Property Tax Appeal Seminar- July 26, 2017 TRUSTEE MICHAEL GLOTZ CLERK KRISTIN THIRION



Apart from the actual mortgage, the second biggest expense for homeowners is usually property taxes. As <u>30 to 60 percent</u> of taxable property is commonly over-assessed, there's a good chance you're paying more than your fair share in property taxes.

Today, we'll show you how to fight—and reduce—your property tax bill via the appeal process.



We all feel the pain every few months as we write ever-increasing, huge checks for school, village, and county taxes. Over the past year, however, I and the residents I helped got some relief.

According to **<u>getrichslowly.org</u>**, less than 5 percent of homeowners appeal their assessments. This is largely due to the seeming complexity of the process, or that residents simply aren't aware of how much they can save.

Admittedly, most financial tasks are less than enjoyable. In this case, however, the savings are, more often than not, well worth the time and effort spent.

To appeal your property taxes, you need to do a bit of "sleuthing" into your real estate assessment.

Your investigation begins with the Cook County Assessor's Office and ends with the Cook County Board of Review.



Part 1: Cook County Assessor's Office- Joseph Berrios



How to Present Your Case for Lack of Uniformity



The first objective of your investigation is to find out if your home's assessed value is assessed at a **higher rate per square foot** than similar buildings.

You need to provide *three or four comparables* that are similar in size, type of construction, age, and general condition that have a *lower assessment per square foot* than your property.



Remember, you have to compare your property to similar properties located (1.) in the same neighborhood classification, (2.) property classification, and (3.) age (within 10 years) of your property. If you can find comparables within a block or two of yours, the better off you are.

If you can't find them within a two-block radius, you can still use the comparables as long as they're still in the same neighborhood and have the same classification.

How to Find Comparable Properties

<u>Step 1:</u> From the drop-down menu under "Search" at <u>www.cookcountyassessor.com</u>. select "Interactive Mapping"



Step 2: In the search field, enter "Tinley Park, IL"



Gallery of County Mapping Applications



Step 3: Click "Accept" under the terms of service

Viewer y's Map Application

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or Districts.

onals, select "Advanc to the right, above the

Cook County's Map Application

Cook County has a wealth of map information that it wants to share with the public.

When you are ready, click on the "Accept" button below and begin with your search on the next page. You can type in a street address or PIN and a map displays. From here you will have access to other map data. At any time, a help button is available to assist.

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<u>Step 4:</u> Zoom in from the initial map view until you can see individual parcel numbers in your target neighborhood



<u>Step 5:</u> Find PINs in target neighborhood for comparison. Be sure to collect several potential properties, as you'll need at least three for your appeal.



Begin the Appeal Process

<u>Step 1:</u> Go to www.cookcountyassessor.com





Appeals 🗡 Exemptions 🌱 Forms 🌱 Search 🌱 About 🌱 Resources 🌱 Outreach 🌱 Jobs 🌱 Shakman 🜱

The deadline to file a 2017 Model Home Application, FOR ALL TOWNSHIPS, is Monday, May 1st, 2017

IMPARTIAL LINCOLN INSTITUTE STUDY DISPROVES CLAIMS OF UNFAIR BURDENS IN PROPERTY TAXATION

Manual Manual Contract Common Questions Regarding your 2016 Second-Installment Tax Bill Payable in 2017

TImportant Updated 2016-2017 Information Regarding Disabled Veterans Homeowner Exemption

New Trier Township 2017 Supplemental Notice PINs

Special Notice on airport noise, Assessor's Office and Norwood Park assessments





<u>Step 2:</u> From drop-down menu under "Search," select "Property"







Important Notices

Maps showing reductions in assessed value due to the impact of airport noise on home prices in Norwood Park, Leyden, Maine and Jefferson Townships

- Norwood Park
- Maine
- Leyden
- Jefferson

<u>Step 3:</u> Click on "Property PIN Search" link

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	Property Sea Property PIN Sear Property Address	rch						
	PIN Range Search	1						
	Appeal Search							
	Exemption Search	i						
	Neighborhood Sea	arch						

<u>Step 4:</u> Enter your property's PIN

Property Search

Property PIN Search			
Search by PIN			
Search by PIN range (nter 10 or more digits):		
28-30-200-021-000	Clear		
A-375			
cde375			
Search			
Property Class			
Select		•	
Property Address Sea	ch		
PIN Range Search			
Appeal Search			

<u>Step 5:</u> Locate your Neighborhood Code and Property Classification

2017 Tax Year Property Information



<u>Step 6:</u> Locate your building's square footage and assessed value



<u>Step 7:</u> Locate and use comparable property information <u>Example 1</u>



Example 2





28302030040000 11/14/2007



Example 3



<u>Step 8:</u> From the cookcountyassessor.com home page, go to "Appeals" and select "File a Residential Appeal."



<u>Step 9</u>: Enter your property's PIN and click "Search"

Joseph Berrios	
🟫 Appeals 🛩 Exemptions 🌱 Forms 🌱 Search 🌱 About 🌱	Resources 🌱 Outreach 🌱 Jobs 🌱 Shakman 🌱
File a Residential Appeal	
Open Township(s): Calumet, Leyden, Proviso, Wheeling, Worth 24-18 0000 Clear Octoberul Search	Where is my PIN? Image: Comparison of the second of the se
	How do I find my
	PIN?

<u>Step 10:</u> Enter your personal information and check "Lack of Uniformity" and "Overvaluation." Then, click on the "Comparable Properties" link and click "Next."

Appeal History			
File a New Appeal			
Name of Owner/Lessee:			
Owner/Lessee Mailing Address			
City/State/Zip Code:	WORTH	IL 60482	
Daytime Phone:			
Reason(s) for appeal:	Lack of Uniformity Overvaluation Covervaluation	Property Description Error Other Fire Damage	
Is this a numerical appeal?	Building no longer exis	sts 🗌 Foreclosure Purplase	
Would you like to use comparable pr	operties?		
If you already have comparables you Click here to search for comparable	would like to use, simply type them in the boxe properties.	provided below.	
Comparable 1:	Clear		
	Clear		
Comparable 2:			
Comparable 2: Comparable 3:	Clear		
	Clear		
Comparable 3:			
Comparable 3: Comparable 4:	Clear		
Comparable 3: Comparable 4: Comparable 5:	Clear		

Property Class:	One story residence, any ag	e, 1,000 to 1,800 sq	square feet	
Type of Residence:	One Story	~		
Use:	Single Family	~		
Number of Apartments:	0	\checkmark		
Number of Commercial Units:	None	~		
Exterior Construction:	Frame	~		
Basement:	Full and Unfinished	~	Step 11: Enter your property's	
Central Air Conditioning:	Yes	~	information and e-mail address	th
Attic:	None	~		,
Garage:	2 car attached	~	click "Finish"	
Number of Full Baths:	1			
Number of Half Baths:	0			
Number of Fireplaces:	0			
Approximate Age of Home:	62			
Approximate Land Size:	12989			
Approximate Residence Size:	1364			
Through my e-mail signature below accurate to the best of my knowled		see or appointed rep	ep and that all the information is true and	
*Attorneys and representatives E-mail of Owner/Lessee/Representative.		online.	> 🔸	

Part 2: Cook County Board of Review



The **Cook County Board of Review** is an independent, quasi-judicial elective office that reviews and adjudicates property tax assessment appeals.

Property owners have the right to appeal the assessed valuation of their property if they believe it is over-assessed. The Board's mission is to ensure that property owners pay no more than their fair share of property taxes. <u>There is no cost to appeal</u> at the **Board of Review**.





Property owners may appeal their assessments twice within each tax year cycle: once with the Cook County Assessor's Office and once with the Board of Review.

If you are appealing your own home, condominium, or mixed-use building, you may represent yourself or hire an attorney. There is <u>no requirement to hire an attorney</u> unless the property's title is held in the name of a corporation, LLC, or any other legal entity. The **Board of Review** consists of **three** commissioners who each represent **one of the three districts** within Cook County.

When you file an appeal, analysts from each commissioner's office review your case.

Two out of three analysts must agree on a decision in order for you to receive a reduction.



Begin the Appeal Process

<u>Step 1:</u> Go to www.cookcountyboardofreview.com



<u>Step 2:</u> Clink on link in center of page to begin the appeal process



<u>Step 3:</u> Click on "Submit Appeal as Guest"



For more information about the opening and closing of townships please click here

<u>Step 4:</u> Select "Property Over-Assessed" and enter your Property Index Number (PIN)

T	he Cook Count	y Board of Rev	view Portal
VIIN 019	Commissioner Larry R. Rogers, Jr.	Commissioner Dan Patlak	Commissioner Michael Cabonargi
Home Login/Register Login/Register to File for Appeal Submit Appeal as Submit Appeals of Property Valu and Tax Exemptions	* Please select the type of a that you would like to file w	on filing an appeal, pl ppeal th the eview. Property Over-Assessed 27-25-403-010-0000 N? ard of mey? Yes No No	×
	the above will be reported to	not authorized to represent any person or leg the appropriate enforcement agency. Appe nt to Rule 2 of the Board of Review Rules.	

<u>Step 5:</u> Select desired option from the drop down menu and click "Submit"



<u>Step 6:</u> Select "Property Over-Assessed" from the drop-down menu, enter your Property Index Number, and click "Next"

	The Cook Count	y Board of Rev	iew Portal	
CIIN O'S	Commissioner Larry R. Rogers, Jr.	Commissioner Dan Patlak	Commissioner Michael Cabonargi	
Home Login/Register Login/Register Login/Register to File for Submit Appeal as Guest Submit Appeals of Propr and Tax Exemptions	Appeals Appeals arty Valuation Cook County Board of R Property Index Nu Are you would like to file with Cook County Board of R Property Index Nu Are you would like to file with Cook County Board of R Property Index Nu Cook County I	Dan Patlak al on filing an appeal, ple property Over-Assessed eview. umber 24-18-309-011-0000 IN?	Michael Cabonargi	
	the above will be reported to	ont authorized to represent any person or lega to the appropriate enforcement agency. Appea int to Rule 2 of the Board of Review Rules.		

<u>Step 7:</u> select "No" from the drop-down menu, then click "Submit."



Step 8: Enter your personal information and complete the process.

	Appellant Informa	ation		
	Township is in Pre-I	File		
► Home	* Appellant Name			
Login/Register Login/Register to File for Appeals	• Appellant Address			
Submit Appeal as Guest	* Appellant City	WORTH		
Submit Appeals of Property Valuation and Tax Exemptions	Appellant State Abbreviation	L		
	Appellant Zlp	60482		
	Appellant's Phone Number			
	* Appellant's E-mail Address			
	* Confirm Appellant's E-mail Address			
	Appellant Type	×		
	 I request the opportunity to appear for a hearing before the Cook County Board of Review, 116 N. Clark \$L, Room 601 Chicago, IL 60602. 	O Yes O No		
	(if you do not request a hearing, you on your behalf and information available	r complaint will be adjudicated based upon th able to the Board of Review).	e written evidence submitted	
	When did you purchase your property?	Older ~		
	Next			

Neighborhood Search: For remote areas with few possibilities for comparison.

<u>Step 1:</u> From the drop-down menu under "Search," select "Property."

COOK COUNTY ASSESSOR'S OFFICE Joseph Berrios	
Appeals Exemptions Forms Search About Resource Outreach Jobs Shakman The deadline to file a 2017 Mc Property SHIPS, is Monday, May 1st, 2017	
Answers to Common Questions Regard Appeal History/Check Status ent Tax Bill Payable in 2017 Important Updated 2016-2017 Inf Appeal History/Check Status bled Veterans Homeowner Exemption New Trier To 2016 Unique 'Letter' Listing tal Notice PINs	
Special Notice on airport noise, Assessed Bed and Breakfast ssessments Interactive Mapping Interactive Mapping Know your PIN? Don't know Click here to begin Vour PIN?	
Important Notices Maps showing reductions in assessed value due to the impact of airport noise on home prices in Norwood Park, Leyden, Maine and Jefferson Townships	

<u>Step 2:</u> Click on "Neighborhood Search," then select the options that pertain to your property from the drop-down menus and click "Search."

Property Address Search		
PIN Range Search		
Appeal Search		
Exemption Search		
.eighborhood Search		
Search by Neighb	orhood	
Township	Bremen	
Neighborhood	210 East	

Potential comparable properties are provided for you.





What is needed to appeal?

A completed Board of Review complaint form (paper or online). If you choose to file online, you must have an email address. You may include supporting evidence or documentation related to your method of appeal that you would like the Board to consider. If no supporting evidence is submitted, Assessor's Office analysts will do a uniformity analysis for you. If you appeal online, evidence may be submitted electronically.

When do I need to submit my appeal?

Appeals must be submitted before your township's filing deadline. Filing deadlines very each year. Please refer to the Board website for your township filing dates at <u>www.cookcountyboardofreview.com</u>.





When will I receive notice of the Board's decision?

You will receive a notice approximately 8 weeks after your township closes. Any reduction will be reflected on the second installment tax bill mailed in July.

Do I need to attend a hearing?

No. However, taxpayers that appeal at the Board have a right to a hearing. This option may be selected on the Board appeal form. Taxpayers may waive their right to a hearing if they do not have any additional information to add to their appeal. All cases will be fully evaluated by our analysts even if you do not attend a hearing. Where do I submit my appeal?

Online at <u>www.cookcountyboardofreview.com</u>, in person, or by mail at the <u>Cook County Board of Review</u> located at 118 N Clark, Room 601, Chicago, IL 60602.

Will the Board of Review *increase* my assessment or my comparable homes?

No, the Board does not increase assessments.

Do I need an attorney?

No. There is no difference between filing on your own behalf or hiring an attorney. Incorporated entities must file with an attorney.



To learn more about exemptions or apply for one, contact the Cook County Assessor's Office at 312-443-7550 or visit them at www.cookcountyassessor.com.



Thanks for joining us today! This procedure may not result in property tax savings for everyone at every classification, but we hope the information presented helps you and your family to attain a reduction.

It's been our pleasure to assist you! If you have any questions, always feel free to reach out to Kristin or me with any additional questions or concerns.

Village Trustee Mike Glotz: <u>mglotz@tinleypark.org</u> Village Clerk Kristin Thirion: <u>kthirion@tinleypark.org</u> Village of Tinley Park: (708)444-5019

