts' Financials
- Property Tax Appeal Board Decisions
- 20-Year Tax Bill History
- Debt to Property Value

RESULTS OF OVERPAYMENT REFUND SEARCH

Property Index Number (PIN):

[BEGIN A NEW SEARCH](#)

Are There Any Overpayments on Your PIN?

Please be aware that if you did not own the property or make the payments at the time of the overpayment, you are not entitled to the refund.

Tax Year 2005 (billed in 2006)

Installment	Tax Amount Billed	Tax Amount Paid	Refund Available
1st	\$848.44	\$848.44	\$0.00
2nd	\$917.88	\$932.70	\$14.82

Refund Available: \$14.82 Application Required: [Apply Now](#)

Tax Year 2011 (billed in 2012)

Installment	Tax Amount Billed	Tax Amount Paid	Refund Available
1st	\$1,138.59	\$1,138.59	\$0.00
2nd	\$1,343.39	\$1,771.99	\$428.60

Refund Available: \$428.60 Application Required: [Apply Now](#)

Tax Year 2017 (billed in 2018)

Installment	Tax Amount Billed	Tax Amount Paid	Refund Available
1st	\$1,497.26	\$1,497.26	\$0.00
2nd	\$1,391.90	\$2,783.80	\$1,391.90

Refund Available: \$1,391.90 Application Required: [Apply Now](#)



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[Back](#)

Refund Application Duplicate & Overpayment

Fill in each blank below

*Property Index Number (PIN)

*Tax Year

Installment

Please indicate where the check will be mailed

*Taxpayer Name

In care of

*Email

International Address

*Phone

 () -

*Address

*City

*State

*Zip

I hereby certify under penalty of law that I am legally and equitably entitled to the refund claimed hereby, that I have not previously received all or any part of a refund from the Office of the Cook County Treasurer or any other party for the same year, Property Index Number and reason, and that if I am not so entitled, I will indemnify and hold the Office of the Cook County Treasurer harmless from any and all adverse claims to such refund, including costs and attorney's fees

[Continue](#)

WEBSITE – SEARCH FOR MISSING EXEMPTIONS


The site details the property tax exemptions received for the most recent five years.

About **30,000 senior citizens could save a total of \$34 million** by applying for exemptions they did not receive.

If a taxpayer needs to apply for a missing exemption, a link takes them to the application.

\$34 million
possible total dollar amount of missing exemptions

WEBSITE – SEARCH FOR MISSING EXEMPTIONS


MARIA PAPPAS COOK COUNTY TREASURER

Payments
Exemptions
Refunds
Seniors
Understanding Your Taxes
Tax and Scavenger Sales
Foreign Language Brochures
Forms
About The Office
News and Press Videos

Your Property Tax Overview

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PROPERTY TAX EXEMPTION HISTORY

Property Index Number (PIN): BEGIN A NEW SEARCH

For this PIN, here are the property tax exemptions for Tax Years 2022-2018.
This information is updated every Monday.

	2022	2021	2020	2019	2018
Homeowner Exemption:	YES	YES	NO	YES	NO
Senior Citizen Exemption:	NO	YES	NO	YES	NO
Senior Freeze Exemption:	NO	YES	NO	NO	NO
Returning Veteran Exemption:	NO	NO	NO	NO	NO
Disabled Person Exemption:	NO	NO	NO	NO	NO
Disabled Veteran Exemption:	NO	NO	NO	NO	NO

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](#)

ELECTRONIC TAX BILL (PDF)

In 2017, the Treasurer's Office began offering property owners the option to download or print their tax bill in PDF format. Previously, requests for duplicate bills were printed in hard copy form and mailed to owners.

The website has produced **nearly 5 million electronic tax bills** since December 1, 2017.

20,025 electronic tax bills were generated on August 17, 2021, the highest number of bills produced on a single day.

Year	Quantity
2023*	576,088
2022	1,174,078
2021	1,022,092
2020	813,050
2019	643,877
2018	647,279
2017 (Introduced 12/1/2017)	72,793
Total	4,949,257
*Through October 1, 2023.	

4,949,257

electronic tax bill requests from taxpayers

ELECTRONIC TAX BILL (PDF)



MARIA PAPPAS COOK COUNTY TREASURER

- Payments
- Exemptions
- Refunds
- Seniors
- Understanding Your Taxes
- Tax and Scavenger Sales
- Foreign Language Brochures
- Forms
- About The Office
- News and Press Videos

Your Property Tax Overview

Overview - Payments

Download Your Tax Bill

Name or Address Change

Tax Exemptions

Sold Taxes

Overpayment Refunds

Overpayment Refund Status

Uncashed Checks

Taxing Districts' Financials

Property Tax Appeal Board Decisions

20-Year Tax Bill History

Debt to Property Value

GET A COPY OF YOUR COOK COUNTY PROPERTY TAX BILL

Property Index Number (PIN): **28-25**

[BEGIN A NEW SEARCH](#)

Download Your Tax Bill

Open a PDF of your tax bill that can be printed and used to pay in person or by mail.

[Tax Year 2021 Second Installment](#) Due Friday, December 30, 2022

[Tax Year 2022 Second Installment](#) Due Friday, December 1, 2023

Stop receiving your tax bill by mail.

[Sign up for eBilling to receive future tax bills via email.](#)

[BEGIN A NEW SEARCH](#)

[Print](#)

DISCLAIMER: The information on this screen comes from many sources, few of which are in the control of the responsibility for their PIN, property location, taxpayer address, and payment amounts posted due or paid, to be

TOTAL PAYMENT DUE		2022 Second Installment Property Tax Bill - Cook County Electronic Bill						
\$2,045.67	Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township	Classification	
By 12/01/2023	28-25	033	13141	2022	(2023)	BREMEN	1-00	
IF PAYING LATE, PLEASE PAY	12/02/2023-01/01/2024	01/02/2024-02/01/2024	02/02/2024-03/01/2024	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW				
	\$2,074.49	\$2,103.31	\$2,132.13					
TAXING DISTRICT BREAKDOWN								
Taxing Districts	2022 Tax	2022 Rate	2022 %	Pension	2021 Tax			
MISCELLANEOUS TAXES								
South Cook Mosquito Abatement Harvey	0.46	0.021	0.02%		0.41			
Metro Water Reclamation Dist of Chicago	8.12	0.374	0.42%		8.29			
Grande Prairie Library (Hazel Crest)	12.57	0.579	0.65%	1.04	11.57			
Hazel Crest Park District	26.55	1.223	1.38%		25.66			
Miscellaneous Taxes Total	47.70	2.197	2.47%		45.93			
SCHOOL TAXES								
South Suburban College 510 (S Holland)	15.11	0.696	0.79%	0.24	13.76			
Bremen Community HS Dist 228 Midlothian	100.69	4.638	5.24%	3.54	98.14			
Hazel Crest School District 152 1/2	187.16	8.621	9.74%	7.70	180.70			
School Taxes Total	302.96	13.955	15.77%		292.60			
MUNICIPALITY/TOWNSHIP TAXES								
TIF-Village of Hazel Crest-2	1,351.07	0.000	70.31%		1,336.58			
Village of Hazel Crest	204.72	9.430	10.65%	38.49	189.98			
Road & Bridge Bremen	1.39	0.064	0.07%		1.26			
General Assistance Bremen	0.50	0.023	0.03%		0.46			
Town of Bremen	2.15	0.099	0.11%		1.95			
Municipality/Township Taxes Total	1,559.83	9.616	81.17%		1,530.23			
COOK COUNTY TAXES								
Cook County Forest Preserve District	1.76	0.081	0.09%	0.04	1.26			
Consolidated Elections	0.00	0.000	0.00%		0.41			
County of Cook	5.37	0.248	0.29%	1.63	5.30			
Cook County Public Safety	2.30	0.106	0.12%		2.84			
Cook County Health Facilities	1.67	0.077	0.09%		1.56			
Cook County Taxes Total	11.10	0.512	0.59%		11.37			
(Do not pay these totals)	1,921.59	26.280	100.00%		1,880.13			

***Visit cookcountyclerk.com for information about TIFs and for TIF revenue distributions.

WEBSITE – WARNING FOR SOLD/FORFEITED TAXES

“Your Property Tax Overview” tells property owners if taxes were sold or forfeited at the Annual Tax Sale.

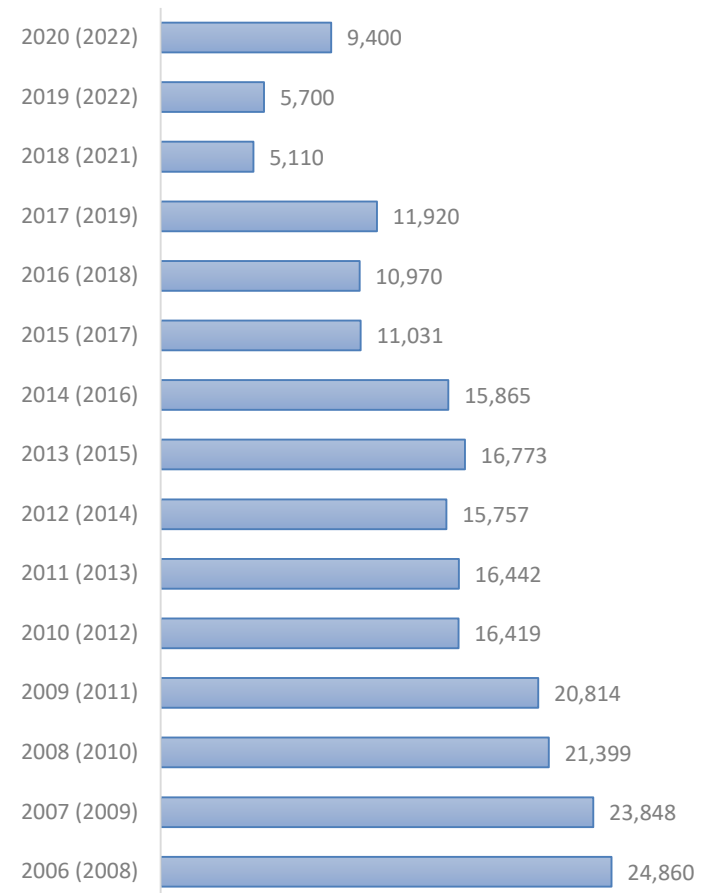
A message warns property owners to contact the Cook County Clerk to redeem sold taxes. **9,400 properties were sold in the sale held in November 2022.**


Redeeming taxes as soon as possible is important to avoid costly interest charges.

9,400

number of properties sold in the November 2022 sale

PINs Sold in Annual Tax Sale





MARIA PAPPAS COOK COUNTY TREASURER

Payments Exemptions Refunds Seniors Understanding Your Taxes Tax and Scavenger Sales Foreign Language Brochures Forms About The Office News and Press Videos


Your Property Tax Overview

- Overview - Payments
- Download Your Tax Bill
- Name or Address Change
- Tax Exemptions
- Sold Taxes
- Overpayment Refunds
- Overpayment Refund Status
- Uncashed Checks
- Taxing Districts' Financials
- Property Tax Appeal Board Decisions
- 20-Year Tax Bill History
- Debt to Property Value

OVERVIEW - PAYMENTS

Property Index Number (PIN): 14-06 [REDACTED] [BEGIN A NEW SEARCH](#)


Scroll down for more information.



[Incorrect Image? Click Here.](#)

Property Location: [REDACTED] CHICAGO, IL 60659-4104 Volume: 474	Mailing Information: [REDACTED] CHICAGO, IL 60645-5424 Update Your Information
---	--

Are Your Taxes Paid?



URGENT!
YOUR DELINQUENT TAXES
HAVE BEEN SOLD FOR TAX YEAR(S): 2020

FOR TAXES THAT WERE SOLD OR FORFEITED, CONTACT [THE COUNTY CLERK](#) TO FIND OUT THE AMOUNT YOU OWE

WEBSITE – ELECTRONIC NAME/ADDRESS CHANGES

The site was upgraded on June 6, 2019 to accept electronic name and address changes.

The simple, electronic process eliminates the need for paper applications to be sent to the Treasurer’s Office and processed by hand.

Nearly 203,000 electronic name and address updates have been made by Cook County property owners since the process went live.

Once a change has been initiated, a message informs the requestor of the pending change.

Year	Quantity
2023*	26,719
2022	46,645
2021	58,368
2020	36,943
2019	34,152
Total	202,827
*Through October 1, 2023.	

Mailing Information:



HARWOOD HTS, IL 60706-7302

A name or mailing address change is pending. Please allow 3-4 days for the request to be completed.

[Update Your Information](#)

202,827

electronic name and address changes made

WEBSITE – ELECTRONIC NAME/ADDRESS CHANGES



MARIA PAPPAS COOK COUNTY TREASURER

- Payments
- Exemptions
- Refunds
- Seniors
- Your Tax Bill
- Tax and Scavenger Sales
- Foreign Language Brochures
- Forms
- About The Office
- News and Video

Update Your Name or Mailing Address

Property Index Number (PIN): 25-02- [REDACTED]



[Incorrect Image? Click Here.](#)

Property Location:
[REDACTED] WOOD AVE
CHICAGO, IL 60619-7045

Current Mailing Information:
[REDACTED]
LYNWOOD, IL 60411-1428

* Indicates required field

Reason for Changes

* Reason for Changing Your Name or Address:

Change of Name

New Mailing Information

* Taxpayer Name (Maximum Length of 22 Characters):

* Mailing Address (Maximum Length of 22 Characters):

* City and State:

Enter your zip code and then select your city and state.

* Zip Code:

Contact Information

* Submitter Name:

* Email Address:

(example: username@domain.com)

* Verify Email Address:

WEBSITE – REFUND STATUS

The Treasurer's Office automatically issued nearly **39,138 refunds to taxpayers totaling \$30.7 million** in Spring 2023. Since November 2018, the Treasurer's Office has issued **160,00 automatic refunds totaling about \$112 million**.

The site displays the status of a refund, including the amount, expected refund date, and then the actual refund date once issued.

The refunds were a result of property tax exemptions applied to the second installment tax bill. **Taxpayers do not need to submit paper applications for these refunds.**

\$112 million
automatic refunds issued since November 2018



MARIA PAPPAS COOK COUNTY TREASURER

[Payments](#) [Exemptions](#) [Refunds](#) [Seniors](#) [Your Tax Bill](#) [Tax and Scavenger Sales](#) [Foreign Language Brochures](#) [Forms](#) [About The Office](#) [News and Video](#)

Your Property Tax Overview

- Overview - Payments
- Download Your Tax Bill
- Name or Address Change
- Tax Exemptions
- Sold Taxes
- Overpayment Refunds**
- Overpayment Refund Status
- Uncashed Checks
- Taxing Districts' Financials
- Property Tax Appeal Board Decisions
- 20-Year Tax Bill History

RESULTS OF OVERPAYMENT REFUND SEARCH

Property Index Number (PIN): 01-01 [REDACTED]

[BEGIN A NEW SEARCH](#)

Are There Any Overpayments on Your PIN?

Please be aware that if you did not own the property or make the payments at the time of the overpayment, you are not entitled to the refund.

Tax Year 2021 (billed in 2022)

Installment	Refund Amount	Refund Method
1st	\$334.36	Electronic refund to payment account

Refunded on 01/22/2023. Check your account statement to verify the funds were received.

The Treasurer's Office issues some refunds without requiring an application.

- Electronic: The refund is deposited directly into the bank account from which the payment was made
- Check: The refund is mailed to the property owner whose mortgage company made the overpayment

WEBSITE – TAXING DISTRICT DEBT AND PENSION

The Taxing Districts' Debt and Pension data is easily accessible online, allowing taxpayers to electronically obtain the financial information they need to make informed decisions about the local agencies that receive a share of their property taxes.

The Treasurer's Debt Disclosure data includes important information like current employees versus retirees and lists total debts ranked worst to best.

\$160.5 billion

total debt of the 547 primary taxing agencies

WEBSITE – TAXING DISTRICT DEBT AND PENSION

Highlights of Your Taxing Districts' Debt and Pension

Select a taxing district name for detailed financial data.

Your Taxing Districts	Money Owed by Your Taxing Districts (minus Total Net Pension Liability)	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	Employees	Retirees	Difference
Addison Crk River Conserv Dist Northlake	\$0	\$0	\$0	0	0	0
Metro Water Reclamation Dist of Chicago	\$3,327,854,000	\$3,020,080,000	\$1,168,985,000	1,972	2,480	-508
North Lake Fire Protection District	\$9,488,787	\$28,998,044	\$12,266,767	20	16	4
Northlake Public Library	\$7,758,123	\$3,744,805	\$251,431	20	30	-10
Veterans Park District Melrose Park	\$16,440,148	\$10,893,720	(\$3,044,794)	42	51	-9
Triton Community College 504 (River Grv)	\$85,526,136	\$25,638,269	\$25,638,269	1,213	0	1,213
Leyden HS District 212 (Franklin Park)	\$160,765,905	\$87,574,777	\$11,467,691	414	739	-325
Mannheim School Dist 83 (Franklin Park)	\$52,383,174	\$58,709,106	\$12,363,992	469	176	293
City of North Lake	\$21,456,104	\$63,611,265	\$10,402,310	91	84	7
Town of Leyden	\$6,300,081	\$22,094,449	(\$1,269,526)	67	79	-12
Cook County Forest Preserve District	\$233,103,051	\$540,107,634	\$328,420,280	625	536	89
County of Cook	\$8,019,310,814	\$29,739,673,504	\$17,090,063,066	23,538	19,856	3,682

Reports and Data for All Taxing Districts

View the financial reports filed by 547 local Taxing Districts across Cook County pursuant to the Debt Disclosure Ordinance authored by Treasurer Maria Pappas.

- [Read the Executive Summary](#)
- [Read the Debt Report](#)
- [Cook County Debt Map](#)
- [Correlation Chart Between Debt and Higher Taxes](#)
- [Search your property to find out what portion of local government debt is attributed to your property](#)
- [Debt to Property Value by Municipality - Residential and Commercial](#)
- [Debt and Disclosure Data](#)
- [Browse all financial reports filed by a specific local government](#)

WEBSITE – FOREIGN LANGUAGE CONTENT

The Treasurer’s Office has a feature on the website that allows property owners to use cookcountytreasurer.com in **133 different languages**.

The Treasurer’s Office implemented translation services directly into the code. By simply selecting a button, the site’s content is translated into the desired language via Google Translate.

Afrikaans	Frisian	Latvian	Sesotho
Albanian	Galician	Lingala	Shona
Amharic	Georgian	Lithuanian	Sindhi
Arabic	German	Luganda	Sinhala
Armenian	Greek	Luxembourgish	Slovak
Assamese	Guarani	Macedonian	Slovenian
Aymara	Gujarati	Maithili	Somali
Azerbaijani	Haitian Creole	Malagasy	Spanish
Bambara	Hausa	Malay	Sundanese
Basque	Hawaiian	Malayalam	Swahili
Belarusian	Hebrew	Maltese	Swedish
Bengali	Hindi	Maori	Tajik
Bhojpuri	Hmong	Marathi	Tamil
Bosnian	Hungarian	Meiteilon (Manipuri)	Tatar
Bulgarian	Icelandic	Mizo	Telugu
Catalan	Igbo	Mongolian	Thai
Cebuano	Ilocano	Myanmar (Burmese)	Tigrinya
Chichewa	Indonesian	Nepali	Tsonga
Chinese (Simplified)	Irish	Norwegian	Turkish
Chinese (Traditional)	Italian	Odia (Oriya)	Turkmen
Corsican	Japanese	Oromo	Twi
Croatian	Javanese	Pashto	Ukrainian
Czech	Kannada	Persian	Urdu
Danish	Kazakh	Polish	Uyghur
Dhivehi	Khmer	Portuguese	Uzbek
Dogri	Kinyarwanda	Punjabi	Vietnamese
Dutch	Konkani	Quechua	Welsh
English	Korean	Romanian	Xhosa
Esperanto	Krio	Russian	Yiddish
Estonian	Kurdish (Kurmanji)	Samoan	Yoruba
Ewe	Kurdish (Sorani)	Sanskrit	Zulu
Filipino	Kyrgyz	Scots Gaelic	
Finnish	Lao	Sepedi	
French	Latin	Serbian	

133 foreign languages
available on cookcountytreasurer.com

มาเรีย ปาปพาส เฮอร์เชิลเคาน์ตีคูก

การชำระเงิน ข้อยกเว้น การคืนเงิน ผู้สูงอายุ ทำความเข้าใจเรื่องภาษีของคุณ ภาษีและการขายขยะ โบรชัวร์ภาษาต่างประเทศ แบบฟอร์ม เกี่ยวกับ ดี ออฟฟิศ ข่าวและวิดีโอข่าว

ปาปาสศึกษา

- Pappas Portal - จดหมายข่าว
- รายงานหนังสืองบประมาณ 2021
- การวิเคราะห์หนี้ภาษี 2564
- นักลงทุนที่รวบรวมรายได้นับล้านโดยใช้กฎหมายภาษีทรัพย์สินของรัฐอิลลินอยส์ได้อย่างไร
- แผนที่ไม่เท่าเทียมกัน
- การศึกษาเพิ่มเติม

ภาพรวมภาษีทรัพย์สินของคุณ

- ดูหนี้เขตเก็บภาษีที่เกิดจากทรัพย์สินของคุณ
- ค้นหาการขอคืนภาษีทรัพย์สินที่มีอยู่จำนวน 84 ล้านดอลลาร์
- ค้นหาเงิน 34 ล้านดอลลาร์จากการยกเว้นที่หายไปย้อนหลังไปสี่ปี
- เปลี่ยนชื่อและที่อยู่ทางไปรษณีย์ของคุณ

ชำระเงินออนไลน์ฟรี

- ใ้บัญชีธนาคารของคุณเพื่อชำระภาษีทรัพย์สินของคุณโดยไม่มีค่าธรรมเนียม

ช่องทางการชำระเงินเพิ่มเติม

- ไล่อ่า
- ธนาคารชุมชน
- จดหมาย
- ออฟฟิศของเรา

หลักเลี่ยงการขายภาษี

- การขายภาษีสองรายการของ Cook County คืออะไร
- ภาษีของคุณค้างชำระหรือไม่?

แบบฟอร์มที่สามารถดาวน์โหลดได้

- สมัครขอเงินคืน
- รับใบเรียกเก็บเงินของคุณทางอีเมล
- ขอเลื่อนการชำระภาษีผู้สูงอายุทหาร

WEBSITE – INFORMATIONAL BROCHURES

Taxpayers may view and download informational brochures on cookcountytreasurer.com:

- Albanian
- Arabic
- Armenian
- Assyrian
- Bulgarian
- Chinese
- Croatian
- Czech
- English
- Filipino
- German
- Greek
- Hebrew
- Hindi
- Italian
- Japanese
- Korean
- Lithuanian
- Polish
- Romanian
- Russian
- Serbian
- Slovakian
- Spanish
- Thai
- Ukrainian
- Urdu
- Vietnamese


The informational brochures have been downloaded **521,302** times (foreign brochures downloaded 424,863 times) since 2006.

The brochures were revised in 2021 and 4 new languages were added. The office has eliminated the need for translators since foreign language information is readily available.

521,302
brochure downloads

Language	Total (as of 10/01/2023)
Albanian	9,078
Arabic	19,947
Armenian*	20
Assyrian	13,302
Bulgarian	13,285
Chinese	29,558
Croatian	21,428
Czech	7,564
English	96,439
Filipino*	47
German	9,885
Greek	10,378
Hebrew*	47
Hindi	1,011
Italian	10,393
Japanese	3,084
Korean	24,121
Lithuanian	10,058
Polish	135,200
Romanian	14,726
Russian	18,451
Serbian	14,097
Slovakian	5,616
Spanish	32,775
Thai	3,863
Ukrainian	7,992
Urdu	8,905
Vietnamese*	32
* NEW LANGUAGE ADDED IN 2021	521,302

WEBSITE – INFORMATIONAL BROCHURES



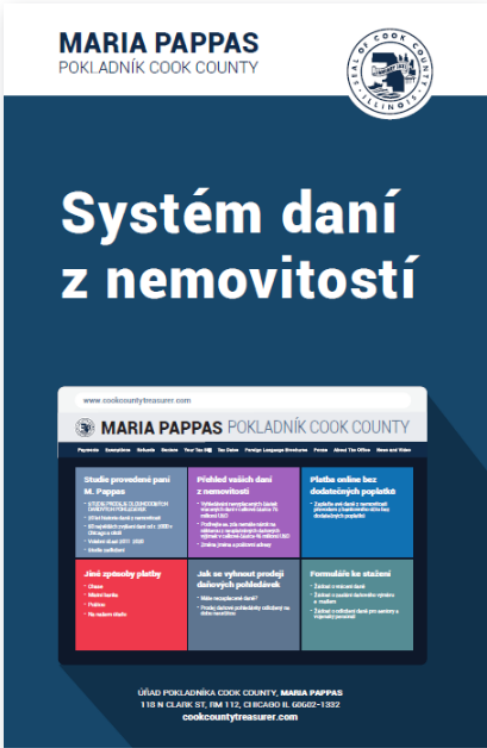
MARIA PAPPAS COOK COUNTY TREASURER

[Payments](#) [Exemptions](#) [Refunds](#) [Seniors](#) [Understanding Your Taxes](#) [Tax and Scavenger Sales](#) [Foreign Language Brochures](#) [Forms](#) [About The Office](#) [News and Press Videos](#)

Foreign Language Brochures

The Cook County Treasurer's Office's brochure, "The Property Tax System," contains useful information for property owners. The brochure is offered in English and 27 other languages.

<p>Albanian</p> <p>Arabic</p> <p>Armenian</p> <p>Assyrian</p> <p>Bulgarian</p> <p>Chinese</p> <p>Croatian</p> <p>Czech</p> <p>English</p> <p>Filipino</p> <p>German</p> <p>Greek</p> <p>Hebrew</p> <p>Hindi</p> <p>Italian</p> <p>Japanese</p> <p>Korean</p> <p>Lithuanian</p> <p>Polish</p> <p>Romanian</p> <p>Russian</p> <p>Serbian</p> <p>Slovakian</p> <p>Spanish</p> <p>Thai</p> <p>Ukrainian</p>	<p>Shqip</p> <p>عربي</p> <p>Հայերեն</p> <p>ܐܘܪܝܝܬܐ</p> <p>Български</p> <p>中文</p> <p>Hrvatski</p> <p>Česky</p> <p>English</p> <p>Filipino</p> <p>Deutsch</p> <p>Ελληνικά</p> <p>עברית</p> <p>हिन्दी</p> <p>Italiano</p> <p>日本語</p> <p>한국어</p> <p>Lietuviškai</p> <p>Polski</p> <p>Română</p> <p>Русский язык</p> <p>Srpski</p> <p>Slovensky</p> <p>Español</p> <p>ไทย</p> <p>Українська мова</p>
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Major Initiatives



PAPPAS STUDIES: 20-YEAR TAX BILL HISTORY

Using data amassed to date, the report documented that **property taxes rose by 99%**, while local wages increased only 57% and the cost of living increased by only 36% from 2001 to 2020.

- **Residential properties** skyrocketed 164% in Chicago, 116% in suburbs.
- **Commercial properties** jumped 81% in Chicago, 54% in suburbs.

Any taxpayer can see their own 20-year increase on cookcountytreasurer.com. Interactive maps on the website show changes by suburb or Chicago ward.



99 percent
total tax increase for all properties since 2000

PAPPAS STUDIES: 20-YEAR TAX BILL HISTORY

Your Property Tax Overview

- Overview - Payments
- Download Your Tax Bill
- Name or Address Change
- Tax Exemptions
- Delinquent Taxes
- Overpayment Refunds
- Overpayment Refund Status
- Uncashed Checks
- Taxing Districts' Financials
- Property Tax Appeal Board Decisions
- 20-Year Tax Bill History**
- Debt to Property Value

20-YEAR TAX BILL HISTORY

Property Index Number (PIN): **02-27**

[BEGIN A NEW SEARCH](#)



[Incorrect Image? Click Here.](#)

Property Location:
[REDACTED]
 PALATINE, IL 60067
Volume: 150

Mailing Information:
[REDACTED]
 PALATINE, IL 60067

[Update Your Information](#)
[Suburban Cook County Map](#)

20-Year Property Tax Bill History

Tax Year 2001:	\$3,844.61
Tax Year 2020:	\$8,378.49
Difference:	+ \$4,533.88
Percent Change:	+ 117.93%

- [Read "The Pappas Study"](#)
- [Cook County Suburbs](#)
- [Chicago by Ward - Interactive](#)

← Riverside

name
Riverside

Total Taxes Billed - Tax Year 2000
\$15,942,139

Total Taxes Billed - Tax Year 2019
\$36,112,987

Difference
\$20,170,849

Percent Change
127%

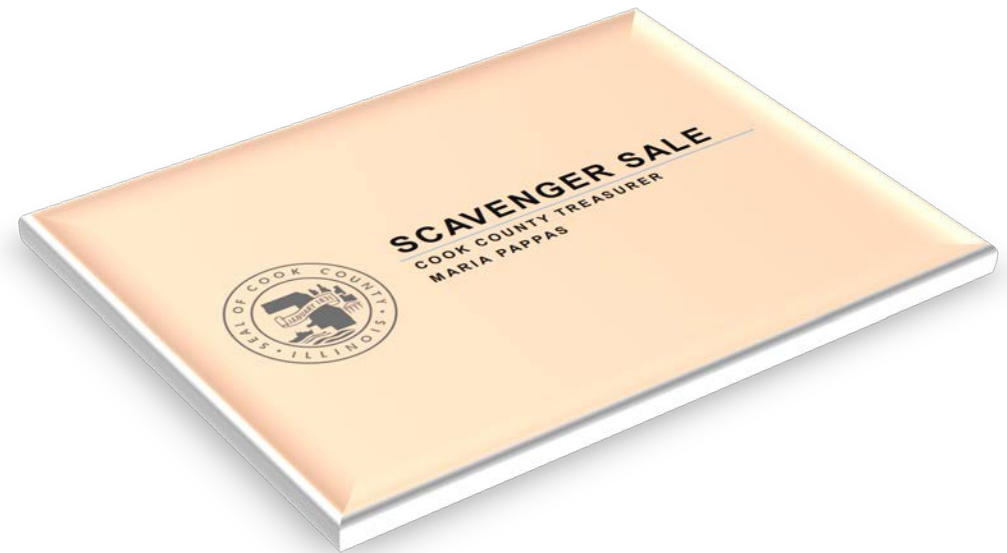
PAPPAS STUDIES: SCAVENGER SALE STUDY

A study found that the Scavenger Sale, designed to put vacant and abandoned properties back in productive use, has failed decade after decade to accomplish that goal.

Of the 51,320 properties offered at the last seven sales, 25,601 (50%) were classified as vacant lots.

Areas in Cook County that have the most delinquent properties also are:

- losing population
- have large property tax increases
- have the most violent crime



50 percent
scavenger properties that are vacant lots

PAPPAS STUDIES: SCAVENGER SALE STUDY



2007-2019 SUMMARY STATISTICS

51,320 UNIQUE PROPERTIES

- Properties have been listed multiple times at the seven Scavenger Sales between 2007 and 2019. There have been **145,030 total listings** for the seven sales.
- The 145,030 figure translates into **51,320 actual, unique properties** because many are offered at multiple Scavenger Sale years.
- Of the 51,320 unique properties:
 - **25,601 are vacant lots**
 - **21,171 are residential properties**
 - **4,548 are commercial/industrial properties**

Classification	Unique Properties	Percent
Vacant Lots	25,601	49.9%
Residential	21,171	41.2%
Commercial/Industrial	4,548	8.9%
Total	51,320	

PAPPAS STUDIES: 50 LARGEST TAX INCREASES SINCE 2000

Another study in January 2021 disclosed the Top 50 Property Index Numbers (PINs) with the largest tax increases from 2000 to 2019 in Chicago and the suburbs, for both residential and commercial property.

The study found that some properties, in gentrifying neighborhoods, saw increases by as much as 2,000%.

The bill for a condominium on East Lake Shore Drive in Chicago jumped 1,890%, from \$6,700 to nearly \$134,000.

A two-story house in suburban Winnetka saw a 1,174% tax increase, from \$53,000 to \$675,000.




99 percent
total tax increase for all properties since 2000

PAPPAS STUDIES: 50 LARGEST TAX INCREASES SINCE 2000



TOP 5 CHICAGO RESIDENTIAL INCREASES

Sorted by % Change – Property Taxes Billed – Tax Years 2000 – 2019

#1	2 nd Ward – Ald. Brian Hopkins	#2	1 st Ward – Ald. Daniel La Spata	#3	2 nd Ward – Ald. Brian Hopkins
					
PIN	17-03-208-034-1011	PIN	17-06-216-131-1006	PIN	17-03-208-034-1001
Property Location	East Lake Shore Drive	Property Location	West Evergreen Avenue	Property Location	East Lake Shore Drive
Classification	2-99 Condominium	Classification	2-99 Condominium	Classification	2-99 Condominium
2000	\$2,199.25	2000	\$451.47	2000	\$6,731.71
2019	\$47,782.7	2019	\$9,085.02	2019	\$133,954.83
Change	\$45,583.45	Change	\$8,633.55	Change	\$127,223.12
% Change	2,073%	% Change	1,912%	% Change	1,890%

The Pappas Study - 20 Year Property Tax Study

PAPPAS STUDIES: VOTER TURNOUT 2011-2020

The Voter Turnout figures show only about one-quarter of all citizens eligible to vote actually cast ballots in most elections.

Since 2011:

- **Only 28.7% of the City of Chicago** voting-age population has cast ballots in elections.
- In **suburban Cook County, only 26.4%** of the voting-age population has cast ballots.



25 percent

approximate voting-age population that votes

PAPPAS STUDIES: VOTER TURNOUT 2011-2020



VOTING STATISTICS IN COOK COUNTY

City of Chicago

Election Year/Type	Voting Age Population	Voter Turnout	Turnout Compared to Voting Age Population
2020 Primary*	2,143,207	575,985	26.90%
2019 Runoffs	2,143,207	526,886	24.6%
2019 General	2,143,207	560,701	26.2%
2018 General	2,141,930	912,061	42.6%
2018 Primary	2,141,930	575,985	26.9%
2016 General*	2,119,647	1,115,664	52.6%
2016 Primary*	2,119,647	810,823	38.3%
2015 Runoffs	2,114,241	592,524	28.0%
2015 General	2,114,241	483,700	22.9%
2014 General	2,102,271	668,033	31.8%
2014 General	2,102,271	226,309	10.8%
2012 General*	2,080,903	1,028,870	49.4%
2012 Primary*	2,080,903	315,154	15.1%
2011 General	2,068,768	594,734	28.7%
2011 Runoffs	2,068,768	114,691	5.5%
Grand Total	31,685,141	9,102,120	28.7%

Suburban Cook County

Election Year/Type	Voting Age Population	Voter Turnout	Turnout Compared to Voting Age Population
2020 Primary*	1,909,961	461,966	24.20%
2019 Consolidated	1,909,961	225,973	11.8%
2018 Primary	1,921,364	450,143	23.4%
2018 General	1,921,364	883,457	46.0%
2017 Consolidated	1,928,696	272,610	14.1%
2016 Primary*	1,921,268	701,525	36.5%
2016 General*	1,921,268	1,089,840	56.7%
2015 Consolidated	1,923,018	201,180	10.5%
2014 Primary	1,917,928	232,088	12.1%
2014 General	1,917,928	696,403	36.3%
2013 Consolidated	1,911,086	275,637	14.4%
2012 Primary*	1,890,123	329,537	17.4%
2012 General*	1,890,123	1,001,693	53.0%
2011 Consolidated	1,875,472	233,350	12.4%
Grand Total	26,759,560	7,055,402	26.4%

*Indicates Presidential Election

PAPPAS STUDIES: DEBT STUDY

Since 2009, the office has collected debt figures for 547 local governments in Cook County that set 2,200 different taxing district levies. **Total debt in Cook County is \$153.4 billion.**

From 2016 to early 2021, the total debt grew by \$22.8 billion (16.6%). During that same period, the consumer price index (CPI) in the Chicago region grew by just 8%.

Found that dozens of local governments had pensions funded at levels well below 80%, with some falling below 30%. Much of the debt is rooted in unfunded pension liabilities.

Functionality now on cookcountytreasurer.com allows owners to see the total amount of local government debt attributed to a property.



\$153.4 billion

total debt of the 547 primary taxing agencies


PAPPAS STUDIES: DEBT STUDY

Property owners can see the level of debt attributed to their property at cookcountytreasurer.com.

At the time of the study, the Willis (Sears) Tower carried a **total debt of 45.6% of its property value**.

TAXING DISTRICT DEBT ATTRIBUTED TO YOUR PROPERTY

Property Index Number (PIN): 17-16-216-009-0000



17162160090000 07/02/2007

Property Location:
233 S WACKER DR
CHICAGO, IL 60606-7147

Mailing Information:
PROPERTY TAX
P O BOX A-3879
CHICAGO, IL 60690-3879

[Update Your Information](#)

Total Taxing District Debt Attributed to Your Property:	\$317,715,721
Property Value:	\$696,999,996
Total Debt % Attributed to Your Property Value:	45.6%

PAPPAS STUDIES: TAX YEAR 2020 TAX BILL ANALYSIS

In August 2021, the office released a first-of-its-kind analysis of nearly 1.8 million bills.

Taxes billed for Tax Year 2020 totaled \$16.1 billion, an increase of **\$534 million**, or **3.4%**, from the prior year.

- **Commercial property** was billed more than \$7 billion, an increase of \$410 million, or 6.2%, from the prior year.
- **Residential property** was billed \$8.9 billion, an increase of \$114 million, or 1.3%, from the prior year.

The biggest tax bill increases occurred primarily in financially struggling Black and Latino communities.

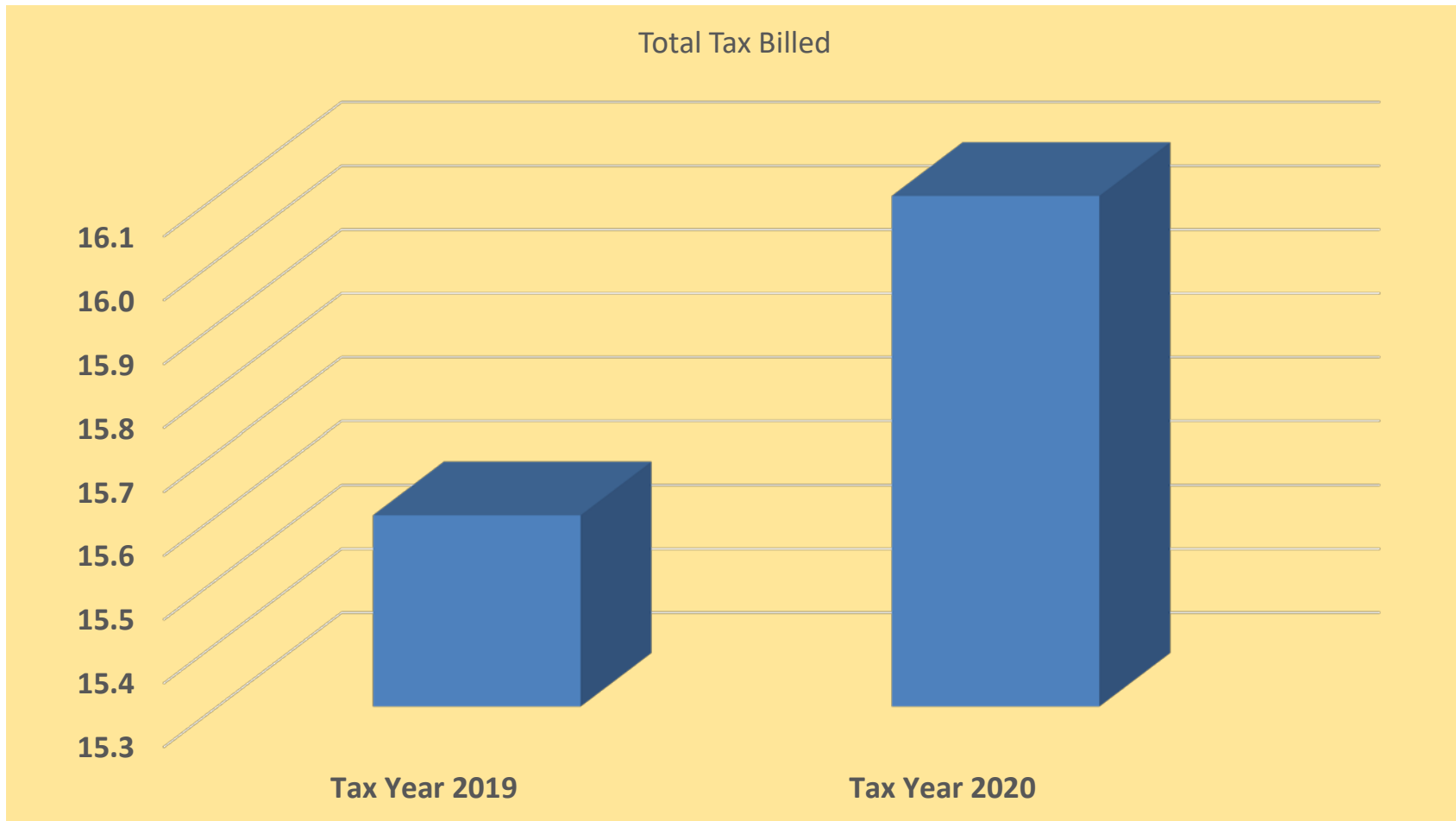


\$16.1 billion

total billed for tax year 2020, payable in 2021

PAPPAS STUDIES: TAX YEAR 2020 TAX BILL ANALYSIS

Tax Year 2020 Total Property Taxes Billed in Cook County – (Payable in 2021)



Tax Year 2020 increase from 2019: 3.425%

PAPPAS STUDIES: MAPS OF INEQUALITY: FROM REDLINING TO URBAN DECAY AND THE BLACK EXODUS

The office released a study in July 2022 that details how federal government-sanctioned housing discrimination from the 1940s brought about urban decay and the ensuing exodus of Blacks from Chicago and other major U.S. cities.

Vacant and abandoned properties in the Chicago area fall almost exclusively in areas where majority Black, majority Latino or majority-minority populations are declining.

The Treasurer's Office makes several recommendations, including replacement of the Scavenger Sale with a fairer, more effective system of restoring distressed properties to productive use.

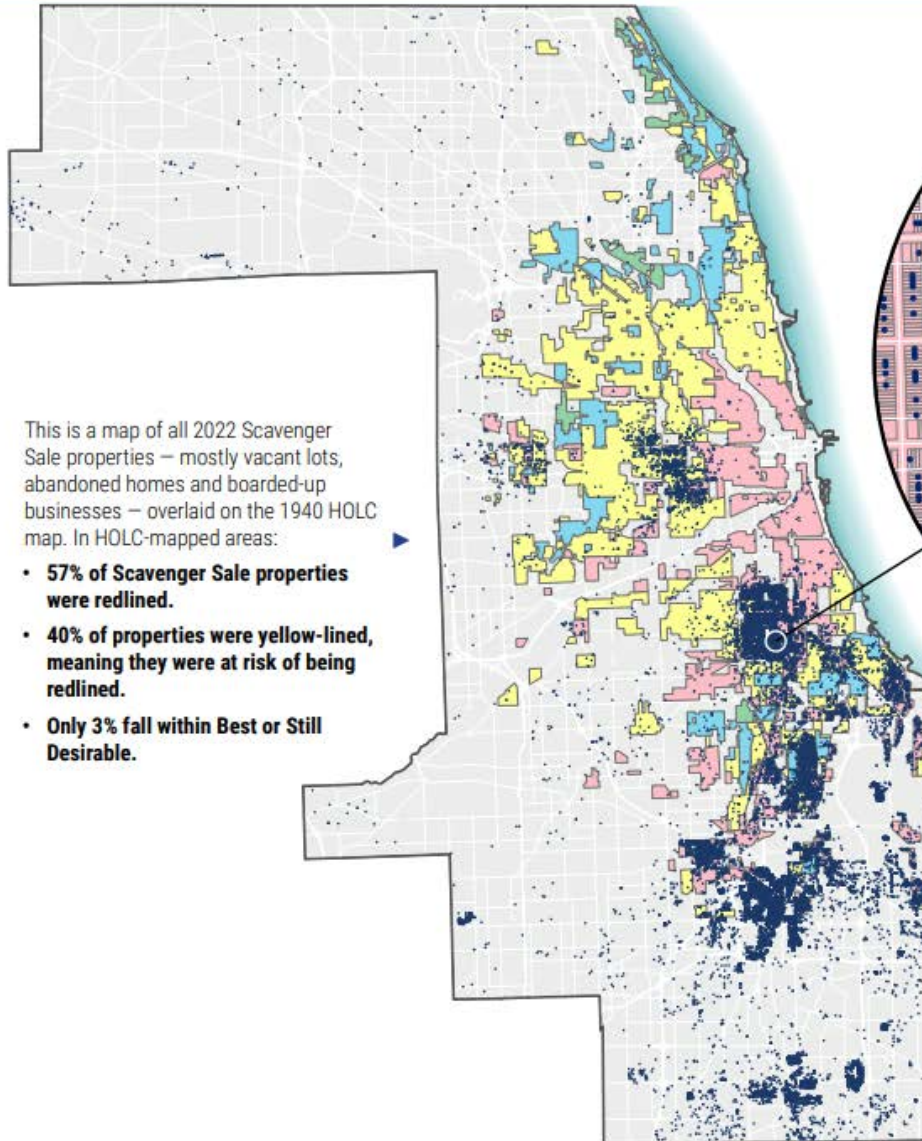


14,085

properties offered at 2022 Scavenger Sale, out of 27,358 total, located in redlined boundaries of 1940 federal map

PAPPAS STUDIES: MAPS OF INEQUALITY: FROM REDLINING TO URBAN DECAY AND THE BLACK EXODUS

2022 Scavenger Properties in Cook County



This is a map of all 2022 Scavenger Sale properties – mostly vacant lots, abandoned homes and boarded-up businesses – overlaid on the 1940 HOLC map. In HOLC-mapped areas:

- **57% of Scavenger Sale properties were redlined.**
- **40% of properties were yellow-lined, meaning they were at risk of being redlined.**
- **Only 3% fall within Best or Still Desirable.**

Each dot represents one of the 27,358 properties offered at the 2022 Scavenger Sale.

• Scavenger Properties

HOLC Grades

- | | |
|--------------------------|--------------------|
| A Best | C Declining |
| B Still Desirable | D Hazardous |

PAPPAS STUDIES: SALE IN ERROR STUDY

In October 2022, the office released a unique study showing how wealthy investors from around the country have exploited a loophole in Illinois' property tax law to make millions of dollars in profits largely at the expense of poor Black and Latino communities.

The loophole can be found in an arcane subsection of the property tax law that tax investors had helped rewrite for their benefit.

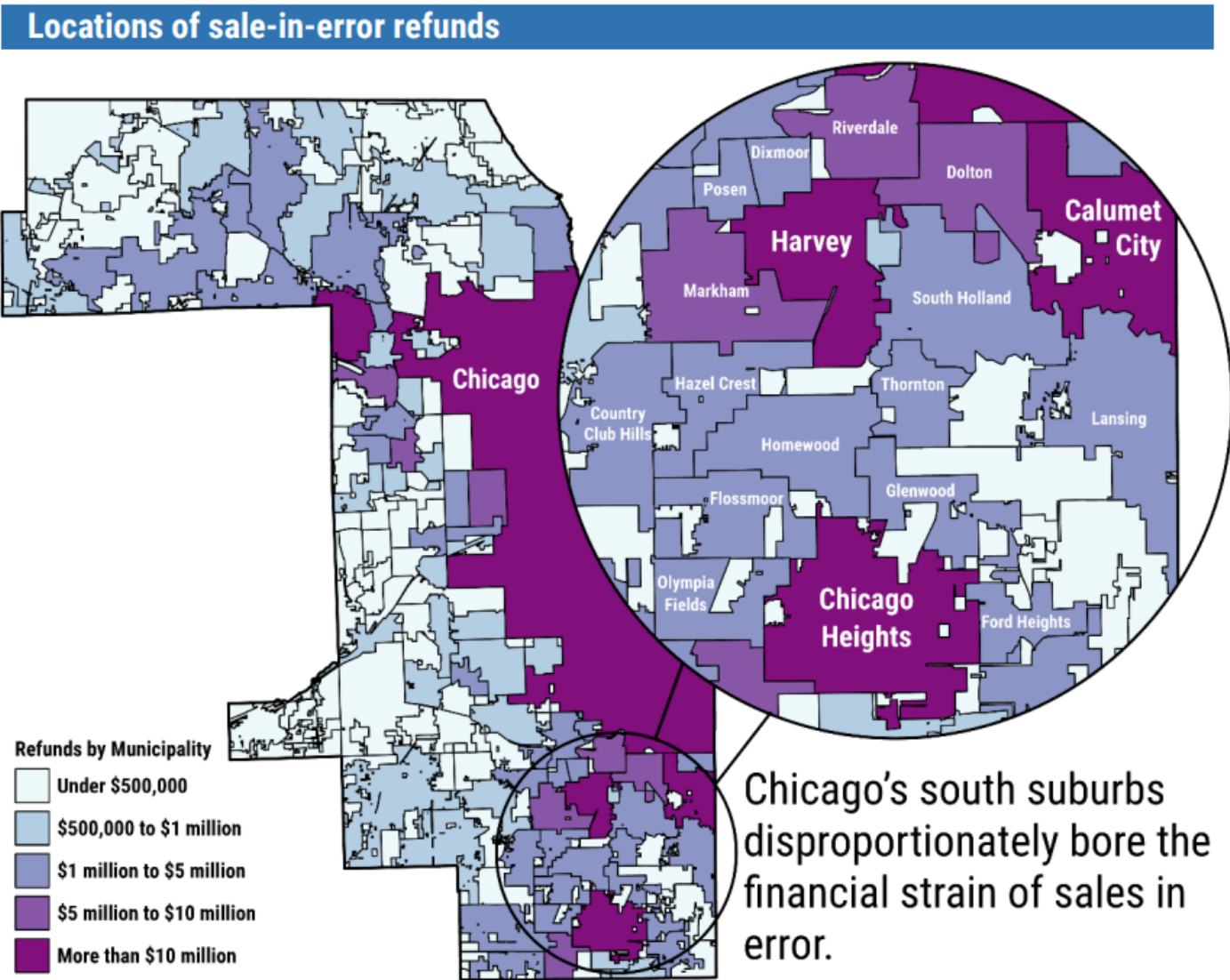
The Treasurer's Office called for state law be revamped and that county agencies tighten up their own procedures to reduce tax investors' profits.



\$277.5 mil

Total amount of money investors have drained from Cook County municipalities during the past seven years

PAPPAS STUDIES: SALE IN ERROR STUDY



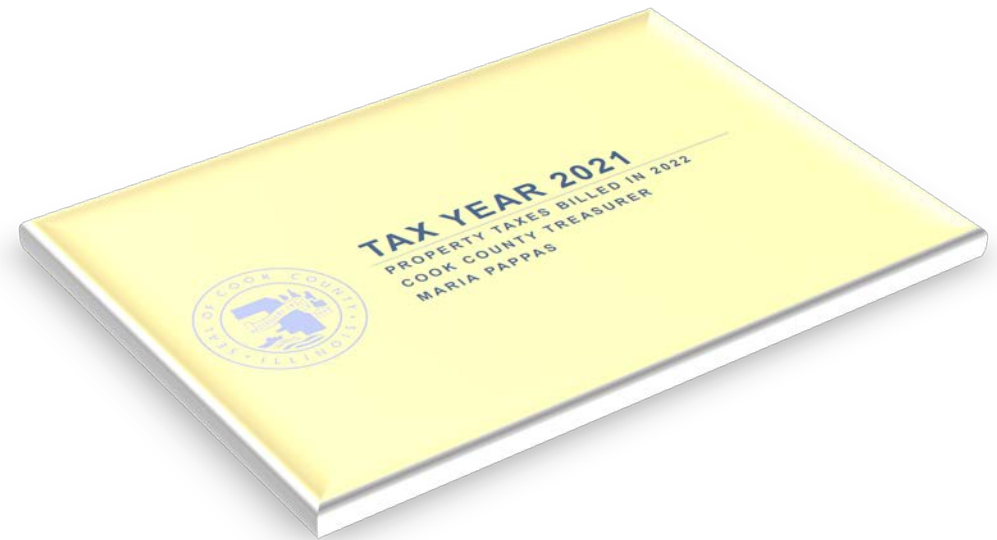
PAPPAS STUDIES: TAX YEAR 2021 TAX BILL ANALYSIS

Prior to the release of the 2021 Second Installment tax bills, the office released its analysis of nearly 1.8 million bills.

Taxes billed totaled \$16.8 billion, an increase of **\$614 million, or 3.8%**, from the prior year.

- **Homeowners were billed 53.6%** of the rise, while **businesses 46.4%**.
- The median tax bill for **homeowners in Chicago went up nearly 8%**.

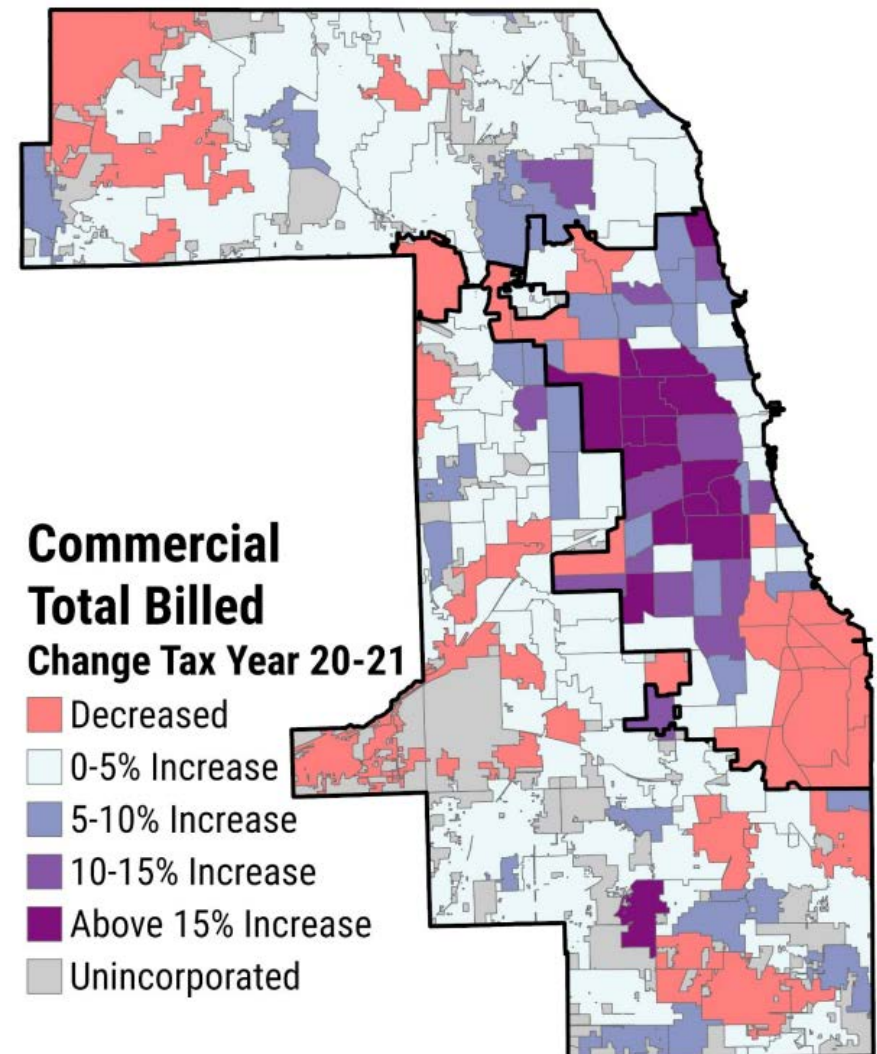
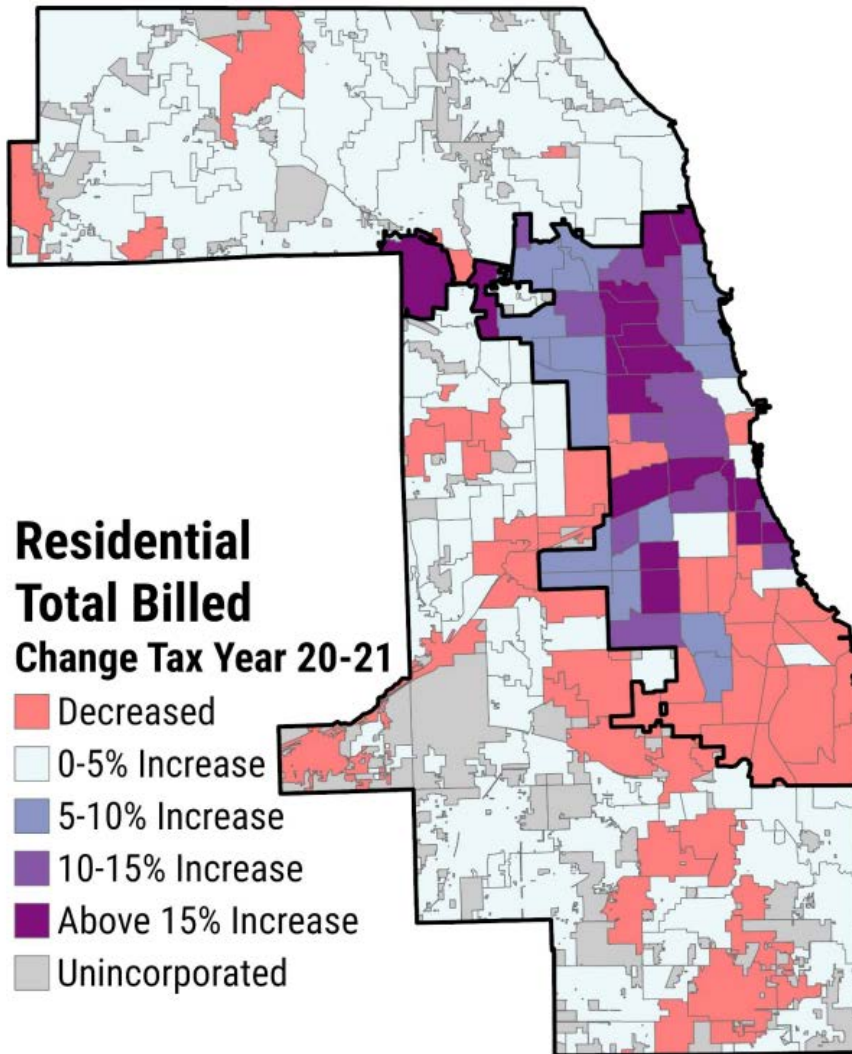
This new levy recapture law **added \$131 million to tax bills** across Cook County.



\$16.7 billion

total billed for tax year 2021, payable in 2022

PAPPAS STUDIES: TAX YEAR 2021 TAX BILL ANALYSIS



PAPPAS STUDIES: FISCAL 2021 DEBT REPORT

The local government debt reported to the Treasurer's Office reveal modest debt growth from fiscal 2020 to 2021 under extraordinary circumstances: a once-in-a-generation investment market for government worker pension funds amid an influx of massive pandemic aid from the federal government.

This report found that overall **local government debt in Cook County rose 1.6% to \$160.5 billion from fiscal 2020 to 2021** — a modest increase held in check by the exceptional investment performance of the pension funds.

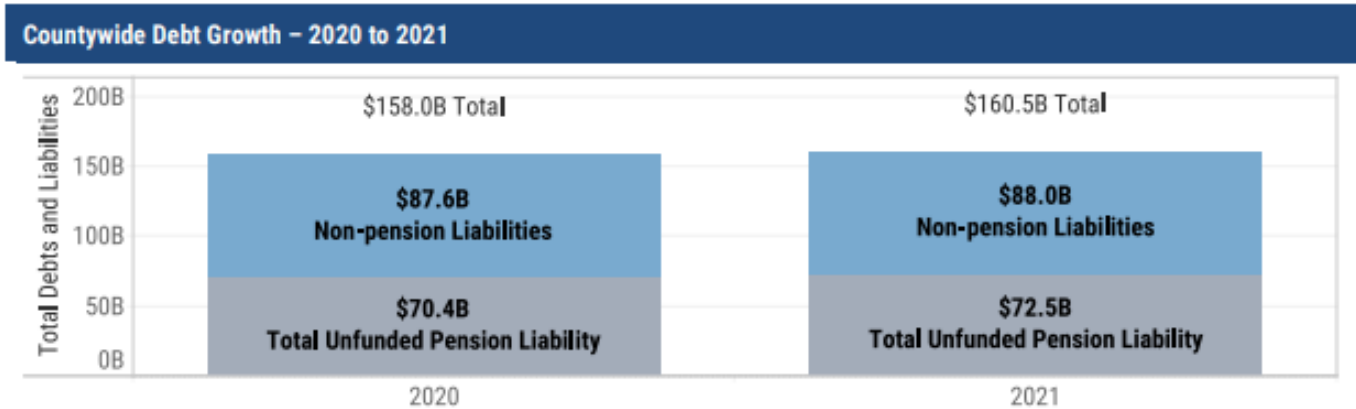


\$160.5 billion

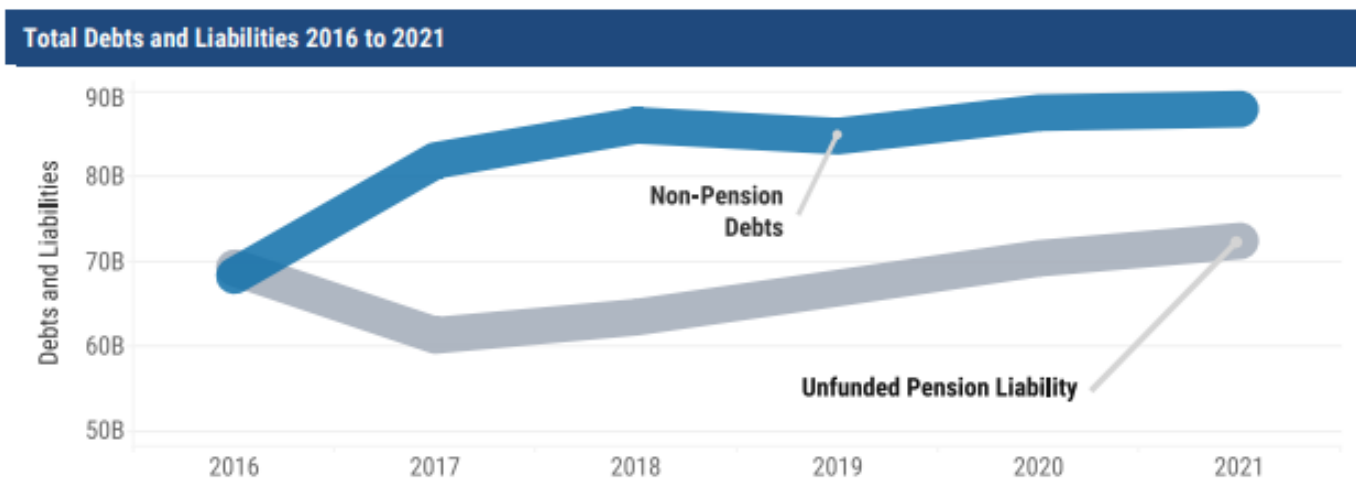
total debt of the 547 primary taxing agencies

PAPPAS STUDIES: FISCAL 2021 DEBT REPORT

The bar chart below shows how much total debt grew across the county from fiscal 2020 to 2021, with most of the increase accounted for by growing levels of unfunded pension liabilities.



The chart below shows how both borrowing debt and unfunded pension liability debt grew over five years, from fiscal 2016 to fiscal 2021.

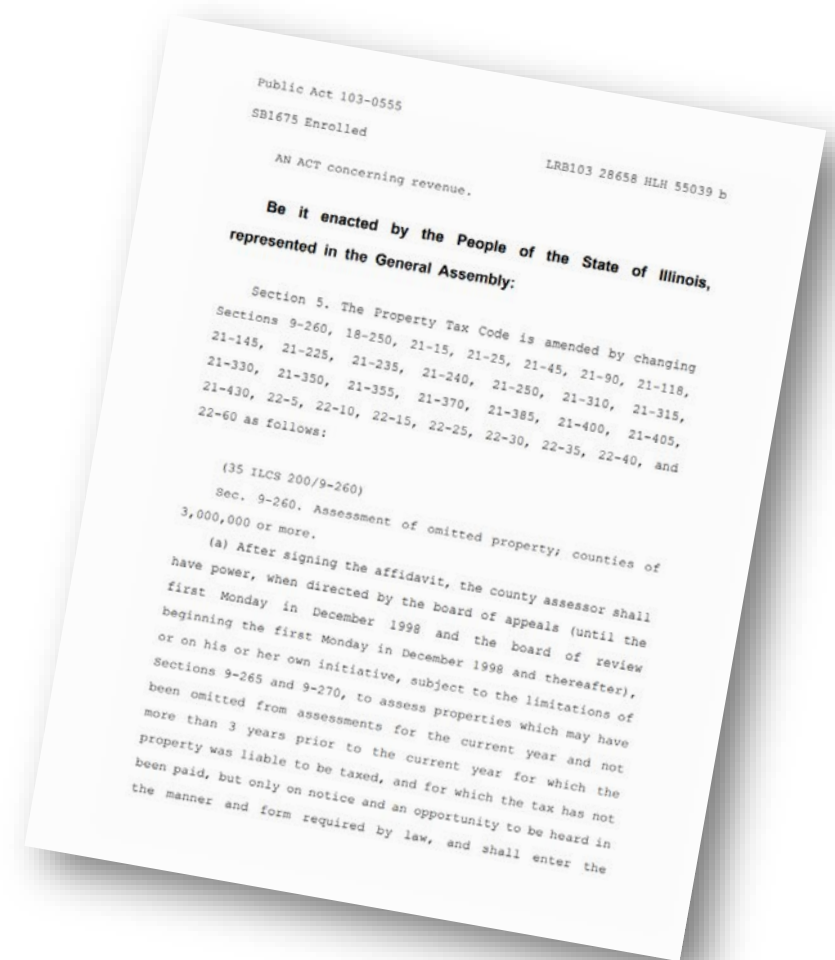


PROPERTY TAX REFORM LEGISLATION

In 2023, Treasurer Pappas led reforms to change the Illinois Property Tax Code to fix racial inequities and abuses in the property tax system that were spotlighted in two studies issued by the Treasurer's "think tank" research unit. On August 11, 2023, Public Act 103-0555 became law.

The legislation has three key components:

- **Slashes in half interest rates on late payments - from 18% to 9% per year** - which will save homeowners and businesses an estimated \$25 million to \$35 million a year, with most savings realized in Black and Latino communities.
- **Closes loopholes** that have allowed tax buyers - mostly hedge funds, private equity firms and lawyers - to drain \$40 million each year from governments serving mostly Black and Latino residents.
- **Provides new tools to put chronically tax delinquent properties into the hands of municipalities**, local developers and nonprofit organizations so the properties may be more quickly put back to use.



COMMUNITY NEWS ENGAGEMENT

The communications unit of the Treasurer's Office in September 2023 launched a new initiative to help connect homeowners with refunds and raise awareness about other services.

Seven community news outlets began running the biweekly column that share stories of how refunds obtained as a result of outreach to people in Black and Latino communities has improved their lives.

The "Your Property Taxes with Cook County Treasurer Maria Pappas" column appears in [Village Free Press](#), [Suburban Chicagoland](#), [Inside Online](#), [Des Plaines Valley News](#), [Journal & Topics](#), [Lawndale News](#) and the [Homewood-Flossmoor Chronicle](#).

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YOUR PROPERTY TAXES

Pappas Helps Phone Bank Caller Receive Whopping \$11,870 Property Tax Refund

By MARIA PAPPAS
Cook County Treasurer

Helping taxpayers obtain refunds for property tax overpayments is one of the most rewarding parts of my job as Cook County treasurer. My office recently helped a south suburban resident receive one of the largest refunds we've ever returned to a homeowner: \$11,870.

Shenika Clemons, 32, pays high taxes on her Dulton home. With an assessed market value of \$133,880 and a 22.9% tax rate, her 2021 property taxes were a staggering \$9,220.

Last December Clemons was watching ABC7's coverage of my office's phone bank to help callers find out if the county owes them money. Clemons learned she was entitled to homeowner and persons with disabilities exemptions for the past four tax years.

"I didn't know I qualified," Clemons told me during a recent episode of my weekly "Black Houses Matter" radio show, which airs 11:30 a.m. to noon Mondays on WVON-AM 1690.

We helped Clemons obtain missed-exemption refunds of \$2,848 for the 2021 tax year, \$2,646 for 2020, \$3,526 for 2019 and \$2,848 for 2018. That's a grand total of \$11,870.

Clemons is entitled to a persons with disabilities exemption because she has neuropathy, a condition that affects the nervous system. She uses a cane to walk and thanks to physical therapy no longer has to use a walker or wheelchair. She is a single mother who receives Social Security and cares for her 2-year-old son.



Pappas

"The money I get from disability is the equivalent of what I pay in property taxes," Clemons told ABC7, who featured her in a recent report.

My office and ABC7 recently held our eighth Our Homes Matter phone bank. Clemons learned from my staff she might be eligible for refunds when she called during ABC7's coverage of the seventh phone bank last December.

On Sept. 14 this year, our phone bank helped hundreds of taxpayers identify an additional \$2.6 million in potential refunds, bringing the total figure of all eight phone banks to more than \$31.5 million.

Although phone banks provide a great way to learn about potential refunds for overpayments or missed exemptions, there's no need to wait for the next one. At any time homeowners can visit cookcountytreasurer.com and click on the purple box that says, "Your Property Tax Overview."

When you enter your address or Property Index Number (PIN), a picture of your property should appear. Follow the instructions on the page to find out whether you are owed money.

Clemons told me she used half of her refund to pay bills. She also bought an outdoor hibachi grill and held a backyard birthday party for her toddler son. She is saving the rest.

"Half of it is going toward paying the next tax bill," she said.

As soon as my office receives figures from other agencies, we will mail second installment bills for the 2022 tax year on or about Nov. 1. This year's due date will be Dec. 1.

PAPPAS PORTAL NEWSLETTER LAUNCHED

The research unit in early 2023 launched the Pappas Portal, a newsletter with insights from the Treasurer's Office.

- The first edition examined disparities in tax collection rates and found that property tax collection rates varied among Cook County municipalities from 29% to 99%. Most communities collect nearly all the taxes levied upon property owners, though collection rates are alarmingly low in many south suburban municipalities, the researchers found.
- The research unit analyzed debt for the 2021 tax year and released its findings through the Pappas Portal newsletter.
- The Treasurer's Office in August 2023 released the guide, "How the Illinois Property Tax System Works." It explains in simple terms how Illinois relies more heavily than other states on property taxes to fund education and other services.



OUTREACH VIDEOS

The Treasurer's Office produced **videos in six languages** to instruct taxpayers about using their address to search the Treasurer's website to discover if they are owed refunds for past overpayments or missed exemptions.

The videos are in **English, Spanish, Polish, Mandarin, Cantonese and Arabic.**

The Treasurer's Office held several outreach events throughout 2023 to unveil the videos and encourage taxpayers to utilize multilingual services available to them.



New Informational Videos

ENGLISH SPANISH POLISH

CANTONESE MANDARIN ARABIC

Do You Have Money Coming Back on Missing Exemptions or Refunds?

Videos will show you how to check your property, now available in six languages.

ABC7 PHONE BANKS

Treasurer Pappas conducted **eight** “Our Homes Matter” phone banks with **ABC7’s Samantha Chatman** to help taxpayers apply for refunds between March 2021 and September 2023.

The most recent phone bank on Sept. 14, 2023 helped callers identify an additional \$2.6 million in refunds, bringing **the total amount of refunds as a result of phone banks to more than \$31.5 million.**



Phone Bank Date	Total Refunds
March 11-17, 2021	\$12,705,464
May 12, 2021	\$2,823,097
June 16, 2021	\$1,724,175
September 21, 2021	\$2,304,900
December 9, 2021	\$3,537,049
June 15, 2022	\$3,316,007
December 14, 2022	\$2,526,335
September 14, 2023	\$2,621,630
Total	\$31,558,657

\$31.5 million
total refunds from Treasurer’s Office phone banks

BLACK AND LATINO HOUSES MATTER

Treasurer Maria Pappas launched an initiative in March 2020 to directly reach and assist homeowners in Black and Latino areas of Cook County.

The initiative includes a weekly 30-minute “Black Houses Matter” radio show on WVON-AM 1690.

“Latino Houses Matter” debuted in October 2023 on WRLL-AM 1450.

During each of the shows, Treasurer Pappas discusses the program and takes calls from taxpayers owed a tax refund or missing a property tax exemption.

The office continues to work with community leaders, ethnic groups, aldermen and other elected officials to help preserve homeownership and create opportunities for generational wealth-building.



BLACK HOUSES MATTER

Black Communities – Refunds Issued		
Municipality	Total Refunded 3/13/2020 - 09/29/2023	
	# of Refunds Issued	\$ Value of Refunds Issued
Bellwood	2,975	\$7,274,899
Broadview	1,547	\$4,614,947
Burnham	556	\$2,960,352
Calumet City	5,172	\$16,642,732
Calumet Park	1,266	\$1,892,210
Chicago (Majority Black Wards)	96,373	\$119,724,168
Country Club Hills	2,385	\$12,106,263
Dixmoor	338	\$835,222
Dolton	3,756	\$7,217,917
East Hazel Crest	365	\$812,550
Flossmoor	1,232	\$4,048,908
Ford Heights	157	\$372,706
Glenwood	1,211	\$2,578,446
Harvey	3,183	\$5,356,010
Hazel Crest	1,948	\$3,752,477
Lynwood	1,679	\$2,058,545
Markham	2,491	\$4,976,829
Matteson	2,280	\$7,191,077
Maywood	2,498	\$5,844,353
Olympia Fields	856	\$2,976,151
Park Forest	3,131	\$7,835,410
Phoenix	302	\$277,983
Richton Park	1,642	\$4,334,173
Riverdale	1,752	\$3,403,670
Robbins	518	\$529,730
Sauk Village	1,247	\$2,067,831
South Holland	3,564	\$10,676,674
TOTAL	144,424	\$242,362,234

LATINO HOUSES MATTER

Latino Communities – Refunds Issued		
Municipality	Total Refunded 3/13/2020 - 09/29/2023	
	# of Refunds Issued	\$ Value of Refunds Issued
Bensenville	80	\$637,374
Berwyn	4,645	\$11,177,525
Blue Island	2,254	\$6,665,200
Cicero	4,859	\$14,161,334
Chicago (Majority Latino Wards)	40,557	\$55,176,876
Franklin Park	2,677	\$11,039,201
Lyons	1,282	\$3,159,109
Melrose Park	2,234	\$8,748,334
Northlake	1,134	\$5,700,584
Posen	723	\$1,039,910
Stickney	629	\$1,426,112
Stone Park	531	\$1,027,298
Summit	1,215	\$3,477,352
TOTAL	62,820	\$123,436,209

STOP TAXPAYER OVER PAYMENT SYSTEM (STOPS)

STOPS was created by the Treasurer's Office to prevent the double payment of taxes and automatically return the second (duplicate) payment to the taxpayer.

If a payment is stopped, the payer is notified. The payer is given the opportunity to resubmit payment only if legally responsible. When this occurs, the first payee is authorized to receive a refund.

Nearly 123,000 payments (almost \$623 million) that would have been issued as refunds have been stopped and returned since November 2010. Before STOPS, those payments would have been accepted and the payer required to request a refund.

Additional website enhancements were introduced in July 2019 to display pending payment information, an additional safeguard against overpayments.

\$623 million
duplicate payments stopped from taxpayers

Tax Year	Quantity	Dollar Amount
2022*	1,543	\$15,189,867
2021	5,701	\$67,506,622
2020	11,972	\$67,342,459
2019	18,325	\$89,700,973
2018	5,405	\$28,148,259
2017	7,050	\$45,746,948
2016	6,946	\$34,948,957
2015	7,001	\$29,911,317
2014	10,401	\$45,920,361
2013	7,039	\$30,626,258
2012	13,123	\$54,940,477
2011	6,941	\$32,937,220
2010	12,019	\$51,541,178
2009	9,430	\$28,024,221
Total	122,896	\$622,485,117

*Through October 1, 2023.

Automation Projects

Payments



AUTOMATION PROJECTS – PAYMENTS

In 1998, there were two payment options: mail and in-person at one of six office locations. Now, there are nine payment options.

1998

2 PAYMENT METHODS:

- Mail to Treasurer's Office
- In-Person at Treasurer's Office (6 Offices)

2024

9 PAYMENT METHODS:

- Mail to Lockbox
- In-Person at Chase (Nearly 400 Locations)
- In-Person at Community Banks (163 Locations)
- In-Person at Treasurer's Office (1 Office)
- Wire Payments by Third Party Agents
- ACH Payments by Third Party Agents
- Online (Internet)
- Credit Card (Internet)
- Subsequent Taxes by Tax Buyers (Internet)

AUTOMATION PROJECTS – PAYMENTS

Lockbox

In 1999, the Treasurer’s Office incorporated a lockbox system for collecting and processing taxes. This has meant same-day deposits, immediate interest earnings and quicker distributions to taxing agencies.

The lockbox system eliminated the need for daily mail payments to be opened and processed individually by Treasurer’s staff.

Since 1999, **more than 12.6 million** payments have been processed by lockbox.

12.6 million

payments processed by lockbox

Tax Year	Quantity
2022*	124,145
2021	277,000
2020	344,090
2019	376,224
2018	375,609
2017	378,926
2016	469,095
2015	459,502
2014	483,973
2013	493,316
2012	495,577
2011	504,629
2010	481,173
2009	527,264
2008	493,194
2007	583,267
2006	640,139
2005	652,493
2004	704,773
2003	736,396
2002	855,683
2001	788,621
2000	752,702
1999	624,703
Total	12,622,494

*On-Time Payments through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

AUTOMATION PROJECTS – PAYMENTS

Bank Branch Payments

Cook County property tax payments are accepted at hundreds of local banks, making it convenient for taxpayers to pay.

Today, there are nearly 400 Chase banking locations in Cook County and throughout the state that accept property tax payments.

More than 16.5 million payments have been accepted at bank branches since calendar year 1999.

As a result of bank branches accepting Cook County property tax payments, the Treasurer's Office closed its five satellite offices.

16.5 million

payments accepted at bank branches

Tax Year	On-Time Payments	Late Payments	Total Payments
2022*	218,300	20,520	238,820
2021	436,587	50,378	486,965
2020	465,949	48,552	514,501
2019	505,466	42,625	548,091
2018	543,576	68,892	612,468
2017	576,236	71,112	647,348
2016	637,102	83,451	720,553
2015	738,050	91,729	829,779
2014	746,972	86,334	833,306
2013	747,895	92,575	840,470
2012	739,702	95,819	835,521
2011	739,930	102,724	842,654
2010	751,521	73,513	825,034
2009	733,239	127,947	861,186
2008	713,827	76,254	790,081
2007	727,451	85,079	812,530
2006	707,983	74,587	782,570
2005	707,640	84,223	791,863
2004	695,093	68,685	763,778
2003	668,896	60,094	728,990
2002	634,727	55,467	690,194
2001	558,546	49,828	608,374
2000	435,777	30,643	466,420
1999	302,723	19,455	322,178
1998	109,877		109,877
Total	14,843,065	1,660,486	16,503,551

*Through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

AUTOMATION PROJECTS – PAYMENTS

Community Bank Branch Payments

Cook County taxpayers may visit one of the participating local community banks to pay taxes by direct debit (electronically).

163 banking locations throughout the area accept property tax payments.

More than 111,000 payments have been accepted at these locations since 2004.

Tax Year	# of Community Bank Branches	# of Payments
2022*	163	2,372
2021	164	4,184
2020	164	4,365
2019	152	4,930
2018	106	5,140
2017	116	5,316
2016	120	5,967
2015	178	6,865
2014	194	5,484
2013	208	7,110
2012	194	7,140
2011	209	6,991
2010	209	7,222
2009	226	6,843
2008	223	6,084
2007	220	5,611
2006	216	5,342
2005	214	5,507
2004	215	4,794
2003	219	4,080
Total		111,347

*Through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

111,000
payments at community banks

AUTOMATION PROJECTS – PAYMENTS

Third Party Agent (TPA) – Wire Payments

The Treasurer's Office established a commercial wire payment system used by banks, mortgage and title companies to pay taxes instead of submitting individual checks to the office.

The prior process in the office required manual handling and deposit of individual checks.

Wire payments from Third Party Agents have totaled **more than 28.5 million** payments (**nearly \$87 billion**) since August 2003.

28.5 million
commercial user wire payments

Tax Year	Quantity	Dollar Amount
2022*	772,546	\$3,444,715,088
2021	1,503,667	\$6,173,501,389
2020	1,477,674	\$5,677,468,051
2019	1,493,768	\$5,496,221,680
2018	1,485,660	\$5,335,195,002
2017	1,453,482	\$4,949,322,628
2016	1,477,447	\$4,796,620,456
2015	1,457,321	\$4,501,362,291
2014	1,447,536	\$4,230,786,339
2013	1,458,832	\$4,214,041,154
2012	1,469,742	\$4,294,860,099
2011	1,491,680	\$4,205,521,196
2010	1,496,930	\$4,245,980,447
2009	1,478,790	\$4,092,128,626
2008	1,451,042	\$3,947,466,410
2007	1,403,129	\$3,731,088,684
2006	1,349,619	\$3,459,730,206
2005	1,291,410	\$3,106,617,529
2004	1,253,555	\$2,873,612,587
2003	1,238,729	\$2,621,405,164
2002	587,796	\$1,209,770,282
Total	28,540,355	\$86,607,415,308

*Through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

AUTOMATION PROJECTS – PAYMENTS

Third Party Agent (TPA) – ACH Payments

The Treasurer’s Office instituted a system for commercial users (banks, mortgage and title companies) to pay via ACH direct debit transactions from an online site instead of submitting individual checks to the office.

Commercial users have submitted **more than 1.1 million payments (nearly \$5 billion)** since 2007.

1.1 million

commercial user ACH direct debit payments

Tax Year	Quantity	Dollar Amount
2022*	18,081	\$146,743,522
2021	64,164	\$386,339,104
2020	87,380	\$447,107,440
2019	65,788	\$389,439,014
2018	58,438	\$332,620,702
2017	56,321	\$312,225,976
2016	55,555	\$292,408,474
2015	60,281	\$312,461,721
2014	73,251	\$327,658,628
2013	70,195	\$331,899,450
2012	84,071	\$356,061,761
2011	81,184	\$343,046,357
2010	76,612	\$279,687,650
2009	82,904	\$265,681,436
2008	87,699	\$232,692,641
2007	70,455	\$167,931,735
2006	24,182	\$55,091,532
Total	1,116,561	\$4,979,097,141

*Through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

AUTOMATION PROJECTS – PAYMENTS

Online Payments

In March 2002, the office introduced online payments for on-time payments. The office has collected **nearly 8.2 million online payments** through September 30, 2022.

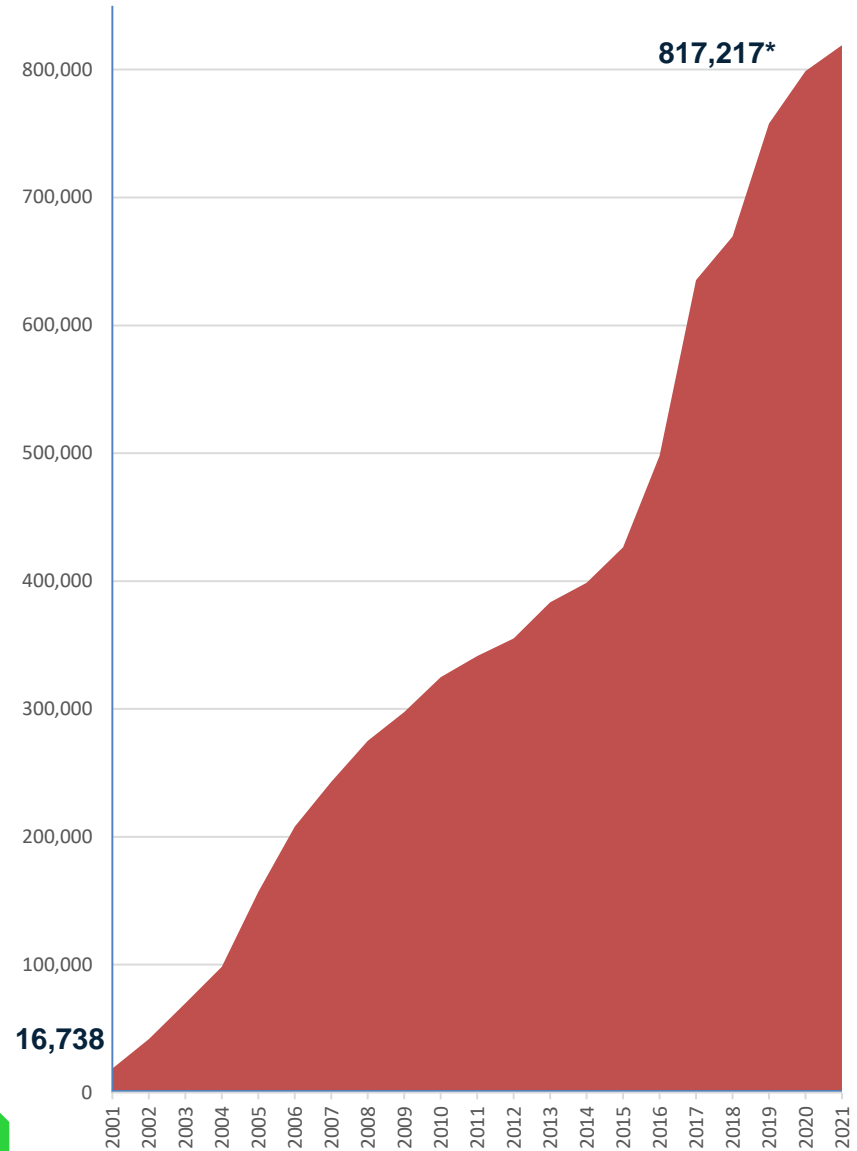
Since January 2018, there is no fee for taxpayers to make an online payment.

Online payments continue to increase year after year, especially as many taxpayers stayed home during the COVID-19 pandemic.

More than 400,000 online payments have been made in 2023 for the Tax Year 2022 1st Installment

410,229

online tax payments for TY2022 1st Installment



*Through October 1, 2023.

Note: Tax Year 2022 is not included above as only 1st Installment property taxes have been collected to date.

AUTOMATION PROJECTS – PAYMENTS

Credit/Debit Card Payments

In July 2012, the office added the option for taxpayers to pay property taxes with a credit/debit card.

Property owners may make payments via credit or debit card year-round through the online payment channel.

A total of **640,311** card payments have been made totaling **nearly \$1.5 billion**.

640,000
credit/debit card payments

Tax Year	Quantity	Dollar Amount
2022*	48,641	\$133,987,786
2021	96,872	\$239,490,399
2020	89,848	\$197,684,981
2019	86,706	\$195,886,175
2018	82,482	\$196,847,665
2017	80,628	\$212,328,627
2016	64,052	\$143,672,948
2015	35,288	\$71,712,548
2014	18,404	\$40,478,645
2013	15,920	\$34,911,745
2012	13,802	\$29,732,837
2011	7,668	\$15,360,212
Total	640,311	\$1,512,094,567

*Through October 1, 2023.

Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

AUTOMATION PROJECTS – PAYMENTS

Subsequent Tax Electronic Payment System (STEPS)

The Treasurer's Office created an online payment method for tax buyers to make tax payments on properties after the initial purchase at the Annual Tax Sale.

Since 2007, tax buyers have submitted **more than 583,037 (more than \$1.5 billion)** subsequent tax payments.

IMPORTANT NOTE:

Property owners should redeem their sold taxes as quickly as possible to avoid additional costs accruing from unpaid subsequent taxes.

Tax buyers can pay delinquent subsequent taxes following the Annual Tax Sale. Taxpayers are assessed 12 percent interest per installment per year on each tax amount paid by a buyer.

583,000

subsequent taxes paid online by tax buyers

Tax Year	Quantity	Dollar Amount
2022*	10,234	\$32,620,813
2021	23,764	\$80,387,318
2020	18,958	\$58,489,073
2019	20,958	\$63,447,301
2018	31,079	\$87,729,310
2017	32,433	\$85,077,044
2016	37,005	\$98,738,268
2015	47,936	\$120,812,504
2014	40,025	\$93,867,028
2013	40,584	\$99,123,888
2012	39,298	\$95,799,877
2011	46,068	\$124,413,038
2010	46,589	\$132,676,578
2009	44,977	\$136,854,229
2008	42,528	\$118,181,052
2007	45,984	\$106,138,464
2006	14,617	\$29,455,268
Total	583,037	\$1,563,811,054

*Through October 1, 2023.
Note: The figure for Tax Year 2022 is only for the 1st Installment property taxes.

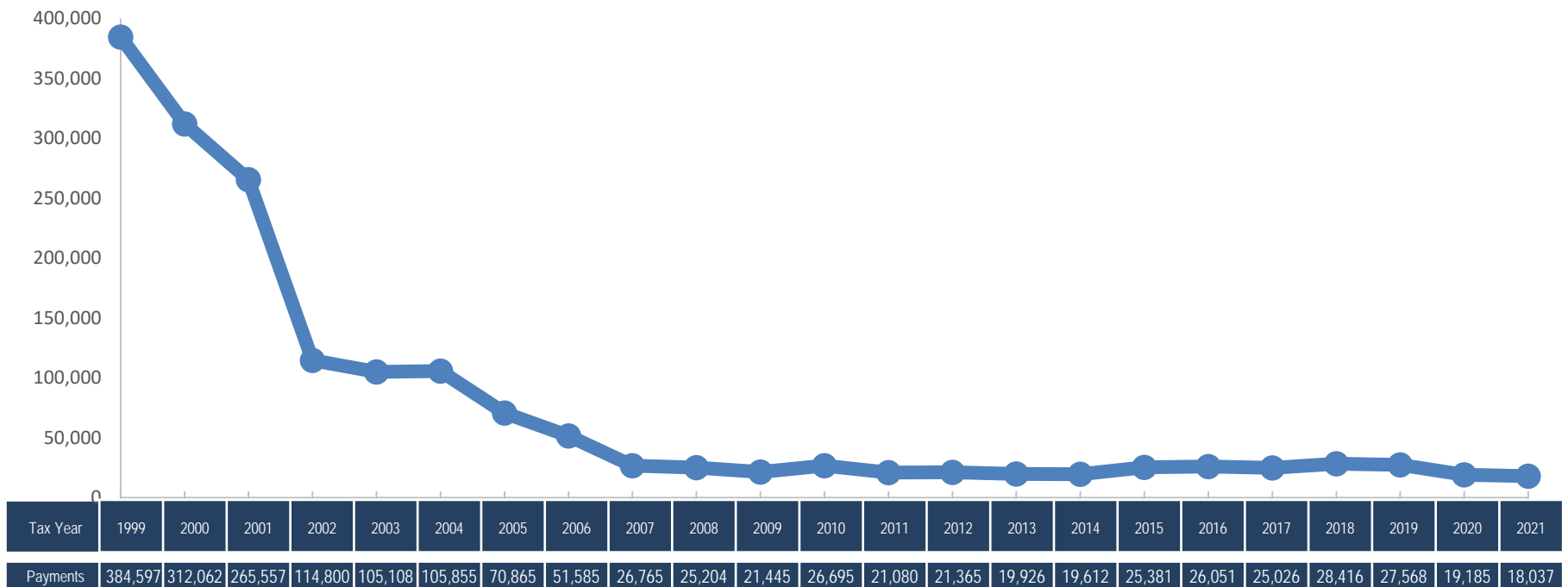
AUTOMATION PROJECTS – PAYMENTS

In-Person Payments

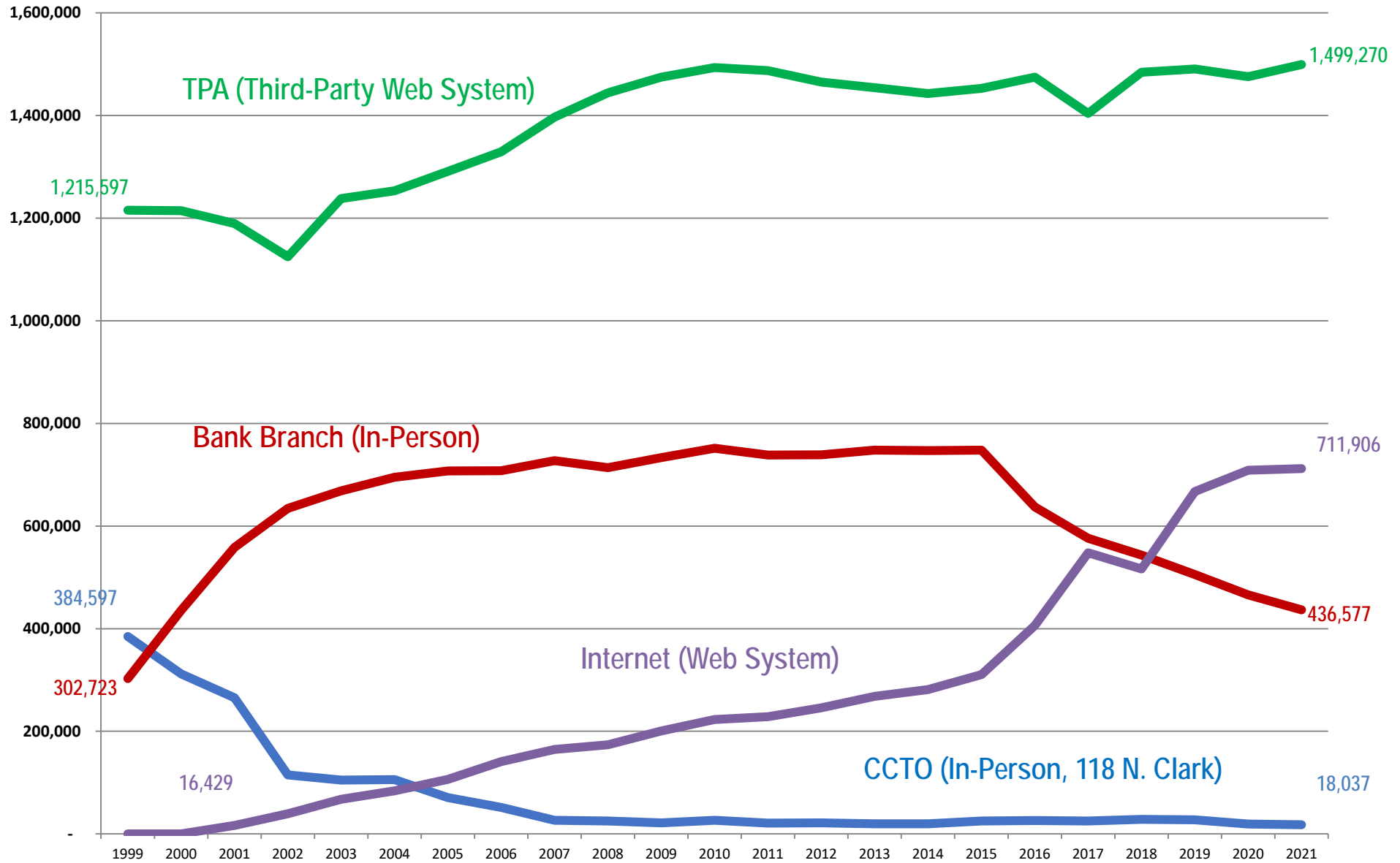
Because of the many payment options available to taxpayers, the Treasurer’s Office closed its five satellite offices at the end of 2005. The office processed more than 384,000 in-person payments in 2000.

For Tax Year 2021, in-person, on-time payments totaled **slightly more than 18,000** at the Clark Street location – accounting for just 0.60 percent of nearly 3 million total on-time payments. Tax Year 2022 is not included as only 1st Installment property taxes have been collected to date.

On-Time In-Person Payments (Satellite and Downtown Totals)



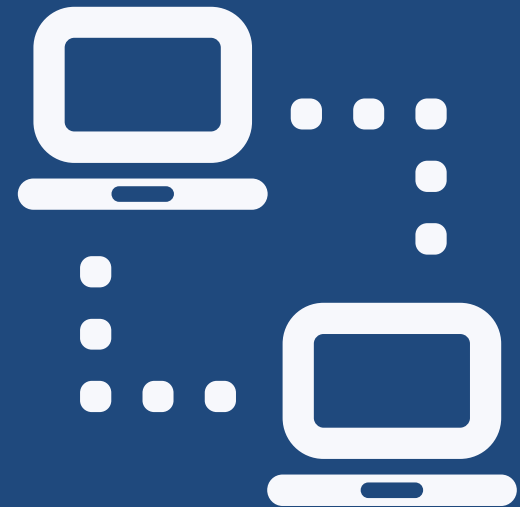
PAYMENT SOURCE TREND BY TAX YEAR (ON-TIME PAYMENTS)



On-time payments only. Tax Year 2022 is not included above as only 1st Installment property taxes have been collected to date.

Automation Projects

Systems



CUSTOMER SERVICE – EMAIL SYSTEM

The Treasurer’s Office created online functionality so taxpayers can contact us via email.

In May 2020, the Treasurer’s Office overhauled the taxpayer email system by leveraging the Salesforce platform. A number of enhancements and efficiencies were built into this updated email system.

Emails are routed to employees throughout the office to respond within three business days.

The office has received and responded to **more than 206,000** emails since 2003.

206,345
emails from taxpayers

Calendar Year	Quantity
2023*	7,159
2022	10,248
2021	12,680
2020	12,354
2019	11,925
2018	8,347
2017^	10,575
2016	3,830
2015	3,622
2014	4,372
2013	4,731
2012	6,686
2011	7,471
2010	9,658
2009	14,951
2008	16,093
2007	13,145
2006	11,681
2005	13,706
2004	15,430
2003 (Began May 2003)	7,681
Total	206,345
*Through October 1, 2023.	

^NOTE: The spike in 2017 can be attributed to **5,796 emails received in December 2017** with questions about the prepayment program and changes to federal tax laws.

CUSTOMER SERVICE – CALL CENTER

The Treasurer’s Customer Service Call Center has handled **195,743 phone calls through September 30, 2023.**

78.5% of the calls have been handled automatically by the system. **21.5%** have been answered by a Call Center employee.

In 2019, the Treasurer’s Office introduced a feature that gives callers the option to leave a message and receive a returned phone call with 24 hours.

Callers can select from English, Polish or Spanish and follow prompts to obtain specific PIN information such as amount due or refund amount available.

195,743
phone calls received in FY2023

BY THE NUMBERS



153,748

Phone calls to the Treasurer’s Office answered automatically by the system.



41,995

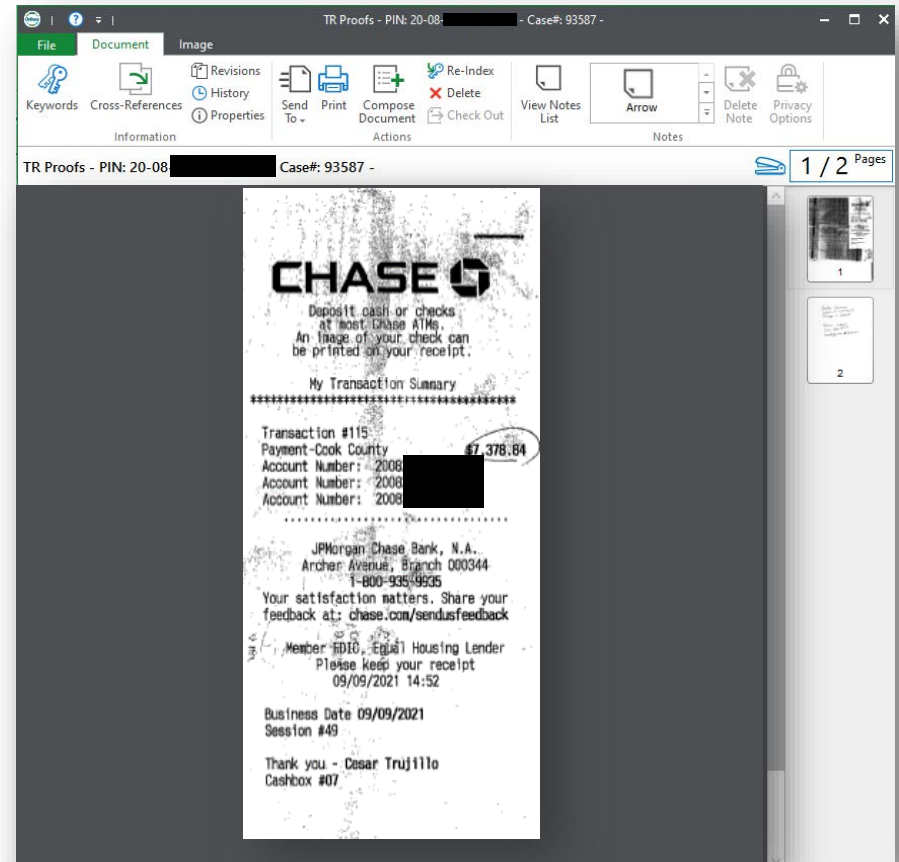
Phone calls to the Treasurer’s Office answered by a Call Center employee.

DOCUMENT IMAGING PROJECT

In 2016, the Treasurer's Office implemented the Paperless Customer Service System.

The system provides:

- Scanning, imaging, and storing of electronic documents, files and data. As a result, the office significantly reduces the need to retain hard-copy paper documents.
- Tracking of documents by Property Index Number (PIN) for quick access to information. Treasurer's Office employees provide seamless customer services.
- Notification – All requested information is emailed to the taxpayer.



DOCUMENT IMAGING PROJECT

Case Number: 93587 | PIN: 20-08-██████████ Status: Open



CUSTOMER SERVICE SYSTEM

Case Information

Case Number	Date Created	Received*
93587	9/28/2021	Walk-In
Case Status	Assigned To	Date Closed
Open		
Entered By*		
██████████		

PIN Information

PIN	Tax Year	Installment	Property Volum
20-08-██████████	2020		418
Property House	Property Direction	Property Street	Property
██████████	W	51ST	ST
Property City	Property State	Property Zip	Property Town
CHICAGO	IL	60609	LAKE

PIN RESEARCH (INTERNAL PORTAL)

The PIN Research System is an internal system used by office staff that centralizes PIN data that previously was accessible only via cumbersome stand-alone modules.

The system contains comprehensive PIN data including entire PIN Summary, mailing address, property address, exemptions, payment overview, Tax Research Cases and scanned images, such as payment coupons and checks, name/address change applications and returned certified mail images.

Cook County Treasurer's Office Maria Pappas, Treasurer

Operations Collections Refunds Tax and Scavenger Sales Information Technology Finance Legal Human Resources Administration [My Quick Links](#)

PIN Research (Property Summary)

Property Summary PIN Summary Tax Bills Image Searches Advanced Searches Elected Officials Table Searches Administrator Functions PIN Lookup

PIN: 19 - 30 - - - - Search Reset

Search results for PIN 19-30- (ALL TAX YEARS SHOWN)

W 71ST PL CHICAGO IL 60638-5904

PIN Summary	Image Searches	Advanced Searches	Advanced Tools
2022 General Tax (Balance Due)	Image Archive	Correspondence Letters	Add a New Note or Taxpayer Inquiry
2021 General Tax		STOPS Letters	Add a New Tax Research Case
2020 General Tax		Duplicate and Overpayment Refunds	Tax Bills
2019 General Tax		Returned Mail	Cook County GIS Map Viewer
2018 General Tax		Returned Mail Letters/Emails	Cook County Property Tax Portal
2017 General Tax		Sold and Forfeited Tax Status	
2016 General Tax		Tax Research Cases	
2015 General Tax		OnBase System	
2014 General Tax		Archived Records	
2013 General Tax		Notes and Taxpayer Inquiries	
2012 General Tax		Historical Summary	
2011 General Tax		Transaction History	
2010 General Tax		Name Change History	
2009 General Tax		CRM History	
2008 General Tax			
2007 General Tax			
2006 General Tax (Overpayment)			
2005 General Tax			
2004 General Tax			
2003 General Tax			
2002 General Tax			
2001 General Tax			
2000 General Tax			
1999 General Tax			
1998 General Tax			
1997 General Tax			
1996 General Tax			
1995 General Tax			
1994 General Tax			
1993 General Tax			

2,123,520
total number of unique PIN records available

PIN RESEARCH (INTERNAL PORTAL)

Comprehensive Data/Information Retained Internally for Every Property



* All physical documents are electronically imaged, added to property portal and physical document then discarded.

ELECTRONIC WARRANT BOOK

The Electronic Property Tax Warrant Book system replaced the physical Warrant Books, which serve as the official property tax records for the county.

In April 2016, the Treasurer's Office incorporated **4,765,458** individual pages from **12,011** books into the system.

The system eliminates manual posting of records because all transactions and new tax year data sets are automatically added electronically.

4,765,458

total number of pages scanned



ELECTRONIC WARRANT BOOK

[Home](#) [Contact Us](#)

Cook County Government Electronic Real Estate Tax Warrant Book



Cook County Real Estate Tax Warrant Information

Enter the Property Index Number (PIN) and the five character security code, then press ENTER or click on Search:

- - - -

[Search](#) [Reset](#)

Search results for Property Index Number (PIN) **01-01-100-000-0000**

[Available Tax Types](#)

Warrant Year: **2016** Tax Year: **2016** Tax Type: **General Tax**

Tax Status: Taxable Parcel
Volume: 001
Classification: 2-05
Tax Rate: 7.283
Tax Code: 10021

Township: Barrington

Mailing Address:
DAVID
STATION ST
BARRINGTON IL 60010

Assessed Valuation: 40,020
Equalized Valuation: 105,184
Total Tax Amount: \$7,660.55

Property Address:
STATION ST
BARRINGTON IL 60010-4207

	First Installment	Second Installment
Original Tax Amount:	\$3,841.61	\$3,818.94

[Payments](#) [Refunds](#) [Certificate of Error Credits](#) [Exemptions](#)

Refunds (data shown below has been updated as of 10/8/2021)

Installment	Refund Type	Refund Number	Tax Amount	Interest Amount	Cost Amount	Refund Date
2nd	Certificate of Error	C019416	\$364.15	\$0.00	\$0.00	08/23/2019

ANNUAL TAX SALE

The Treasurer's Office replaced the traditional outcry Annual Tax Sale auction with an automated, online auction in 2008. Tax buyer registration, collateral deposits, bidding and payments went from manually intensive processes to an online system.

Prior to this automation project, the outcry auction would take 20 days to conduct and require a staff of eight people to manage.

Now, the sale lasts just four days and takes two employees; a computer algorithm awards PINs.

Nearly 226,000 PINs have been sold through the automated sale system since 2008.

226,000

PINs sold at automated Tax Sale

Tax Year (Year Sale Held)	PINs Published/Sent Certified Notice	PINs Offered	PINs Sold
2020 (2022)	60,330	40,577	9,040
2019 (2022)	45,254	33,077	5,700
2018 (2021)	36,184	32,754	5,110
2017 (2019)	63,385	40,440	11,920
2016 (2018)	52,637	33,332	10,970
2015 (2017)	68,199	38,283	11,031
2014 (2016)	70,789	46,655	15,865
2013 (2015)	75,668	53,553	16,773
2012 (2014)	69,288	50,036	15,757
2011 (2013)	73,418	51,289	16,442
2010 (2012)	78,418	49,462	16,419
2009 (2011)	69,484	37,827	20,814
2008 (2010)	57,181	33,114	21,399
2007 (2009)	62,728	29,787	23,848
2006 (2008)	53,347	26,846	24,860
Total	936,310	597,032	225,948

ANNUAL TAX SALE

Cook County Treasurer's Office
OFFICIAL TAX SALE AUCTION SITE



COOK COUNTY TREASURER
Maria Pappas

- [home](#)
- [about us](#)
- [FAQ](#)
- [contact us](#)
- [sitemap](#)
- [logout](#)

Welcome:

Buyer Number:

BiddingRules

Bidding Rules

GetStarted

Auction Summary

Store Bids

Make Collateral Deposit

Make Payment

Annual Tax Sale Delinquency List

Results

MyAccount

Edit My Account

Collateral Refund

Advanced

Downloads

Bulk Bidding

Admin Section

JumpTo

— Change County —

Day Summary Screen

Day 1

Vol Range: 001 - 147

Total Pins in Day:	7806	Number of Pins I Won:	0
Total Pins Sold:	2,427	Total Face Amt of Pins I Won:	\$0.00
Average Interest Rate:	0.66%	Avg. Interest Rate of my Pins:	0.00%
Weighted Average Int. Rate:	0.91%	Weighted Int. Rate of my Pins:	0.00%

[\[Back to Top\]](#)

[View Details >](#)

Day 2

Vol Range: 148 - 270

Total Pins in Day:	13081	Number of Pins I Won:	0
Total Pins Sold:	3,485	Total Face Amt of Pins I Won:	\$0.00
Average Interest Rate:	0.87%	Avg. Interest Rate of my Pins:	0.00%
Weighted Average Int. Rate:	1.06%	Weighted Int. Rate of my Pins:	0.00%

[\[Back to Top\]](#)

[View Details >](#)

Day 3

Vol Range: 271 - 464

Total Pins in Day:	13121	Number of Pins I Won:	0
Total Pins Sold:	3,539	Total Face Amt of Pins I Won:	\$0.00
Average Interest Rate:	0.93%	Avg. Interest Rate of my Pins:	0.00%
Weighted Average Int. Rate:	0.73%	Weighted Int. Rate of my Pins:	0.00%

[\[Back to Top\]](#)

[View Details >](#)

TAXING AGENCY EXTRANET

The Treasurer's Office distributes billions of taxes every year to some 2,200 taxing agencies throughout Cook County. The office developed the Taxing Agency Extranet to provide taxing agencies direct access to view data reports that used to be individually printed and mailed at the Treasurer's expense.

The site allows authorized users 24-hour, online retrieval of useful information and reports:

- Record of Distribution Report
- Agency Distribution Collection Summary
- Statement of Distribution
- PIN Detail of Funds Recouped

Through October 1, 2023, there have been **184,928** visits to the site in this current fiscal year.

184,928

visits to the Taxing Agency Extranet in FY2023

The purpose of the Taxing Agency Extranet site is to provide a transparent method for local government taxing agencies to access reports, data and other useful information within the Treasurer's Office.

TAXING AGENCY EXTRANET



Cook County Treasurer's Office
MARIA PAPPAS, TREASURER

[My Reports](#) [Distribution Schedule](#) [Treasurer's Report](#) [TIF Surplus Info](#) [Liability Info](#) [User Management](#) [Agency Management](#) [Email Templates](#)

My Reports

Run Reports

The following group of reports are viewable and downloadable after you run them.

Record of Distribution Report ?

Start Date

End Date

Run

Download

Agency Tax Year Collection Distribution Report ?

Tax Year

Run

Download

Statement of Distribution Report ?

Distribution Date

Run

Download

Transparency Projects



DEBT DISCLOSURE ORDINANCE (DDO)

Approved by the County Board of Commissioners in September 2009, the Taxing District Debt Disclosure Ordinance provides extraordinary transparency in government.

The ordinance requires the county's 547 primary local governments to provide their financial data and annual financial reports to the Treasurer's Office each year including:

- Audited financial statements from their most recent audit
- Money owed (or total debts and liabilities)
- Pension and retiree health care information (including the amount promised to retirees and the amount promised that local governments do not have)

\$160.5 billion

total debt of the 547 primary taxing agencies

DEBT DISCLOSURE ORDINANCE (DDO)

MARIA PAPPAS COOK COUNTY TREASURER

[Payments](#) [Exemptions](#) [Refunds](#) [Seniors](#) [Understanding Your Taxes](#) [Tax and Scavenger Sales](#) [Foreign Language Brochures](#) [Forms](#) [About The Office](#) [News and Press Videos](#)

Your Property Tax Overview

- Overview - Payments
- Download Your Tax Bill
- Name or Address Change
- Tax Exemptions
- Sold Taxes
- Overpayment Refunds
- Overpayment Refund Status
- Uncashed Checks
- Taxing Districts' Financials
- Property Tax Appeal Board Decisions
- 20-Year Tax Bill History
- Debt to Property Value

TAXING DISTRICTS' FINANCIAL STATEMENTS AND DISCLOSURES

Property Index Number (PIN): **31-15-** BEGIN A NEW SEARCH

Below are the most recent tax bills and local government financial information for this property.

- 2022 First Installment Property Tax Bill:** Shows the debt for each taxing district, including pension obligations.
- 2022 Second Installment Property Tax Bill:** Shows the taxes imposed by each taxing district.
- Taxing Districts' Financial Statements and Disclosures:** Shows a summary of finances and links to financial statements.

[2022 First Installment Property Tax Bill](#)
 [2022 Second Installment Property Tax Bill](#)
 [Taxing Districts' Financial Statements and Disclosures](#)

Taxing Districts Data Viewer:

- Summary Financial Report:** Click a taxing district name to see a summary of its financial information.
- Complete Financial Report:** Click on view to see the taxing district's complete annual financial report.

MISCELLANEOUS TAXES

- [South Cook Mosquito Abatement Harvey](#)
- [Metro Water Reclamation Dist of Chicago](#)
- [Matteson Area Public Library District](#)

SCHOOL TAXES

- [Prairie State Comm College 515 Chgo Hts](#)
- [Rich Township High School District 227](#)
- [Matteson School District 162](#)

MUNICIPALITY/TOWNSHIP TAXES

- [Village of Matteson](#)

Village of Matteson

Key information about finances and retirement obligations is shown below. For assistance with definitions, please use the [Glossary of Financial Terms](#).

FINANCIAL DATA	2022	2021
Fiscal Year:	2022	2021
Date Modified:	01/11/2023 06:10 PM	01/04/2023 04:16 PM
Gross Operating Budget Revenue:	\$42,327,032.00	\$40,215,738.00
Total Debts and Liabilities:	\$143,486,790.00	\$158,537,304.00
Page Reference:	16	15
Total Net Pension Liability:	\$69,146,679.00	\$89,187,511.00
Page Reference:	49	47
Total Debts and Liabilities (minus Total Net Pension Liability):	\$74,340,111.00	\$69,349,793.00
Total Number of Employees (Full-Time Equivalents):	130	130
Annual Financial Statement:	View	View

DEBT DISCLOSURE ORDINANCE (DDO)

Village of Matteson

Key information about finances and retirement obligations is shown below. For assistance with definitions, please use the [Glossary of Financial Terms](#).

FINANCIAL DATA

Fiscal Year:	2022	2021
Date Modified:	01/11/2023 06:10 PM	01/04/2023 04:16 PM
Gross Operating Budget Revenue:	\$42,327,032.00	\$40,215,738.00
Total Debts and Liabilities:	\$143,486,790.00	\$158,537,304.00
Page Reference:	16	15
Total Net Pension Liability:	\$69,146,679.00	\$89,187,511.00
Page Reference:	49	47
Total Debts and Liabilities (minus Total Net Pension Liability):	\$74,340,111.00	\$69,349,793.00
Total Number of Employees (Full-Time Equivalents):	130	130
Annual Financial Statement:	View	View

PENSION PLAN DATA

Pension Plan Name:	IMRF	Fire Pension	Police Pension
Total Pension Retirees and Beneficiaries:	122	40	31
Pension Liability			
Year:	2021	2022	2022
Total Pension Liability:	\$28,525,724.00	\$63,650,681.00	\$65,850,966.00
Page Reference:	64	55	60
Net Pension Liability			
Year:	2021	2021	2021
Total Net Pension Liability:	(\$5,620,302.00)	\$40,556,789.00	\$34,210,192.00
Page Reference:	64	55	60
Pension Funded Ratio:	119.70%	36.28%	48.04%
Investment Rate of Return:	7.25%	6.75%	6.75%
Annual Rate of Salary Increases:	2.85%	3.00%	3.00%
Actuarial Report:	View	View	View

OTHER POST EMPLOYMENT BENEFITS (OPEB) DATA

OPEB Liability	
Year:	2021
Total OPEB Liability:	\$11,688,709.00
Page Reference:	68
Unfunded OPEB Liability	
Year:	2021
Total Unfunded OPEB Liability:	\$11,688,709.00
Page Reference:	68
Total Pension/OPEB Liability:	\$169,716,080.00
Total Unfunded Pension/OPEB Liability:	\$80,835,388.00
Pension/OPEB Funded Ratio:	52.37%

DEBT DISCLOSURE ORDINANCE (DDO)
DATA AND TIF INFORMATION ON THE TAX BILLS

The Treasurer's Office designed the property tax bill to contain useful information for property owners.

In January 2013, the Treasurer's Office began including on the First Installment Property Tax Bill the Debt Disclosure Ordinance (DDO) data pertaining to each parcel's taxing districts.

The figures give taxpayers full information about each local government's financial data including:

- Money owed (or debt)
- Pension and Healthcare Amounts Promised by Local Governments
- Amount of Pension and Healthcare Shortage
- Percentage of Pension and Healthcare Costs They Can Pay

The Second Installment Property Tax Bill, since July 2014, displays to taxpayers how much each Tax Incremental Financing (TIF) District -- in addition to their local governments -- receives from their tax bill payments.

DEBT DISCLOSURE ORDINANCE (DDO) DATA – FIRST INSTALLMENT

TOTAL AMOUNT BILLED

\$ 6,418.37

2022 First Installment Property Tax Bill

Property Index Number (PIN) 31-15-	Volume 179	Code 32041	Tax Year 2022	Payable In 2023	Township RICH	Classification 2-78
---------------------------------------	---------------	---------------	------------------	--------------------	------------------	------------------------

Please click this [LINK](#) for Payment Status.

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

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
South Cook Mosquito Abatement Harvey	2,446,985	5,149,180	86,584	98.32%
Metro Water Reclamation Dist of Chicago	3,327,854,000	3,020,080,000	1,168,985,000	61.29%
Matteson Area Public Library District	122,202	1,207,313	431,819	64.23%
Prairie St Comm College 515 (Chgo Hts)	35,702,515	17,947,255	17,947,255	0.00%
Rich Township High School District 227	121,590,990	46,478,179	(2,705,990)	105.82%
Matteson School District 162	61,133,932	19,340,910	(2,475,433)	112.80%
Village of Matteson	69,349,793	191,667,814	102,946,618	46.29%
Town of Rich	1,798,397	10,832,281	1,800,820	83.38%
Cook County Forest Preserve District	233,103,051	540,107,634	328,420,280	39.19%
County of Cook	8,019,310,814	29,739,673,504	17,090,063,066	42.53%
Total	11,872,412,679	33,592,484,070	18,705,500,019	

TIF INFORMATION ON TAX BILLS – SECOND INSTALLMENT

TOTAL AMOUNT BILLED

\$ 5,093.96

2022 Second Installment Property Tax Bill

Property Index Number (PIN) 31-15- Volume 179 Code 32041 Tax Year 2022 Payable In 2023 Township RICH Classification 2-78

Please click this [LINK](#) for Payment Status.

LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW

TAXING DISTRICT BREAKDOWN

Taxing District	2022 Tax	2022 Rate	2022 %	Pension	2021 Tax
MISCELLANEOUS TAXES					
South Cook Mosquito Abatement Harvey	13.03	0.021	0.11%		12.11
Metro Water Reclamation Dist of Chicago	232.03	0.374	2.02%	24.19	243.40
Matteson Area Public Library District	416.92	0.672	3.62%	64.52	430.73
Miscellaneous Taxes Total	661.98	1.067	5.75%		686.24
SCHOOL TAXES					
Prairie State Comm College 515 Chgo Hts	338.74	0.546	2.94%		326.23
Rich Township High School District 227	4,326.12	6.973	37.58%	63.90	4,270.31
Matteson School District 162	4,355.28	7.020	37.83%	223.96	4,420.05
School Taxes Total	9,020.14	14.539	78.35%		9,016.59
MUNICIPALITY/TOWNSHIP TAXES					
Village of Matteson	1,236.48	1.993	10.74%	549.68	1,351.44
Road & Bridge Rich	68.87	0.111	0.60%		71.36
General Assistance Rich	32.88	0.053	0.29%		33.77
Town of Rich	174.34	0.281	1.51%	14.26	177.13
Municipality/Township Taxes Total	1,512.57	2.438	13.14%		1,633.70
COOK COUNTY TAXES					
Cook County Forest Preserve District	50.25	0.081	0.44%	1.24	36.96
Consolidated Elections	0.00	0.000	0.00%		12.11
County of Cook	153.86	0.248	1.34%	46.53	154.82
Cook County Public Safety	65.76	0.106	0.57%		83.47
Cook County Health Facilities	47.77	0.077	0.41%		45.88
Cook County Taxes Total	317.64	0.512	2.76%		333.24
(Do not pay these totals)	11,512.33	18.556	100.00%		11,669.77

COUNTY PROPERTY TAX PORTAL

The Treasurer's Office developed and manages the Property Tax Portal that combines data and information from five different property-tax related offices into one single site:

- Ownership and liens – from the Recorder of Deeds
- Tax payments and refunds – from the Treasurer
- Valuations, exemptions and appeals – provided by the Assessor
- Prior year tax statuses, delinquencies and TIF information – from the Clerk
- Appeals – from the Board of Review

Since property owners have direct access to vital data, it reduces the number of questions posed to Treasurer's Office staff.

The portal has been visited **more than 48.6 million** times since April 1, 2012.



48.6 million

visits to the Property Tax Portal

COUNTY PROPERTY TAX PORTAL

Cook County Property Tax Portal

Home About Us Forms & Tax Bill Requests News & Events Other Programs Contact Us FAQs

Billed Amounts & Tax History Pay Online Property Description Tax Exemptions Refund Search Documents Deeds & Liens Tax Appeals Dates & Deadlines Tax Rates

LATEST NEWS: Pappas: Second Installment 2022 tax bills are now online, two weeks before they are mailed

Find Your Property

BY ADDRESS

* House Number

* Street Unit OR

* City Zip Code

BY PIN

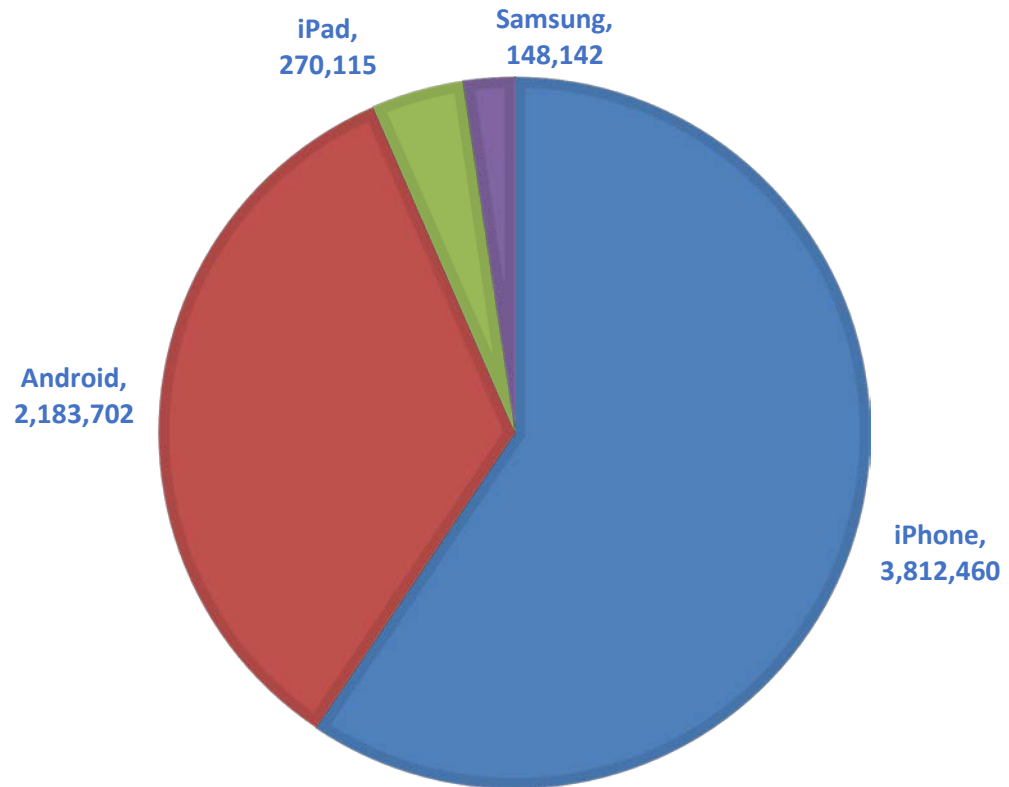
SEARCH CLEAR

COUNTY PROPERTY TAX PORTAL – MOBILE

The Treasurer’s Office overhauled the Property Tax Portal in 2016 to make it mobile-friendly and added functionality. The programming code recognizes a visitor using the site from a mobile device and automatically modifies the layout and design to fit the device.

Since December 1, 2017, there have been **more than 6 million visits** from mobile users.

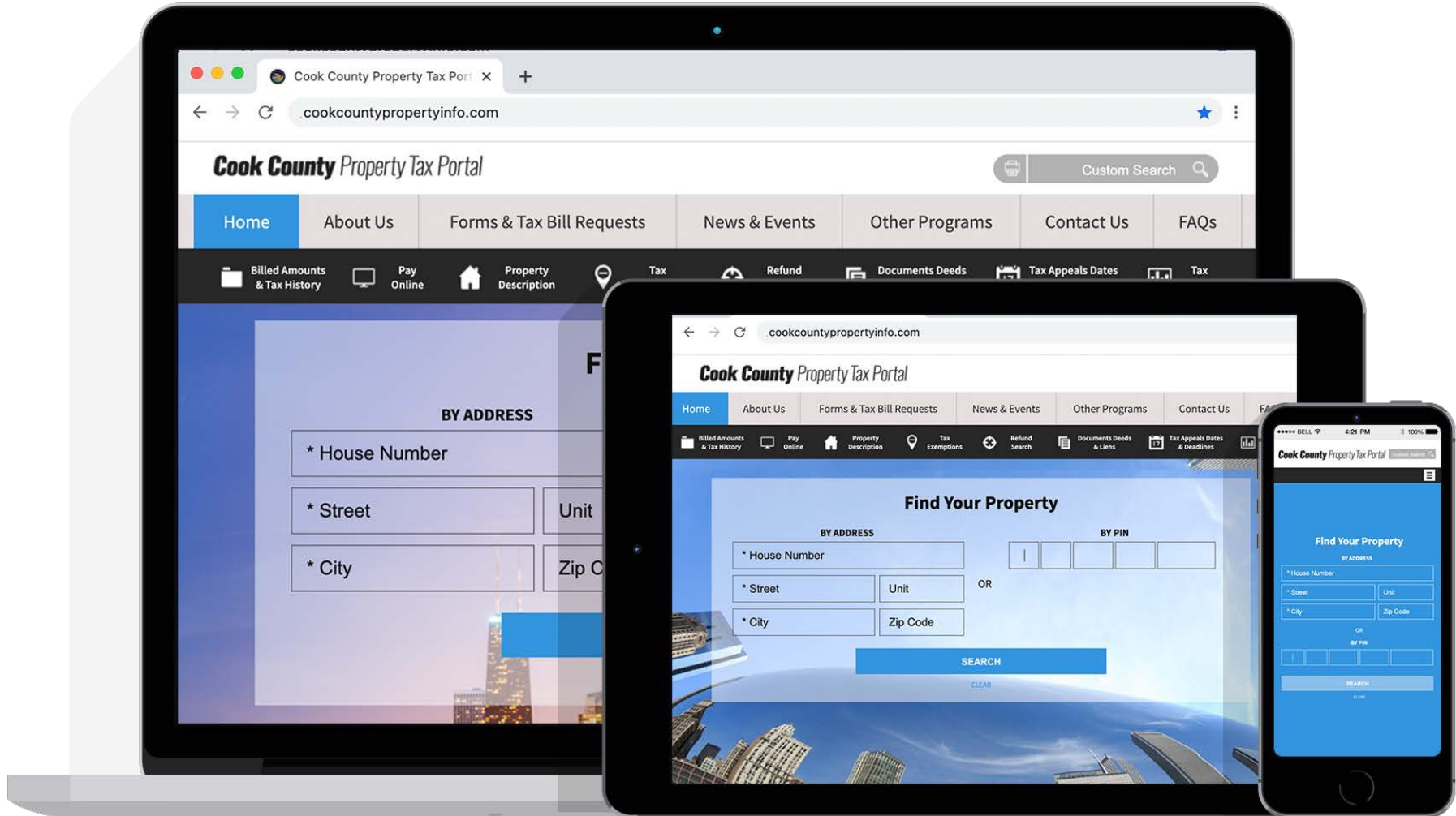
Portal – Mobile Visits



6 million

visits to the Property Tax Portal from a mobile device

COUNTY PROPERTY TAX PORTAL – MOBILE



FREEDOM OF INFORMATION ACT (FOIA) LOG

The Treasurer's Office released an online Freedom of Information Act (FOIA) request system at cookcountytreasurer.com in January 2023.

The system allows for FOIA requests to be submitted and tracked electronically.

A log of all FOIA requests received by the Treasurer's Office since January 1, 2013 is published on the website.

The additional level of transparency allows the public to view who is requesting information and what type of information they are requesting.

The log is updated weekly in PDF format.

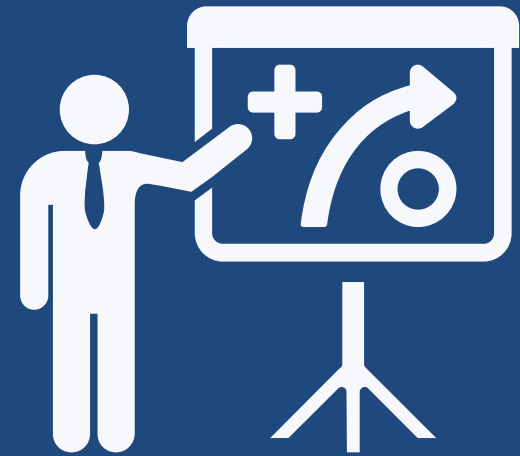


The screenshot shows the login interface for the Cook County Treasurer's Office Freedom of Information Act (FOIA) system. At the top left is the Seal of Cook County, Illinois, featuring a yellow sun, a red barn, and a blue sky, surrounded by the text "SEAL OF COOK COUNTY" and "ILLINOIS". To the right of the seal, the text reads "Cook County Treasurer's Office" and "Freedom of Information Act (FOIA)". Below this header is a white login box with a blue border. Inside the box, the text "Already have an account? Login below" is centered. There are two input fields: "Email" and "Password". A blue "Log in" button is located at the bottom right of the login box.

FREEDOM OF INFORMATION ACT (FOIA) LOG

Cook County Treasurer's Office FOIA Request Log Maria Pappas, Treasurer					Last Updated: 10/6/2023
Request Number	Date Received by CTO	Requestor	Affiliation	Request	General Category
23-0628	9/18/2023	Katherine Morris		PIN 25-12-██████████ TY 2003, PIN payment summary report and payment images	payment history
23-0627	9/18/2023	Andrew Clesen	Stanko McCarthy Law Group	PIN 28-23-██████████ TY 2005-2022, payment and refund history	payment history
23-0626	9/18/2023	Lori Brutvan	Relias Law Group, Ltd.	PIN 32-06-██████████ TY 2019, PIN payment summary report and payment images	payment history
23-0625	9/18/2023	Mark Holtzman	M.L.H. & Partners, Inc.	25 PINs, TY 2018, PIN payment summary report and payment images	payment history
23-0624	9/15/2023	Arlette Martinez	My Home Refund, LLC	PIN 16-05-██████████ TY 2018-2021, refund check information	refund check
23-0623	9/15/2023	G. Harold Christian	Payment Processing Services, LLC	PIN 01-32-██████████ TY 2021, PIN payment summary reports, payment images, and any refunds issued	payment history
23-0622	9/15/2023	Morayma Ramos	One-Step Lien Search, LLC	PINs 25-03-██████████ and 29-33-██████████, TY 2021-2022, any delinquent tax balances	payment summary
23-0621	9/15/2023	Nathaniel Beck		PINs 17-30-██████████ and 17-30-██████████, TY 2019, refund checks	refund check
23-0620	9/14/2023	John Flores	Illinois Property Solutions	TY 2021-2022 delinquent PINs list	delinquency list

Focus On Budget



FY1998 BUDGET COMPARISON

The Office had 250 employees in FY1998.

If the office maintained its staff of 250, the FY2024 budget would be **\$59.6 million**.

Instead, the office has 65 filled positions and a budget of **\$15.5 million** in FY2024.

- \$706,312 from taxpayer revenues (Corporate Account)
- \$14.78 million from commercial user fees (Automation Account)

\$59.6 million

would be the budget with 1998's employment

If the Treasurer's Office had the 250 employees that it had in FY1998, the FY2024 budget **WOULD HAVE BEEN:**

\$59.6 million

Instead, the office has 65 filled positions and the FY2024 real budget **IS:**

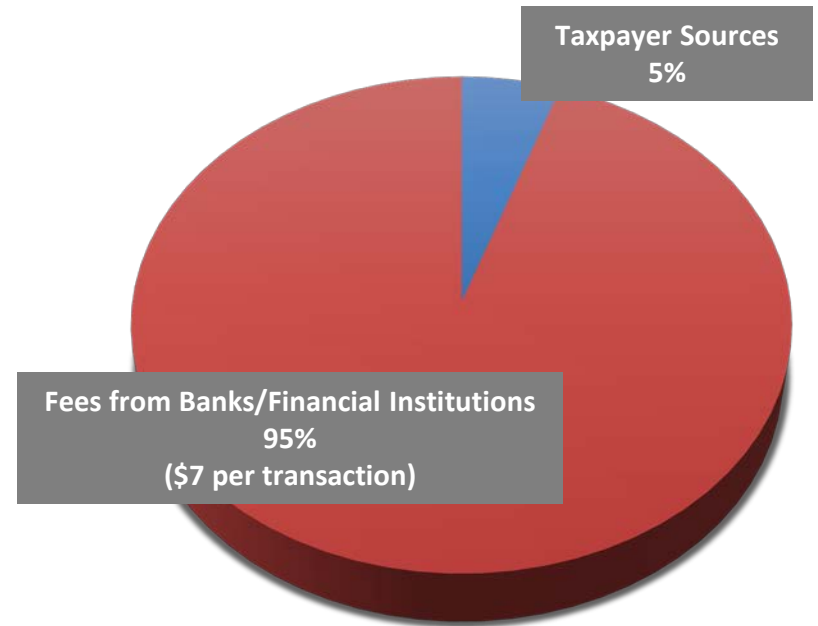
\$15.5 million

FUNDING

Only **5 percent of the budget is funded by taxpayers** because the office collects convenience fees from commercial users who pay in bulk.

Since 2008, the Treasurer's Office has used **bank/financial institution fees** to fund itself and automation efforts.

The office is **95 percent self-funded** and **the goal continues to be an entirely self-funded office** that is independent of any taxpayer-funded sources.



95 percent

office funded from commercial user fees

PERSONNEL COSTS

The biggest portion of the Treasurer's Office FY2024 budget comes from personnel costs – salaries and fringe benefits, such as health, vision, dental and life insurance.

These personnel costs comprise **73 percent of the FY2024 budget.**

County employees are automatically awarded longevity increases, or STEPS, based on years of service. Employee salaries also increase as a result of Cost-Of-Living Adjustments (COLAs) that are approved by the County Board. Additionally, fringe benefit costs continue to increase.

The following two charts illustrate the budgetary challenges posed by COLAs and fringe benefits.



73 percent
of the Treasurer's budget is personnel costs

COST-OF-LIVING ADJUSTMENT (COLA) HISTORY

Implemented	COLA	Note
FY1999 June 1, 1999	4.0%	
FY2000 December 1, 1999	3.0%	
FY2001 December 1, 2000	3.0%	Plus \$.10/hour increase
FY2002 June 1, 2002	2.5%	
FY2003 December 1, 2002	2.0%	
FY2003 June 1, 2003	1.0%	
FY2004 December 1, 2003	3.0%	
FY2005 December 1, 2004*	1.0%	
FY2006 December 1, 2005*	1.0%	
FY2006 June 1, 2006*	2.0%	Plus \$500 Bonus
FY2007 December 1, 2006*	1.5%	
FY2007 June 1, 2007	2.5%	3% for Non-Union Employees and \$1,000 Bonus
FY2008 December 1, 2007	2.0%	
FY2008 June 1, 2008	2.75%	
FY2011 January 1, 2011*	2.25%	
FY2012 December 1, 2011**	2.25%	
FY2012 June 1, 2012	3.75%	
FY2013 June 1, 2013*	1.0%	
FY2014 June 1, 2014*	1.5%	
FY2015 June 1, 2015*	2.0%	
FY2015 October 1, 2015**	4.5%	
FY2016 December 1, 2015	2.0%	
FY2017 December 1, 2016*	2.25%	
FY2017 December 1, 2016**	1.5%	
FY2017 June 1, 2017*	2.0%	
FY2019 June 1, 2019	2.0%	Plus \$1,200 Bonus (December 2018)
FY2020 June 1, 2020*	2.0%	
FY2021 June 1, 2021	1.5%	Plus \$3,000 Bonus (December 2021), \$2,000 Bonus for Union Employees
FY2022 June 1, 2022	2.5%	Plus \$1,000 Bonus (December 2022)
FY2023 June 1, 2023	2.5%	
FY2023 June 29, 2023	3.5%	Pay rate increase of 3.5% effective December 1, 2021 for union/non-union
FY2024 June 1, 2024	2.0%	

*COLA awarded to Union employees only. **COLA awarded to Non-Union employees only.

FRINGE BENEFIT COMPARISON

If the Treasurer’s Office maintained 250 employees, the fringe benefit obligations would be approximately **\$8.0 million** in FY2024. Instead, the benefits in the budget for FY2024 are \$2.4 million, of which \$2.2 million is paid out of the Treasurer’s Automation Budget.

Benefit	FY1998 Average Cost Per Employee	FY2024 Average Cost Per Employee	Increase (\$)	Increase (%)
Medicare	\$290	\$1,745	\$1,455	502%
Pension	\$3,977	\$13,885	\$9,908	249%
Insurance (Health, Life, Pharmacy, Vision, Dental)	\$3,689	\$16,468	\$12,779	346%
Total	\$7,956	\$32,098	\$24,142	303%

\$8.0 million

cost of benefits if the office had 250 employees in FY2024

FOCUS ON BUDGET

The budget of the Treasurer's Office operates with two separate and distinct accounts, one funded by tax money and the other by commercial user fees. These accounts are:

1

County Treasurer Corporate Account (formerly 060 Account)

- Funded primarily by taxpayer sources
- FY2024 Budget: \$706,312 (0.4 percent reduction compared with FY2023)

2

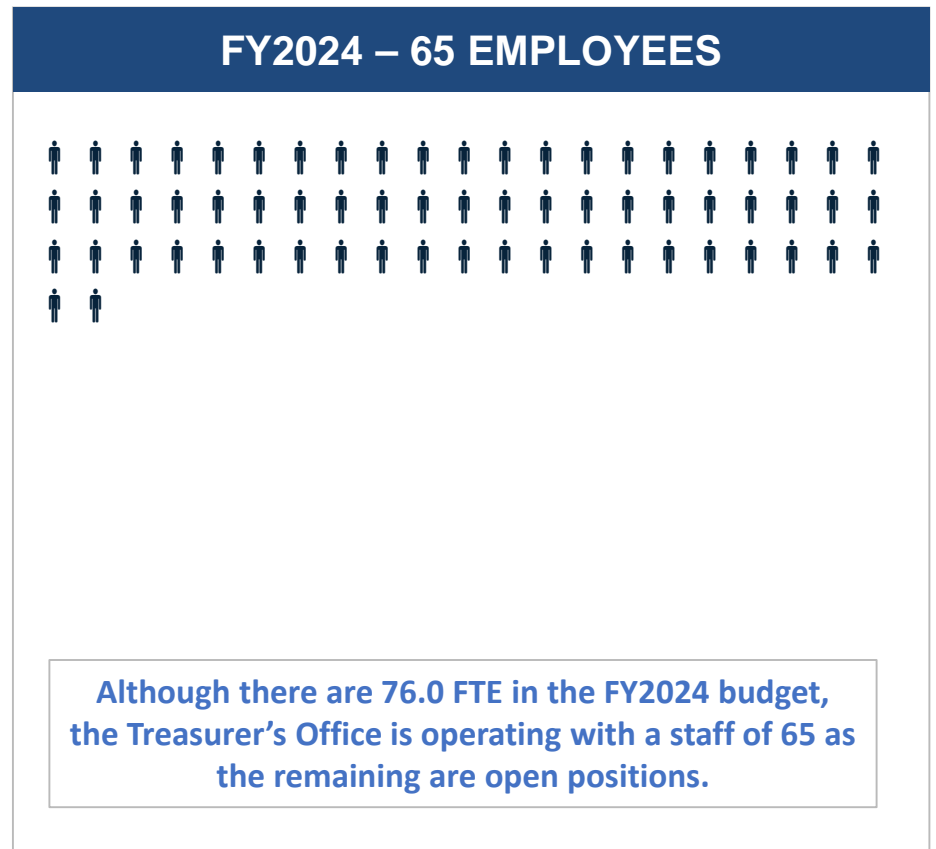
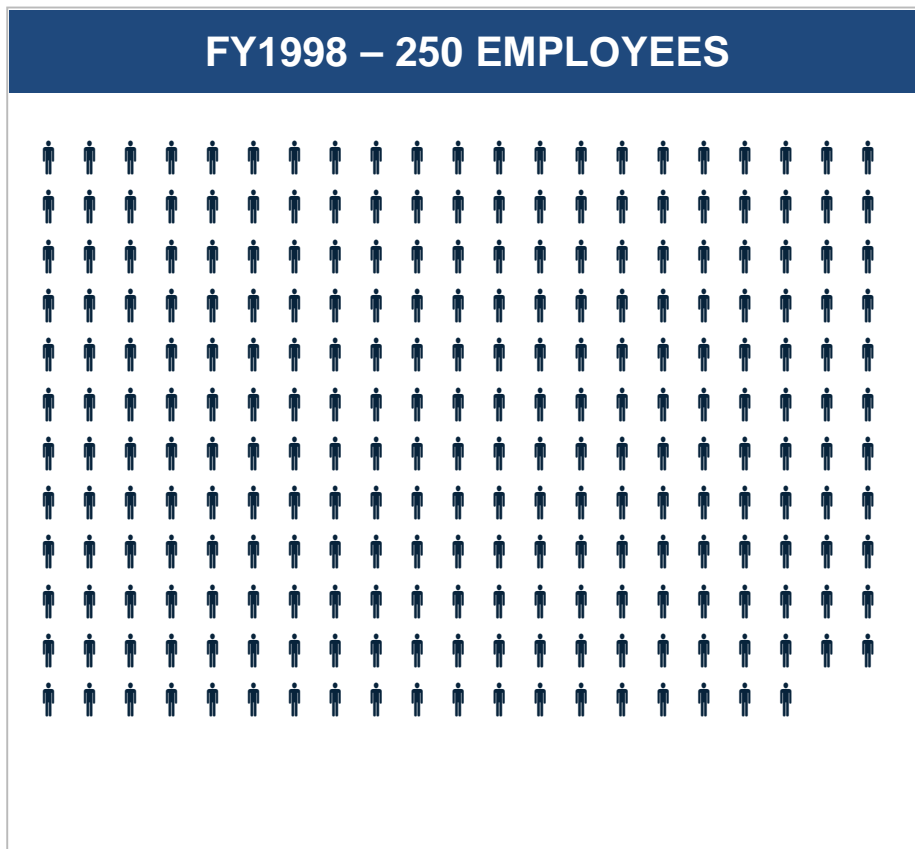
County Treasurer Tax Sale Automation Account (formerly 534 Account)

- Funded by commercial user fees paid by banking and mortgage firms
- Established by County ordinance on April 6, 1999
- FY2024 Budget: \$14,783,691 (15.2 percent increase compared with FY2023)

Since FY2008, the Treasurer's Office has continually reduced the Corporate Account by shifting costs to the Automation Account. **The goal continues to be an entirely self-funded office** that is independent of any taxpayers-funded sources. Many governmental entities simply raise property taxes instead of creating alternative funding sources and reducing their budgets.

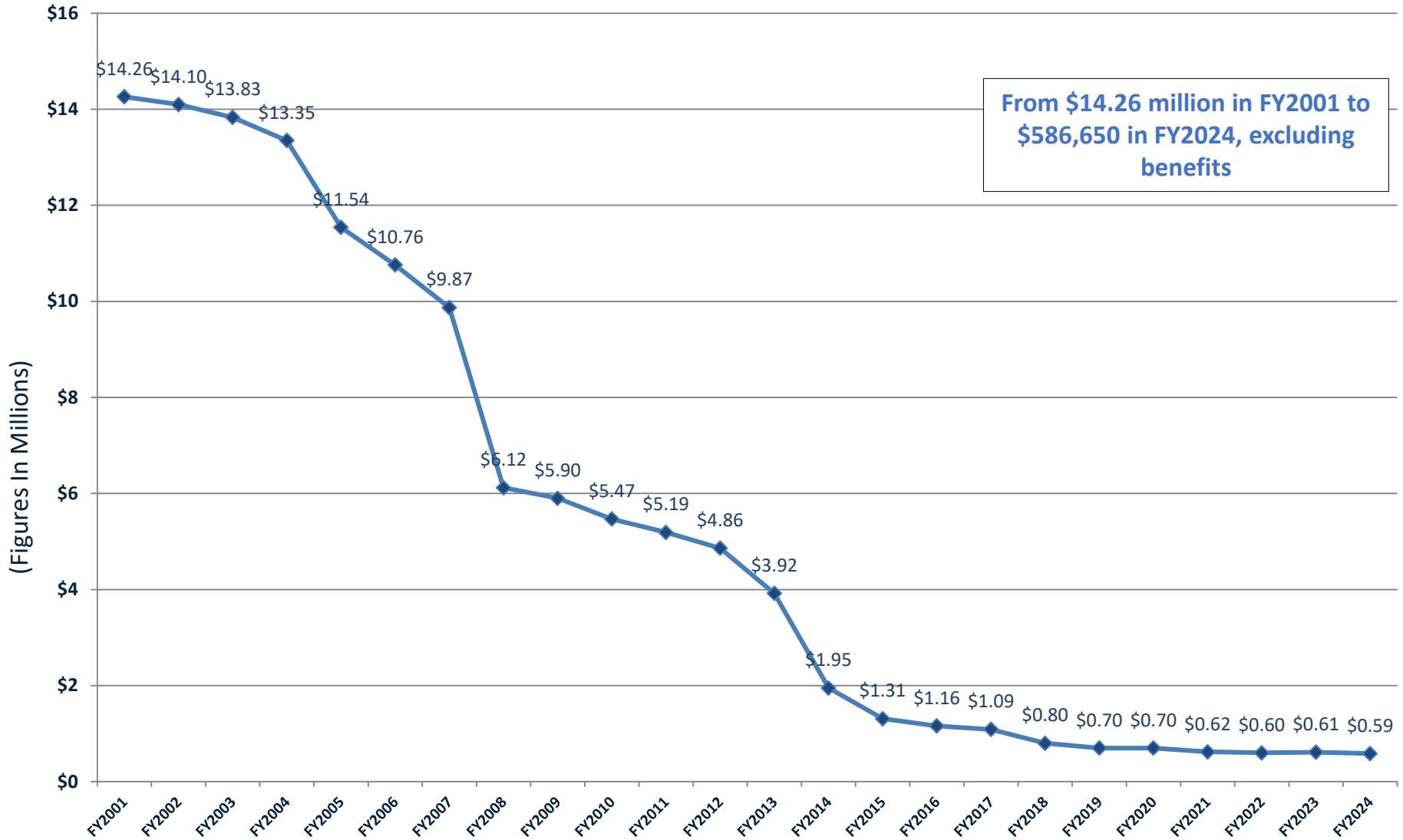
POSITION COUNT

The Automation Projects of the Treasurer’s Office have resulted in a decrease in headcount from 250 in FY1998 to 65 in FY2024, a reduction of **74 percent**.



FY2023 CORPORATE BUDGET

Corporate Account Budget Requests (since FY2001)



ACCOUNT SUMMARY – CORPORATE ACCOUNT

FY2024 Department Account Summary Including Fringe Benefits

Corporate Account

OA	Description	2023 Approved & Adopted	2024 Request	Difference
501005	Salaries and Wages of Employees With Benefits	\$536,102	\$511,749	(\$24,353)
501165	Planned Salary Adjustment	\$0	\$0	\$0
501510	Mandatory Medicare Cost	\$8,249	\$7,607	(\$642)
501585	Insurance Benefits	\$86,764	\$112,055	\$25,291
501765	Professional Develop/Fees	\$3,772	\$3,772	\$0
520029	Armored Car Service	\$37,397	\$37,397	\$0
520485	Graphics and Reproduction Services	\$10,283	\$10,283	\$0
520725	Loss and Valuation	\$11,442	\$11,442	\$0
530635	Books, Periodicals and Publish	\$3,444	\$3,444	\$0
530700	Multimedia Supplies	\$216	\$0	(\$216)
540129	Maintenance and Subscription Services	\$2,653	\$2,653	\$0
550129	Facility and Office Space Rental	\$8,640	\$5,909	(\$2,731)
Total on Department:		\$708,963	\$706,312	(\$2,651)

ACCOUNT SUMMARY – AUTOMATION ACCOUNT

FY2024 Department Account Summary

Automation Account

OA	Description	2023 Approved & Adopted	2024 Request	Difference
501005	Salaries and Wages of Employees With Benefits	\$7,407,952	\$8,375,914	\$967,962
501165	Planned Salary Adjustment	\$361	\$4,100	\$3,739
501210	Planned Overtime Compensation	\$10,000	\$10,000	\$0
501225	Planned Benefit Adjustment	\$677,358	\$971,977	\$294,619
501510	Mandatory Medicare Cost	\$110,550	\$124,983	\$14,433
501585	Insurance Benefits	\$982,903	\$1,139,540	\$156,637
501765	Professional Develop/Fees	\$30,186	\$70,186	\$40,000
520149	Communication Services	\$46,334	\$55,081	\$8,747
520485	Graphics and Reproduction Services	\$836,867	\$836,867	\$0
520609	Advertising and Promotions	\$104,330	\$104,330	\$0
520825	Professional Services	\$738,600	\$738,600	\$0
521005	Professional Legal Expenses	\$15,000	\$15,000	\$0
530100	Wearing Apparel	\$6,000	\$6,000	\$0
530170	Institutional Supplies	\$5,200	\$5,200	\$0
530600	Office Supplies	\$96,145	\$96,145	\$0
530635	Books, Periodicals and Publish	\$9,543	\$11,076	\$1,533
531645	Computer and Data Processing Supplies	\$188,252	\$188,252	\$0
540129	Maintenance and Subscription Services	\$772,921	\$751,013	(\$21,908)
540345	Property Maintenance and Operations	\$40,000	\$40,000	\$0
550005	Office and Data Processing Equip Rental	\$61,326	\$100,000	\$38,674
550029	Countywide Office and Data Processing Equip Rental	\$28,723	\$28,723	\$0
560220	Computer and Data Processing Supplies	\$164,930	\$596,150	\$431,220
560240	Furniture Supplies	\$350,000	\$350,000	\$0
580050	Cook County Administration	\$139,948	\$154,554	\$14,606
580235	Public Programs and Events	\$10,000	\$10,000	\$0
Total on Department:		\$12,833,429	\$14,783,691	\$1,950,262

Increase: 15.2%

Projects



FY2024 - FY2026 FUTURE PROJECTS

Elimination of Scavenger Tax Sale

Description:

The July 2022 study “Maps of Inequality: From Redlining to Urban Decay and the Black Exodus” and the October 2022 study “How Wealthy Investors are Making Millions Exploiting Illinois' Property Tax Law” helped bring attention to the ineffectiveness of the Scavenger Tax Sale. The studies paved the way for historic legislative changes, approved by the General Assembly in May 2023.

The legislation allows the county to move away from the ineffective Scavenger Sale and replace it with a system that allows local governments to take control of properties if they are not purchased at the Annual Tax Sale.

The Treasurer’s Office will work with other stakeholders on the succession plan.

Benefits:

- Governments can clear liens more quickly and put the properties into the hands of people and organizations to develop them.
- Developers and local governments would receive properties without liens.



FY2024 - FY2026 FUTURE PROJECTS

Late Payment Interest Reduction

Description:

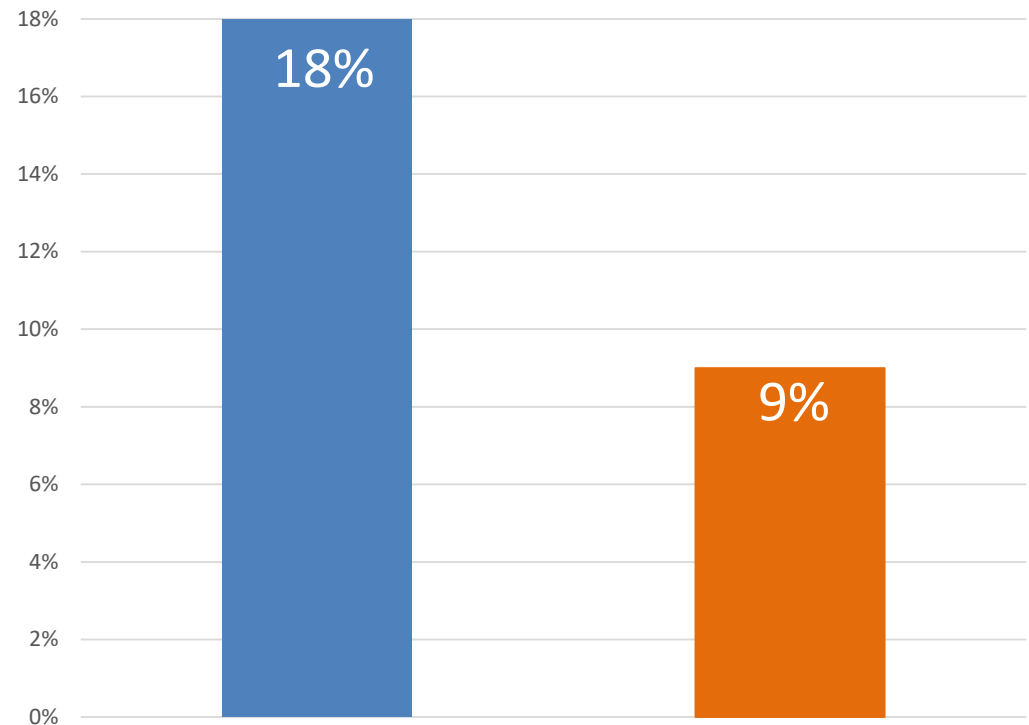
Taking effect next year for late payments of 2023 First Installment, due March 1, 2024, the annual interest for payers after the due date has been cut in half.

Delinquent taxpayers will see a reduction of 18% to 9% in annual interest (monthly interest from 1.5% to 0.75%),

Benefits:

- Reducing the interest rate paid by late payers helps the most vulnerable, low income owners to build generational wealth and stay in their homes.
- By making this change, we will save late taxpayers an estimated \$25 million to \$35 million a year.

Late Payment Interest Reduction (per annum)



FY2024 - FY2026 FUTURE PROJECTS

Change Sale In Error Refund Law

Description:

As recommended in the October 2022 study regarding Sale in Error Refunds, the office will see a reduction in the number of sales in error now that certain loopholes in Illinois tax law have been eliminated.

Benefits:

- This change will significantly reduce the \$40 million that is drained each year from governments serving mostly Black and Latino residents.
- Requires tax buyers to prove that an error was material, meaning it caused financial harm, in order to get a sale in error.
- Prevents sales in error from being given because of clerical mistakes.

Top 25 Municipalities for money diverted to tax buyers

Municipality	Number of Sales in Error	Total Refunded	Interest Paid	Amount Refunded per Person	Racial or Ethnic Majority
Chicago	5,233	\$85,426,671.37	\$8,427,680.83	\$31.11	Majority Minority
Calumet City	358	\$16,014,369.52	\$1,181,162.11	\$444.44	Black
Harvey	599	\$14,726,075.36	\$1,650,773.44	\$724.57	Black
Chicago Heights	717	\$11,248,918.95	\$1,152,844.47	\$409.35	Majority Minority
Markham	260	\$8,194,283.37	\$856,560.57	\$702.71	Black
Dolton	301	\$7,159,968.95	\$867,882.82	\$334.17	Black
Riverdale	289	\$6,967,622.65	\$903,991.41	\$653.44	Black
Park Forest	224	\$6,625,351.90	\$676,280.97	\$358.48	Black
Cicero	112	\$6,538,243.09	\$667,296.29	\$76.68	Latino
Franklin Park	39	\$5,717,691.45	\$867,487.37	\$309.62	Latino
Maywood	193	\$5,511,349.84	\$499,863.35	\$234.41	Black
Hazel Crest	105	\$4,100,586.19	\$188,467.91	\$306.43	Black
Homewood	36	\$4,005,603.09	\$575,642.22	\$205.81	Majority Minority
South Holland	75	\$3,843,977.19	\$489,940.43	\$179.08	Black
Dixmoor	32	\$3,396,315.30	\$489,150.45	\$1,142.39	Majority Minority
Blue Island	98	\$3,331,108.64	\$236,283.60	\$147.67	Latino
Olympia Fields	28	\$3,046,493.90	\$221,865.82	\$645.72	Black
Lansing	87	\$2,968,458.67	\$303,577.67	\$102.09	Majority Minority
Matteson	59	\$2,932,610.38	\$274,619.94	\$153.76	Black
Bellwood	56	\$2,728,496.93	\$150,777.17	\$145.22	Black
Country Club Hills	110	\$2,638,945.15	\$174,667.87	\$157.31	Black
Berwyn	43	\$2,529,948.84	\$116,626.38	\$44.19	Latino
Sauk Village	147	\$2,337,198.02	\$132,725.69	\$235.58	Black
Chicago Ridge	15	\$2,251,295.77	\$321,229.24	\$155.98	White
Flossmoor	28	\$2,097,438.95	\$226,176.29	\$216.14	Black
County Totals	10,893	\$277,555,866.79	\$27,773,730.71	\$52.61	

FY2024 - FY2026 FUTURE PROJECTS

Bankruptcy Payment Automation

Description:

Create an internal payment system to receive an electronic payment file from bankruptcy trustees.

The system will streamline payment processing by automatically cross-referencing bankruptcy file numbers to delinquent PINs associated with the active bankruptcy.

Benefits:

- Eliminate paper.
- Remove reliance on checks received through the mail.
- Quicker posting of payments.

Bankruptcy Management System

Advanced Search

Attorney Name:	Contains	<input type="text"/>	
Case Entered Date:	Date Range	<input type="text"/>	<input type="text"/>
Case Number:	Contains	<input type="text"/>	
Case Status:		<input type="text"/>	
Case Status Date:	Date Range	<input type="text"/>	<input type="text"/>
Case Received Date:	Date Range	<input type="text"/>	<input type="text"/>
Debtor Name:	Contains	<input type="text"/>	
Petition Date:	Date Range	<input type="text"/>	<input type="text"/>
PIN:		<input type="text"/>	

Search

Reset

Create New Case

Export To Excel

FY2024 - FY2026 FUTURE PROJECTS

Integrated Property Tax System

Description:

The Treasurer’s Office continues to support of the President’s initiative to replace the MIS Mainframe with the Integrated Property Tax System, which will be used by all of the property tax offices.

The office has provided significant resources to the project effort, and joined with the other elected officials several times to express concern for the direction of the project with Tyler Technologies and the delayed go-live dates.

Benefits:

- Eliminates the antiquated MIS Mainframe, and its limited functionality.
- Combines all data for each parcel into one unified system.
- Will update in real-time instead of nightly batch jobs.



TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2023

1. Automated Telephone System
2. Consolidation of Bank Accounts
3. Customer Service - Express-Line Payments
4. Customer Service - Pro-bono Seasonal Employee Assistance From Local Banks During Peak Collection Periods
5. Database - Banking Contact Management System
6. Electronic Inheritance Tax Filing/Wire Transfer
7. Email Reports to Department of Revenue
8. I.T. Improvements - Automated Entry of Investment Transactions into General Ledger
9. I.T. Improvements - Automated Entry of Cost Breakdown for Refund Checks into General Ledger
10. I.T. Improvements - Automated Security Patch Management
11. I.T. Improvements - Consolidated data and network storage onto one system
12. I.T. Improvements - DDOS Protection for external websites
13. I.T. Improvements - Email Advanced Spam protection
14. I.T. Improvements - Enhanced Workflow for Human Resource System
15. I.T. Improvements - Enhanced Correspondence Database (to improve performance)
16. I.T. Improvements - Internal Support of websites
17. I.T. Improvements - Implemented MFA Multifunction Activation
18. I.T. Improvements - Name Change Application Imaging Project
19. I.T. Improvements - Remote Access to Email through Web and Mobile Phones
20. I.T. Improvements - Replaced Web Servers with Faster Hardware and New Software for Improved Performance and Reliability
21. I.T. Improvements - Server Monitoring Software to Track System Errors
22. I.T. Improvements - Standardized PC Image

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2023

23. I.T. Improvements - Installation of replacement Storage Area Network (SAN) System
24. I.T. Improvements - Streamlined Building and Rollout of New PCs
25. I.T. Improvements - Streamlined website traffic reporting
26. I.T. Improvements - Tableau data visualization tool implemented for internal use
27. I.T. Improvements - Upgraded Email Server and Improved Filters for Junk/Spam Email
28. I.T. Improvements - Upgraded to latest version of Microsoft Office
29. I.T. Improvements - Upgraded Call Center Hardware/Software
30. I.T. Improvements - Upgraded Annual Escheatment Software (HRS Pro)
31. Infrastructure - Installed Local Area Network (LAN)
32. New System - Amount Guaranteed (reduction of check amount to match amount due)
33. New System - Automated Scavenger Sale Removal Tool
34. New System - Automated Tax Sale
35. New System - Automatic Certificate of Error Refund Checks
36. New System - Cash Management Online Banking System
37. New System - Cashiering
38. New System - CCT Printing Refund Checks
39. New System - Check Images Captured at Lockbox
40. New System - Document Management System (Paperless Customer Service System)
41. New System - Duplicate and Overpayment Refund System
42. New System - Duplicate Tax Bill Request Form and Affidavit Image Retrieval System
43. New System - Financial System: Oracle EBS
44. New System - Fixed Asset Inventory
45. New System - Freedom of Information Online Portal

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2023

46. New System - General Ledger
47. New System - GIFTS - Government Investment of Funds Tracking (maintains history of investments)
48. New System - Governmental Unit Acquisition (GA) Database
49. New System - Revamped Help Desk Program
50. New System - Human Resources
51. New System - Internal Open Item Tax Bill Request System
52. New System - Name Change - Electronic Capture of Info with Illinois Department of Revenue
53. New System - Online Investment Auction
54. New System - Online Payment System - "STEPS" Subsequent Tax Electronic Payment System
55. New System - PIN Research/PIN Payment Summaries
56. New System - Post-Penalty Envelopes Imaging
57. New System - Real-Time TPA System (RTS)
58. New System - Reconciliation Database
59. New System - Refund Check Search Engine Added to CCT Intranet
60. New System - Refund - Automatically Refund Overpayments as a result of Assessment Reduction
61. New System - Refund - Property Tax Appeal Board (PTAB) and Specific Objection Automatic Refunding
62. New System - Refund - Property Tax Appeal Board (PTAB) Refund Status Search Engine
63. New System - Returned Mail Imaging System
64. New System - Sale-In-Error
65. New System - Security Monitoring (cameras)
66. New System - Senior Deferral Payment Transmission
67. New System - Special Assessments

TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2023

68. New System - STOPS (to prevent duplicate and overpayments by ensuring that only the legally responsible party submits payment)
69. New System - Tax Sale System (to track delinquent PINs and removals)
70. Office Restructure - Consolidation of Multiple Customer Service Departments (One-Stop Shopping)
71. Office Restructure – Outsourcing of Property Tax Bill Printing
72. Payments Accepted at Offsite Banking Locations
73. Payments Accepted and Processed (multiple tax years, Certified Delinquent Tax Payments, Adjusted Certificate of Error Tax Bills, and Specialty Bills) at banking locations and Lockbox
74. Payments Accepted Online (expanded from full payment to on-time to two tax years, partial payment, and late payment)
75. Payments Accepted for Special Tax Bill Types Online (including Back Tax Bills and Air Pollution Bills)
76. Payments Accepted Through Community Bank Program
77. Payments by Third-Party Agents Online (expanded from on-time payments to late payments)
78. Payments Accepted Online (on-time payments using credit/debit card)
79. Positive Pay - Tool to prevent fraud in checks written from Treasury accounts
80. Streamline Management of "C" Fund with Comptroller's Office
81. Tax Bill - Re-design to larger 8½ X 14 size and inclusion of DDO Data on the First Installment Bill
82. Tax Bill - Electronic Installment Data Testing
83. Training - Business Letter Writing and Email Response
84. Training - Cross-Training employees across various departments
85. Training - Customer Service
86. Treasury Management System - Consolidate and automate daily cash management, investment, and collateral responsibilities
87. Website - 20-Year Property Tax History - search tool and interactive maps
89. Website - cookcountytreasurer.com re-design/re-launch to accommodate mobile device users

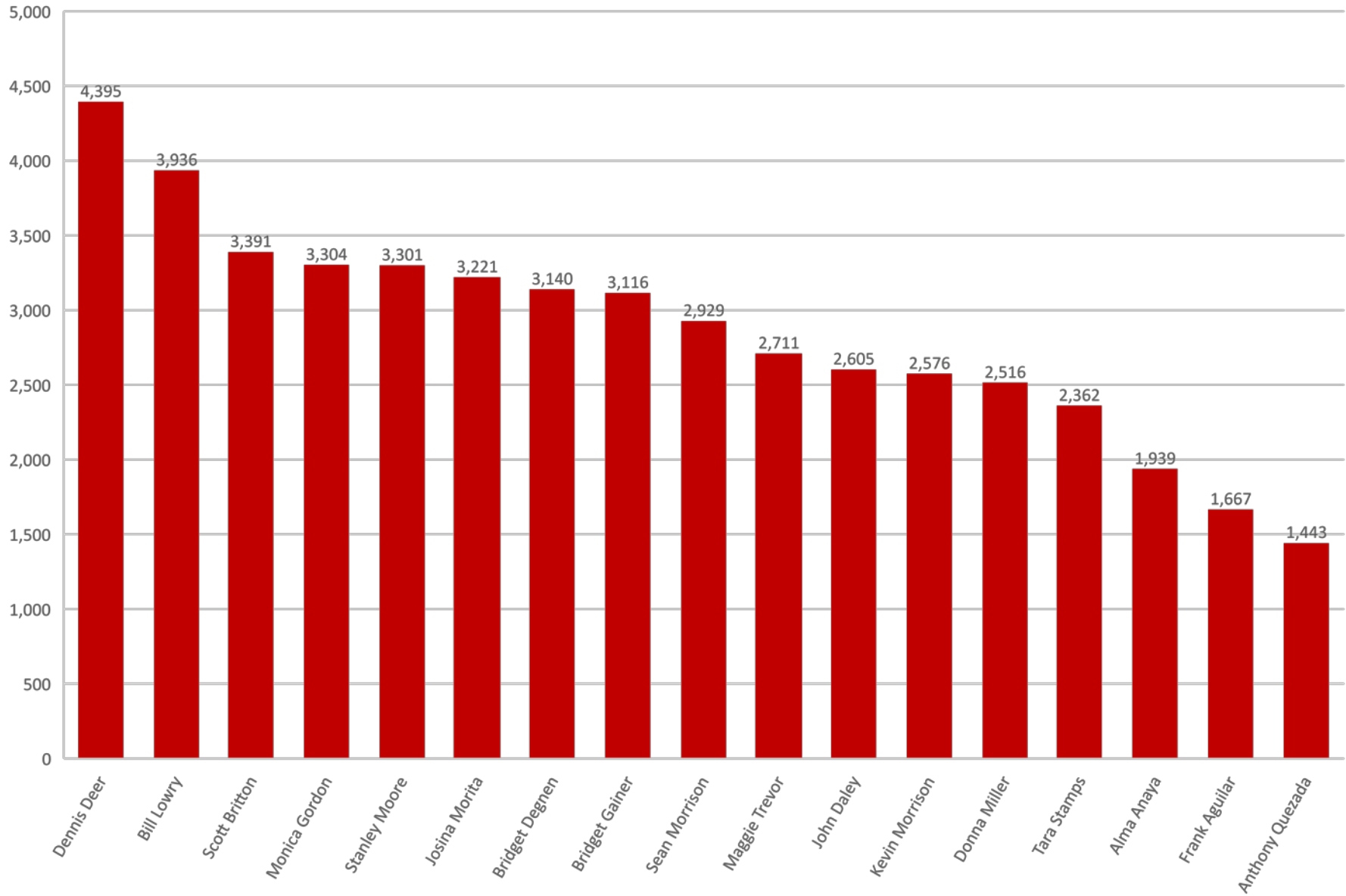
TOP 100 AUTOMATION / STREAMLINING EFFORTS FY1998 - FY2023

89. Website - Customer Relational Management System - Email Inquiries
90. Website - Display of local government debt attributed to your property
91. Website - Electronic Notification Program
92. Website - Electronic Property Tax Bill System
93. Website - Electronic Warrant Book
94. Website - Interactive property tax bill containing taxing district debt/financial information
95. Website - Mobile site for phone and tablet users
96. Website - Property Tax Portal at cookcountypropertyinfo.com re-design/re-launch to accommodate mobile device users
97. Website - Refund applications submitted electronically
98. Website - Taxing Agency Extranet
99. Web-Based - Cash Management
100. Web-Based - Taxing District Debt Disclosure Site

Appendix

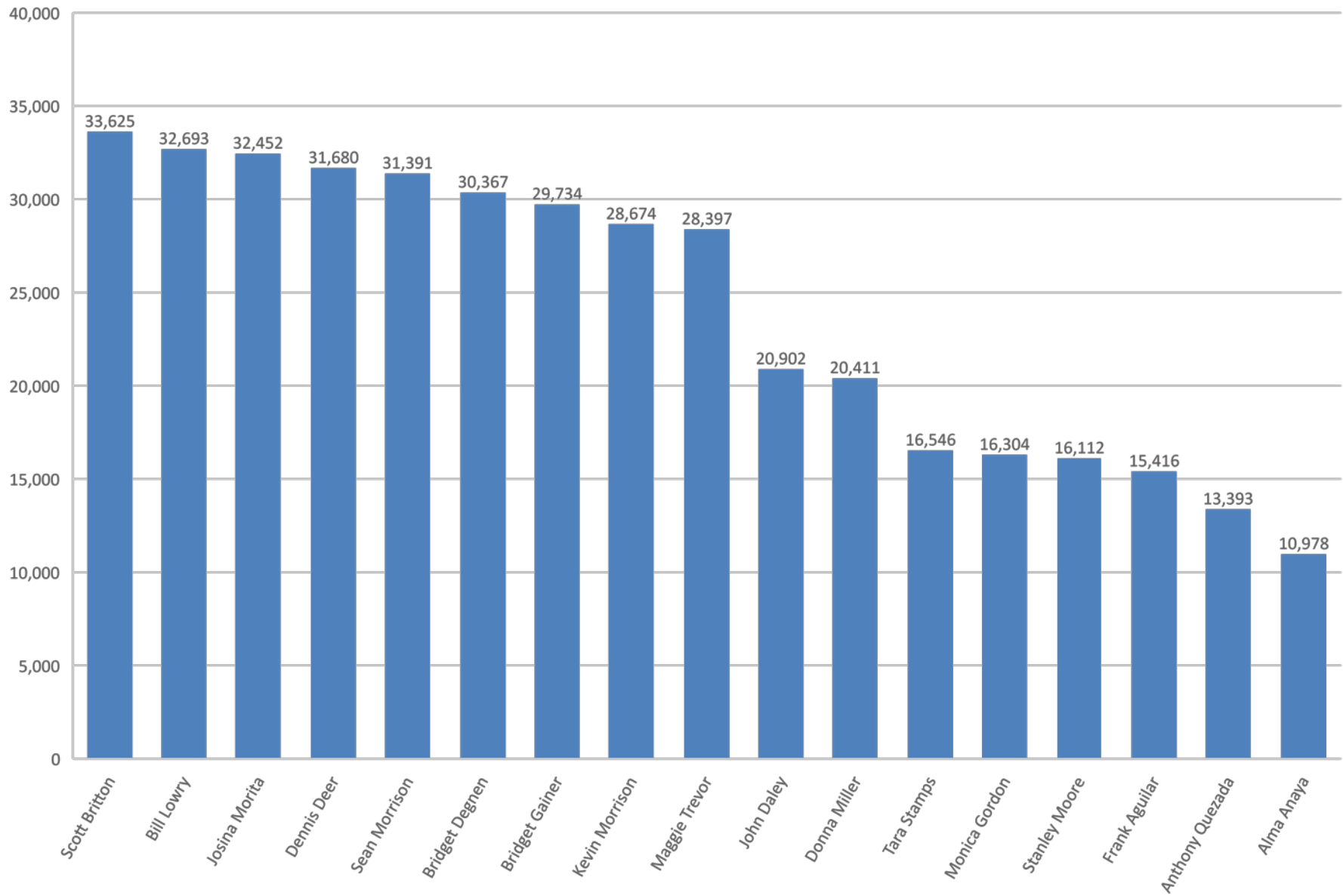


2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: CREDIT/DEBIT CARD PAYMENTS



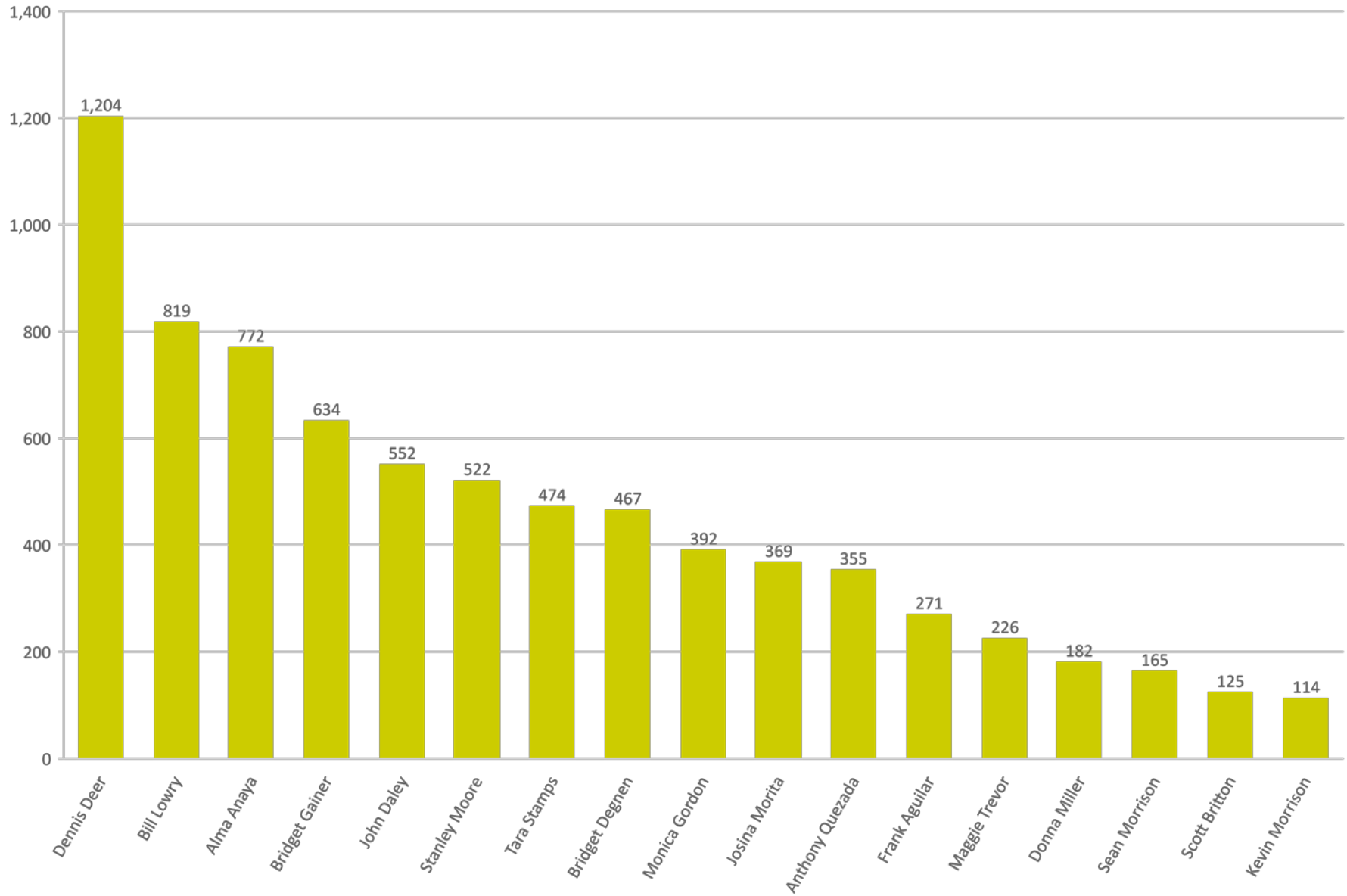
2022 First Installment payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: ONLINE (INTERNET) PAYMENTS



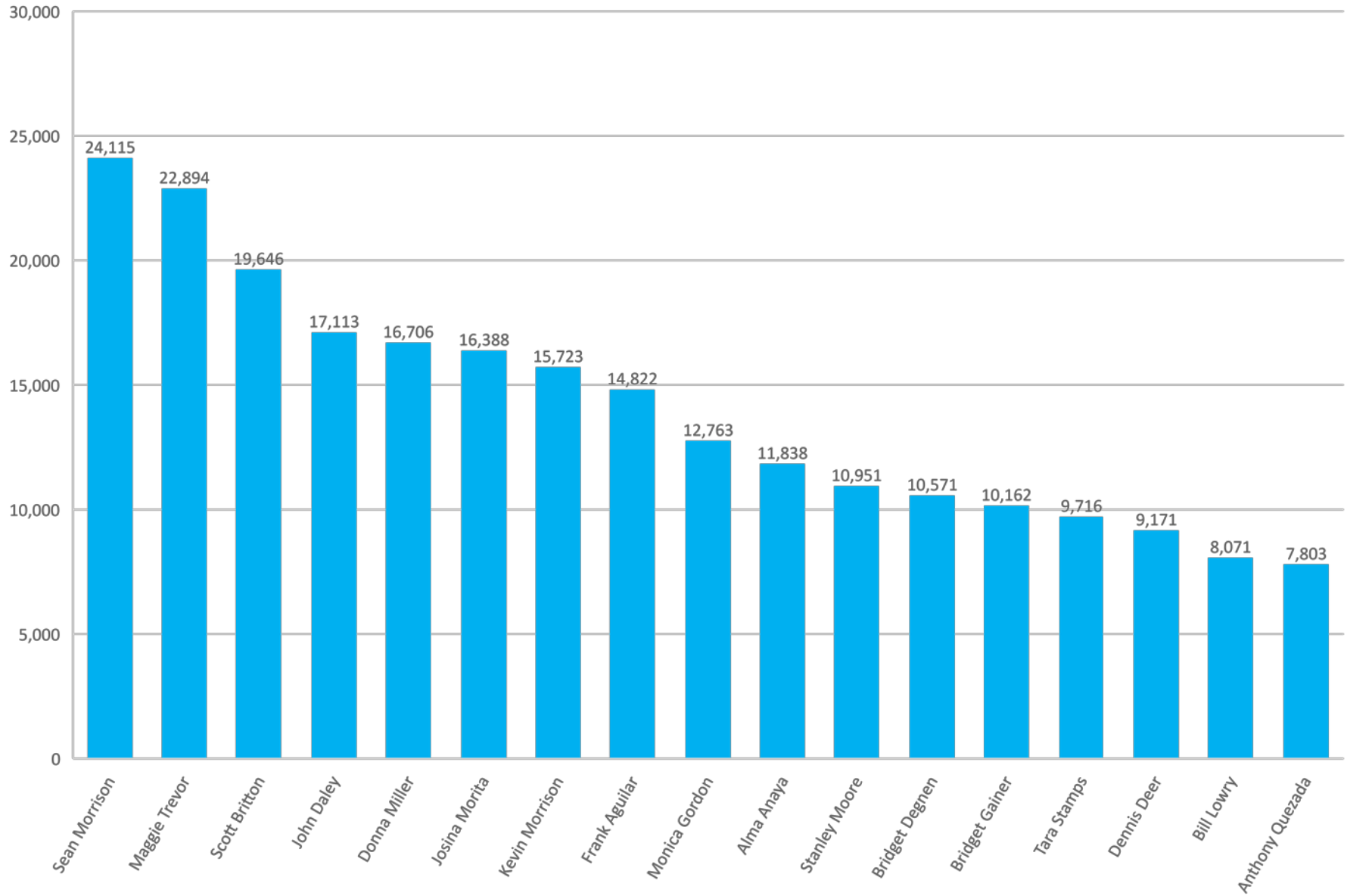
2022 First Installment payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: TREASURER'S OFFICE IN-PERSON PAYMENTS



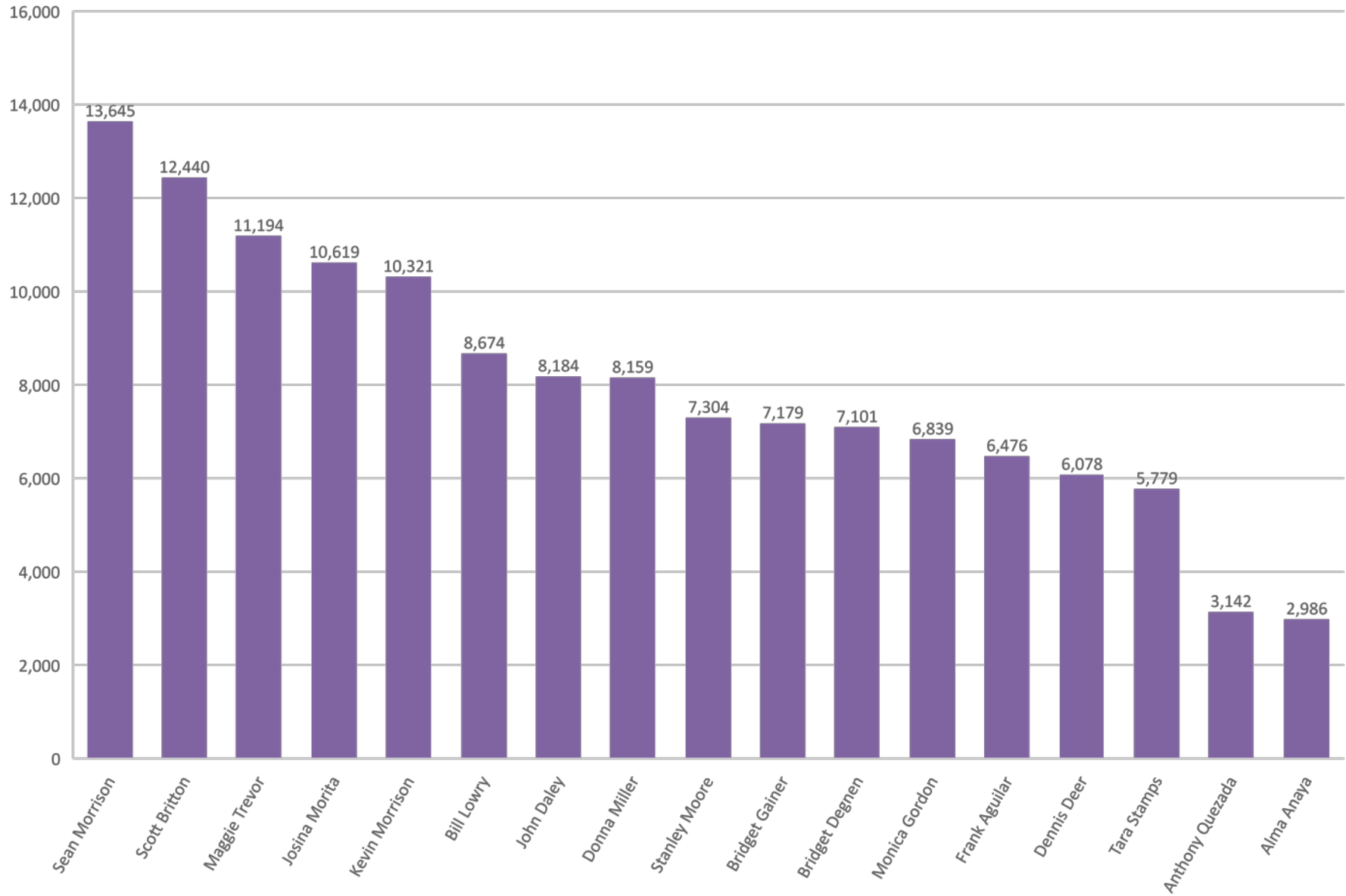
2022 First Installment payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: CHASE BANK BRANCH PAYMENTS



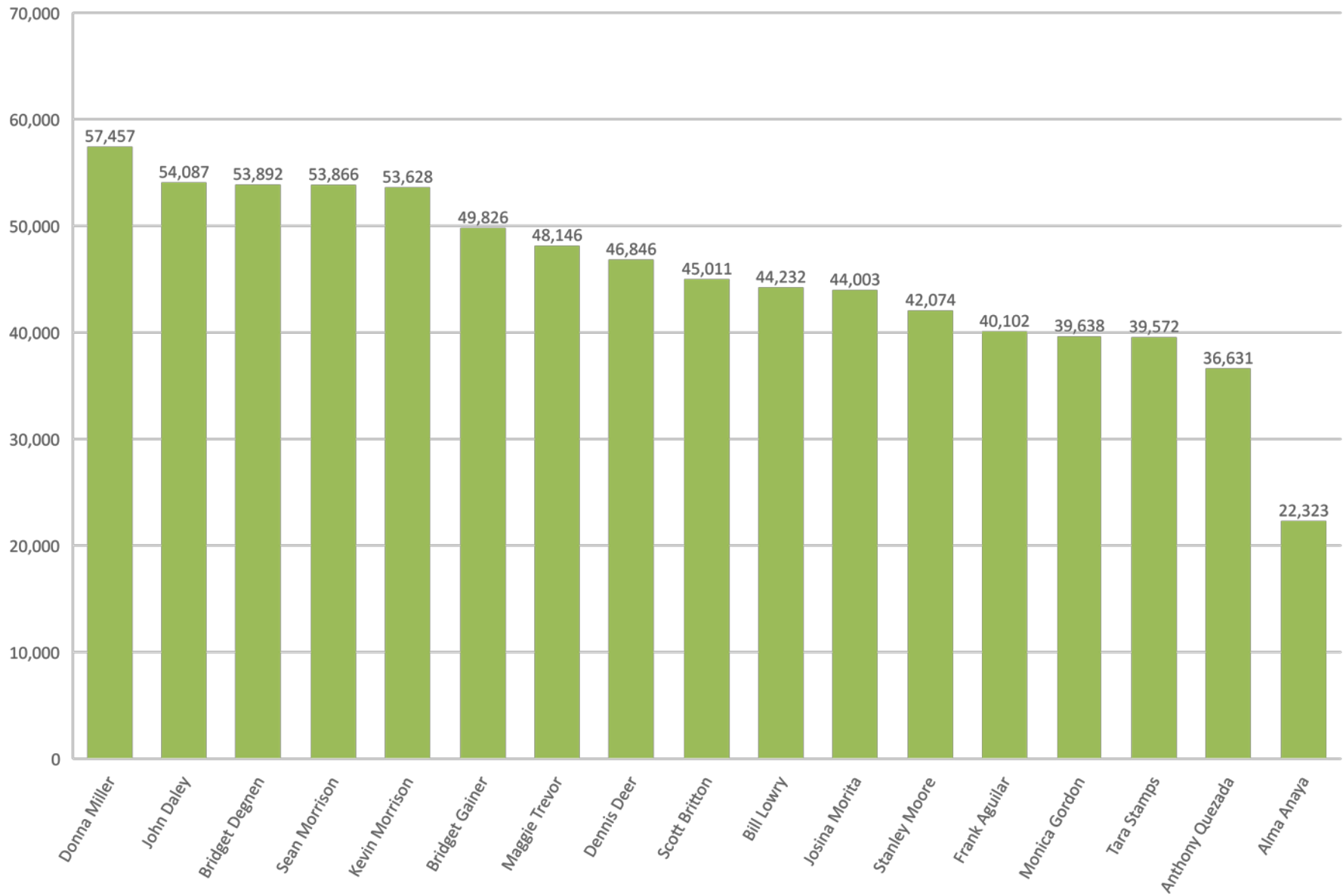
2022 First Installment payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: MAIL (LOCKBOX) PAYMENTS



2022 First Installment payments made through 10/1/2023

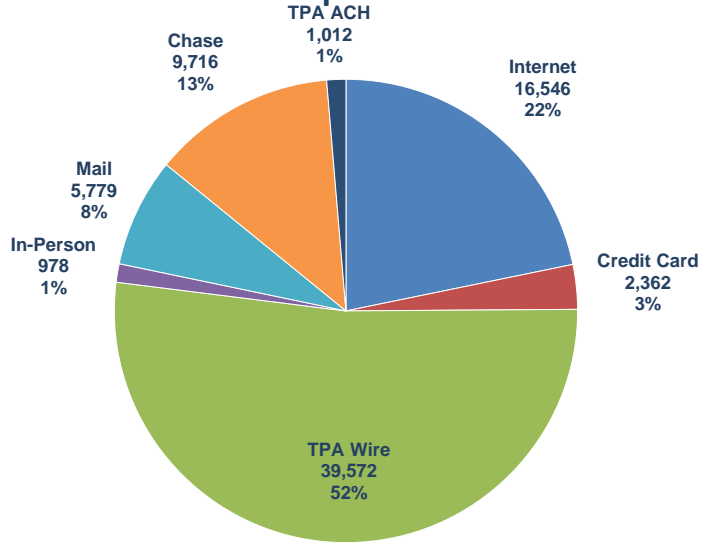
2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: THIRD-PARTY AGENT (MORTGAGE) WIRE PAYMENTS



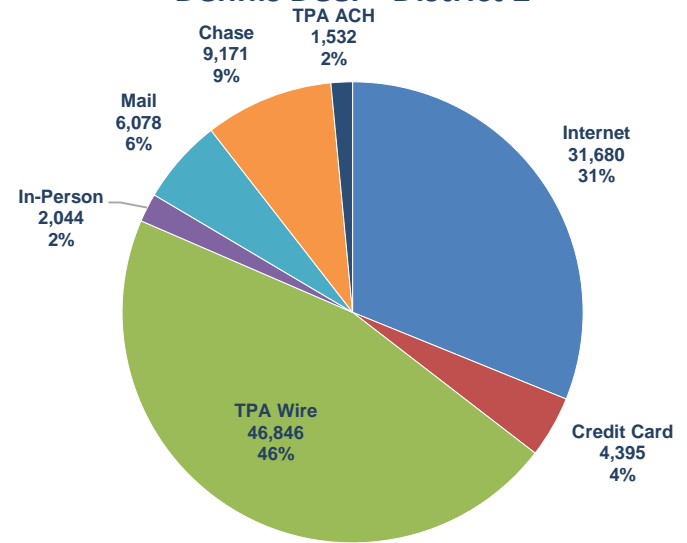
2022 First Installment payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: PAYMENT METHOD BY COMMISSIONER DISTRICT

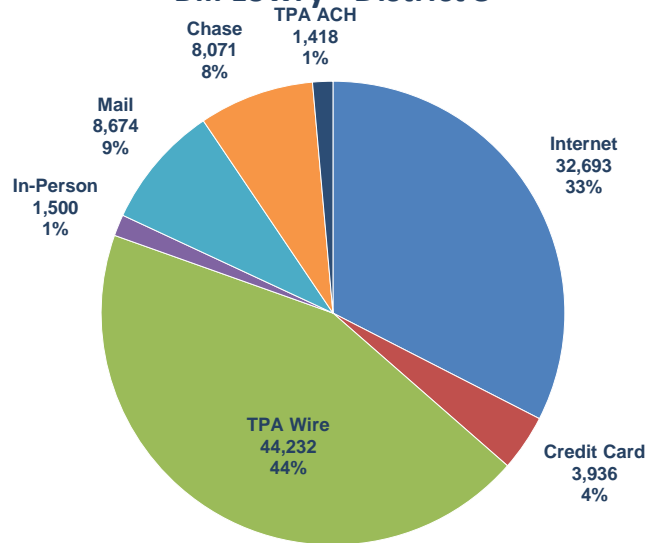
Tara Stamps - District 1



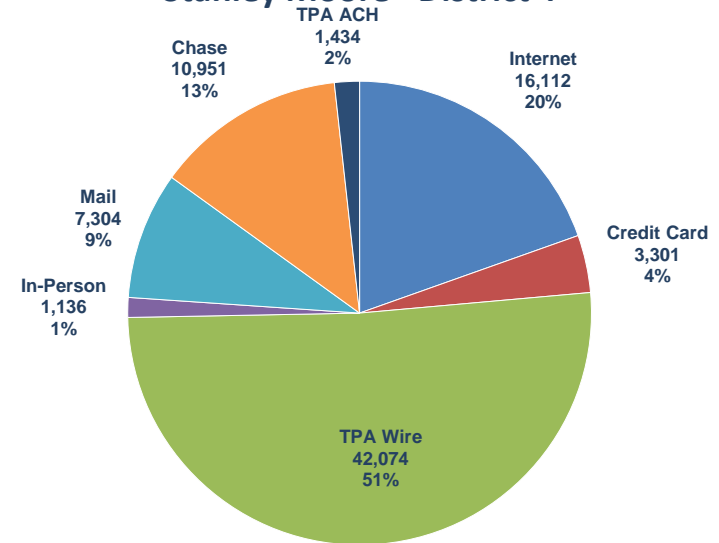
Dennis Deer - District 2



Bill Lowry - District 3



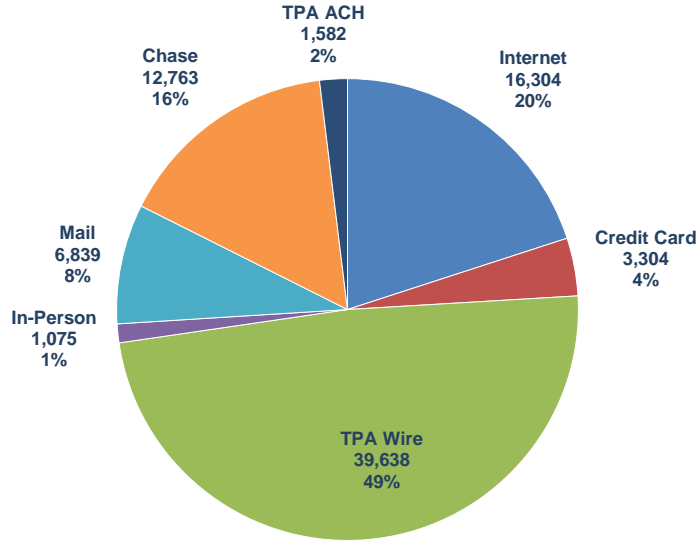
Stanley Moore - District 4



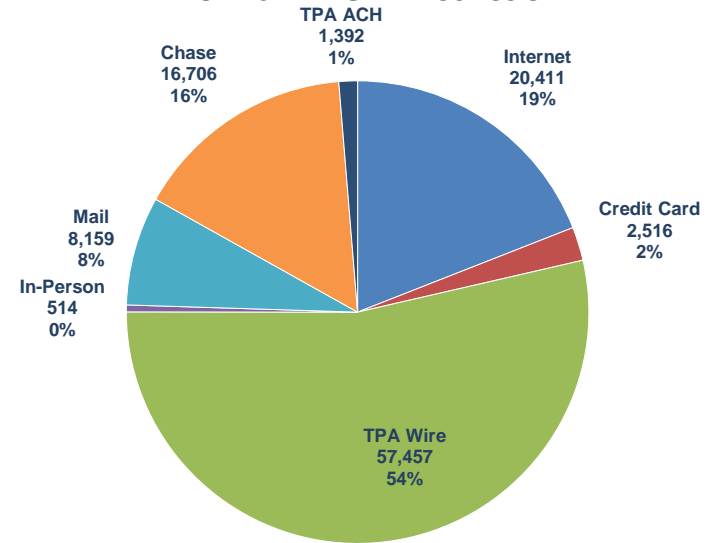
Payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: PAYMENT METHOD BY COMMISSIONER DISTRICT

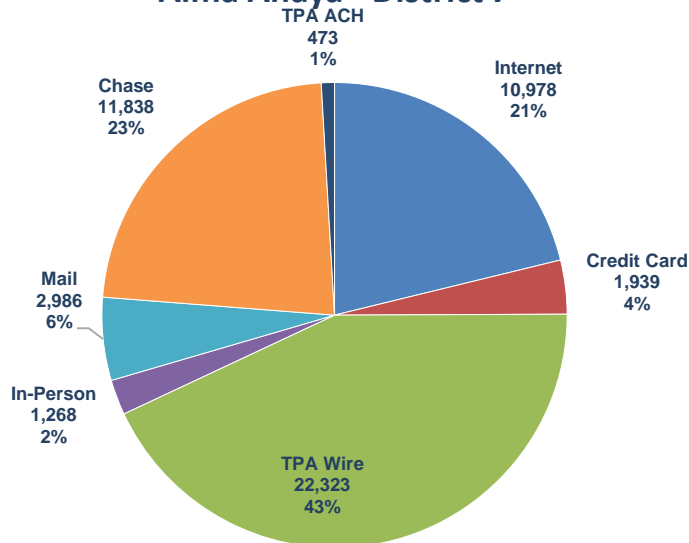
Monica Gordon - District 5



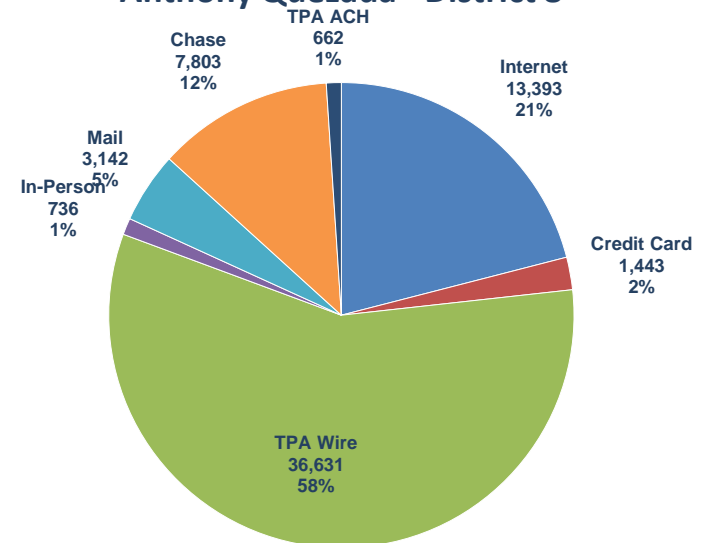
Donna Miller - District 6



Alma Anaya - District 7



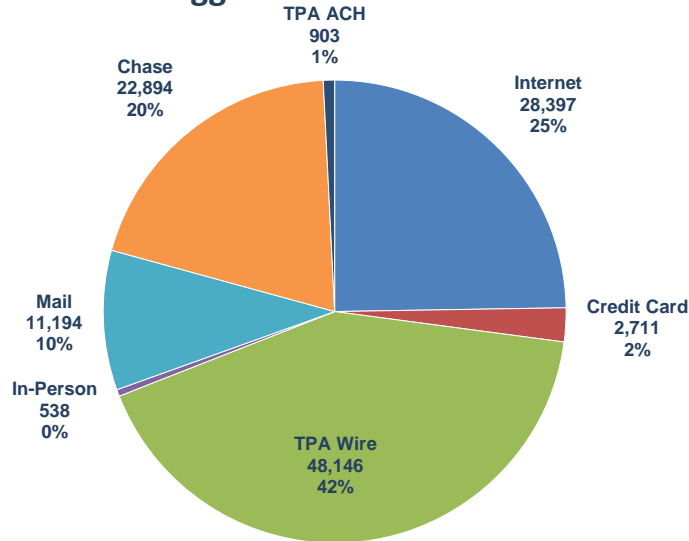
Anthony Quezada - District 8



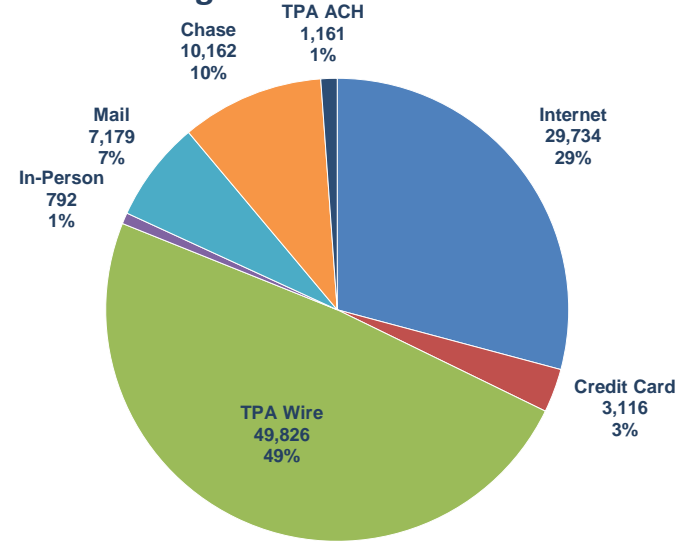
Payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: PAYMENT METHOD BY COMMISSIONER DISTRICT

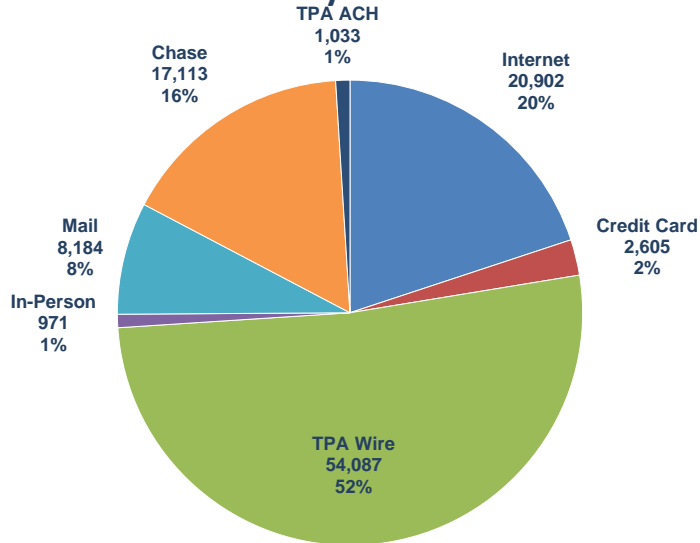
Maggie Trevor - District 9



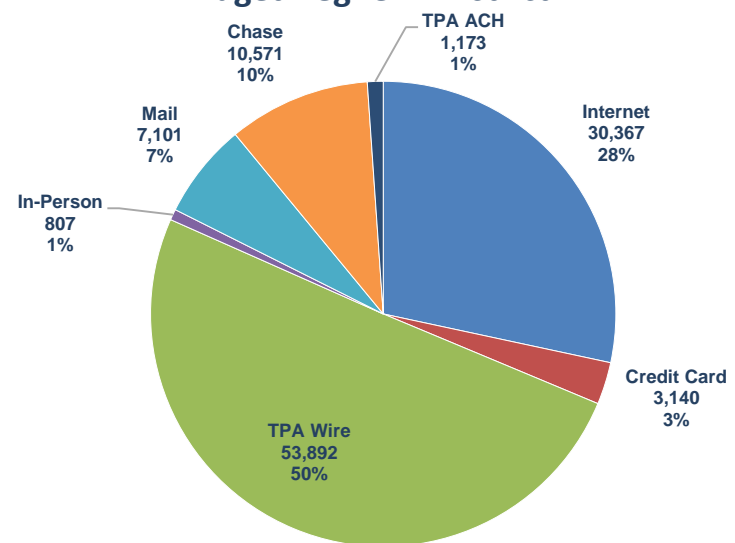
Bridget Gainer - District 10



John Daley - District 11



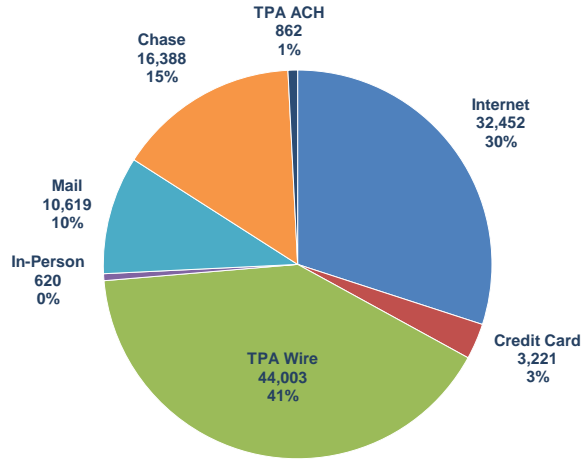
Bridget Degen - District 12



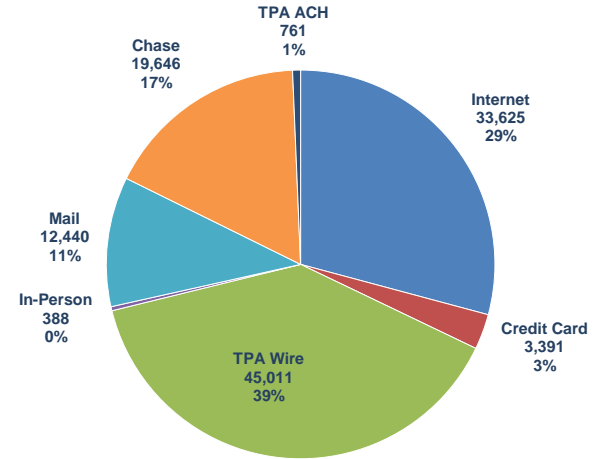
Payments made through 10/1/2023

2022 FIRST INSTALLMENT PAYMENT BREAKDOWN: PAYMENT METHOD BY COMMISSIONER DISTRICT

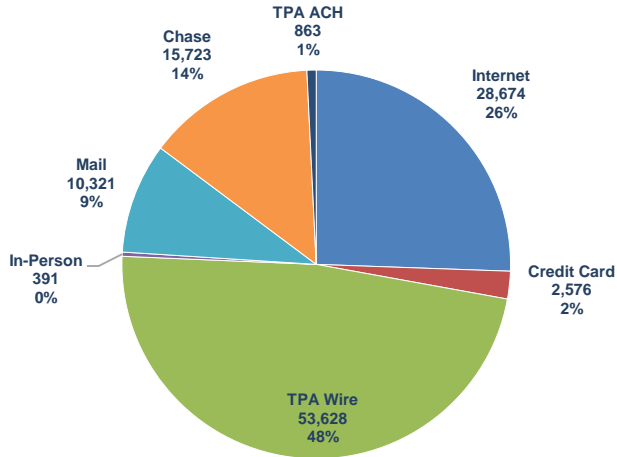
Josina Morita - District 13



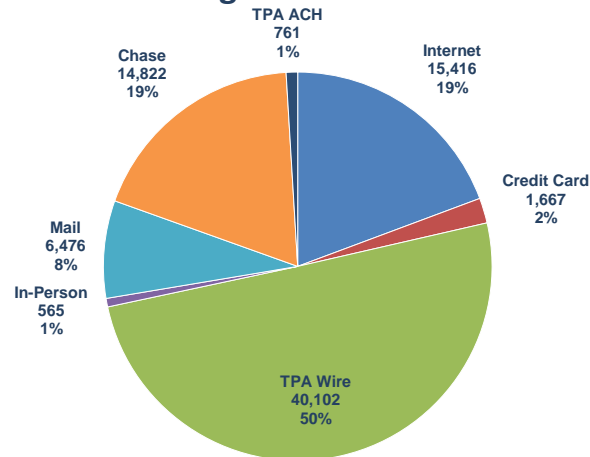
Scott Britton - District 14



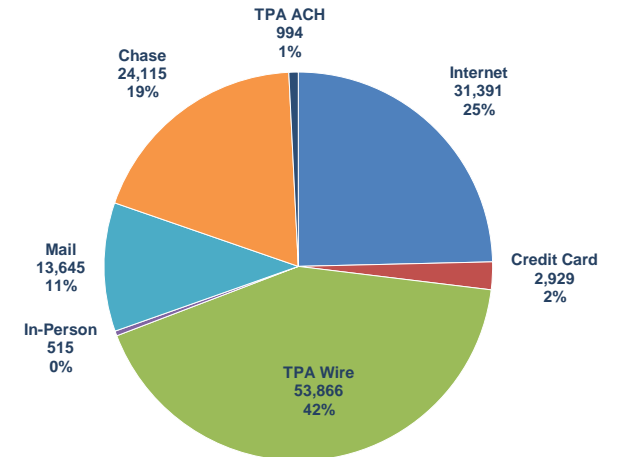
Kevin Morrison - District 15



Frank Aguilar - District 16



Sean Morrison - District 17



TAX YEAR 2021 UNPAID, TAX SALE ELIGIBLE – PIN BREAKDOWN

Tax Year 2021 Annual Tax Sale eligible PINs as of 10/1/2023.

