

# Cook County Assessor's Office

South Chicago Property Tax Appeals Workshop

南芝加哥地产税上诉讲座

Cook County Assessor Fritz Kaegi

Pui Tak Center

库克郡地产税务评估部长 Fritz Kaegi 先生

培德中心

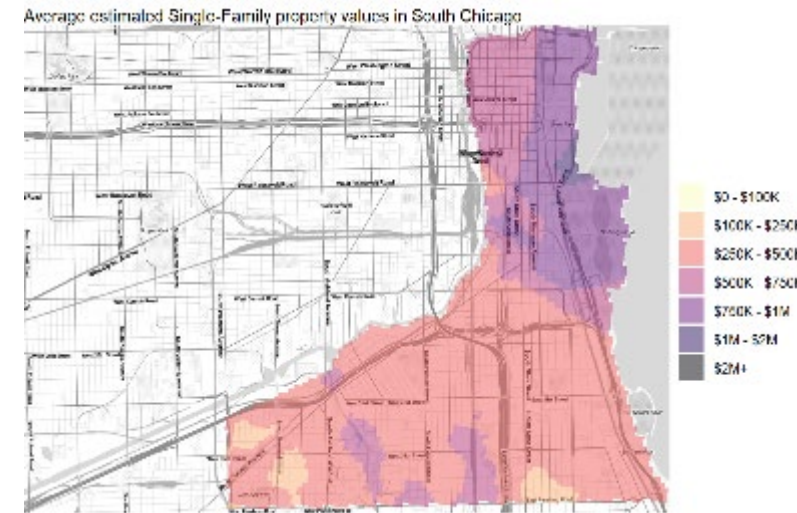


# South Chicago Township assessments 南芝加哥地区评估

## Three things to know about assessments

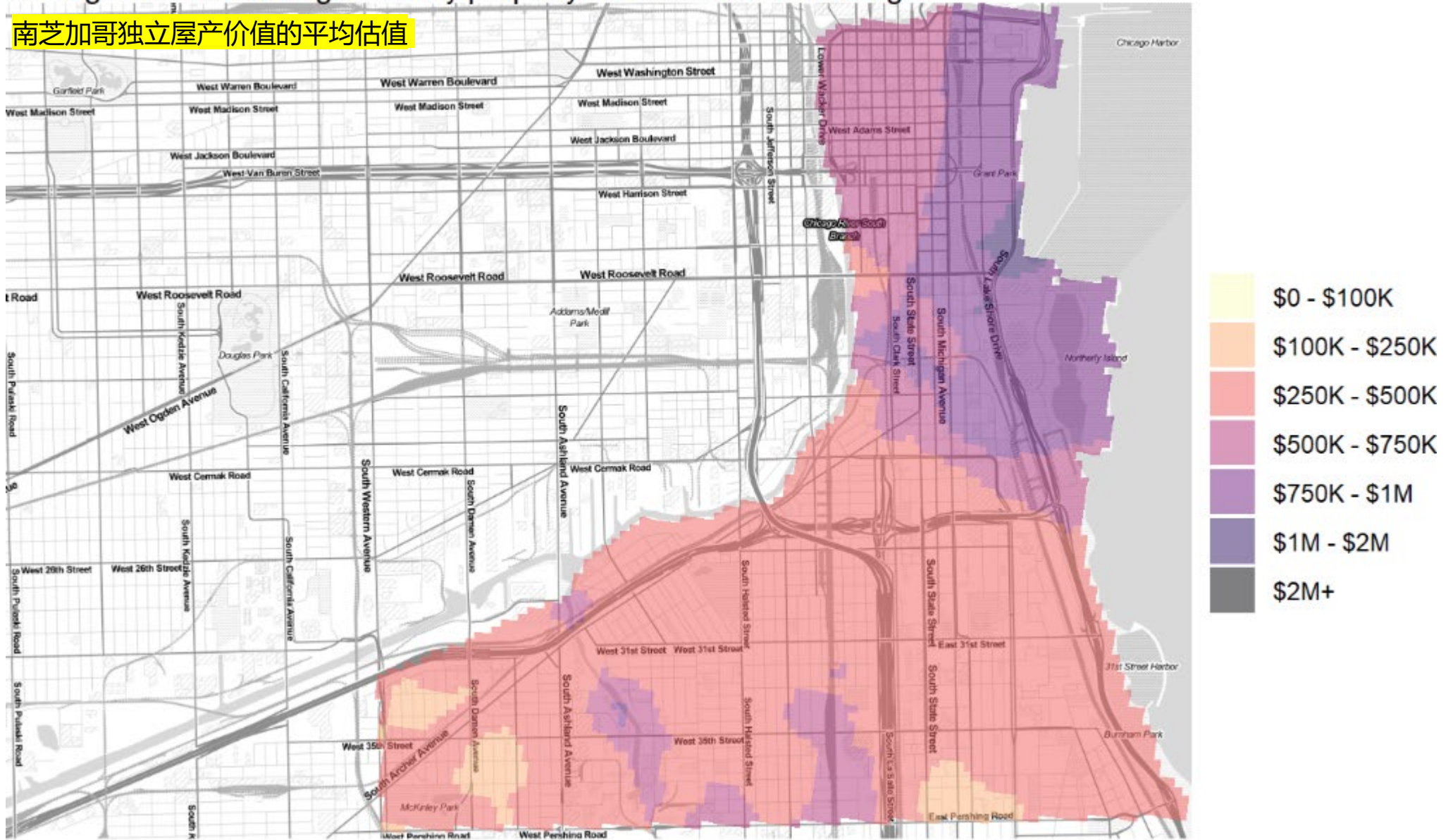
### 关于评估，需要知道三件事

1. By law, assessments should reflect market prices. Markets have changed over the past 3 years. 根据法律，评估应该反映市场价格，因为市场在过去3年中有了变化。
2. Assessments of everyone in your neighborhood—and in Chicago—are interconnected. 对你邻居和芝加哥每个人的评估都是相互关联的。
3. An increase in your assessment does not mean the same increase in your property taxes. 评估价值增加并不意味着您的财产税增加。



# Average estimated Single-Family property values in South Chicago

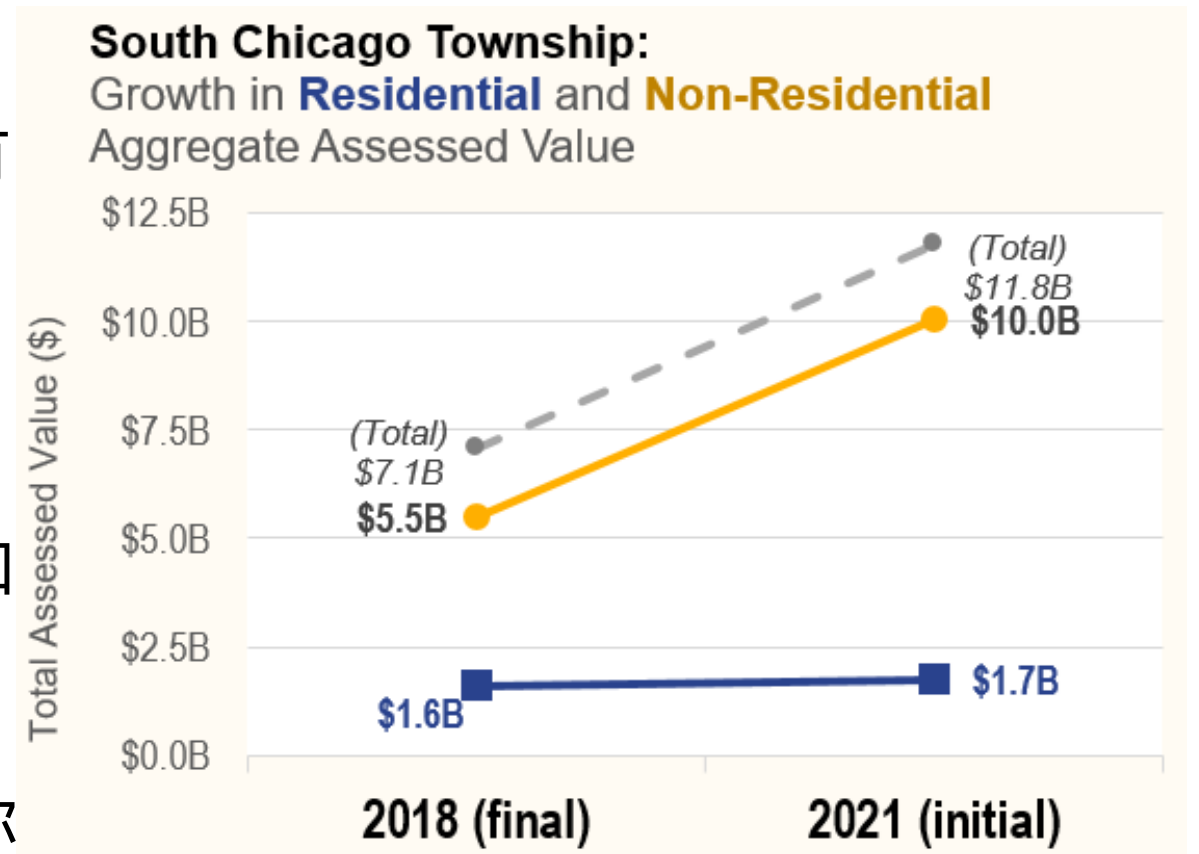
南芝加哥独立屋产价值的平均估值



# South Chicago Township assessments 南芝加哥地区评估

## How much did South Chicago increase in value? 南芝加哥的价值增加了多少?

- Assessments of all properties in Chicago are interconnected. 芝加哥所有房产的评估都是相互关联的。
- An increase in your property's assessment does not mean the same increase in property taxes. 房产估价增加并不意味着房产税的增加
- If other assessments go up more than yours, your taxes may not change much. 如果其他的评估增长比你的快，你的税收可能不会有太大的变化。

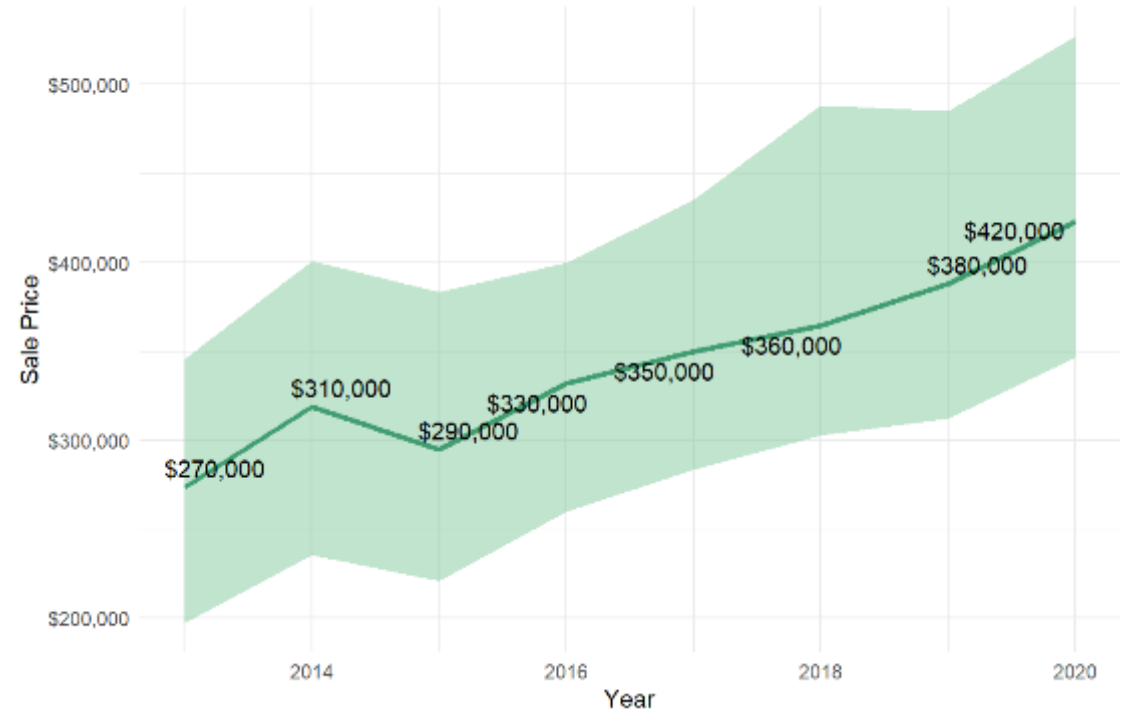


# South Chicago Township assessments 南芝加哥地区评估

## Residential assessments summary 住宅评估总结

- In 2020, median sale prices of homes in South Chicago were about
  - \$420k for single-family homes
  - \$280k for condos2020年，南芝加哥的房屋销售价格中值约为
  - 独立屋42万美元
  - 独立产权公寓 (condo) 28万美元
- The Assessor's Office estimates the media 2021 market values are between
  - \$280k-\$420k for single-family homes
  - \$250k-\$350k for condos地税评估部估计2021年的市场价值介于
  - 独立屋28万美元-42万美元
  - 独立产权公寓25万美元-35万美元

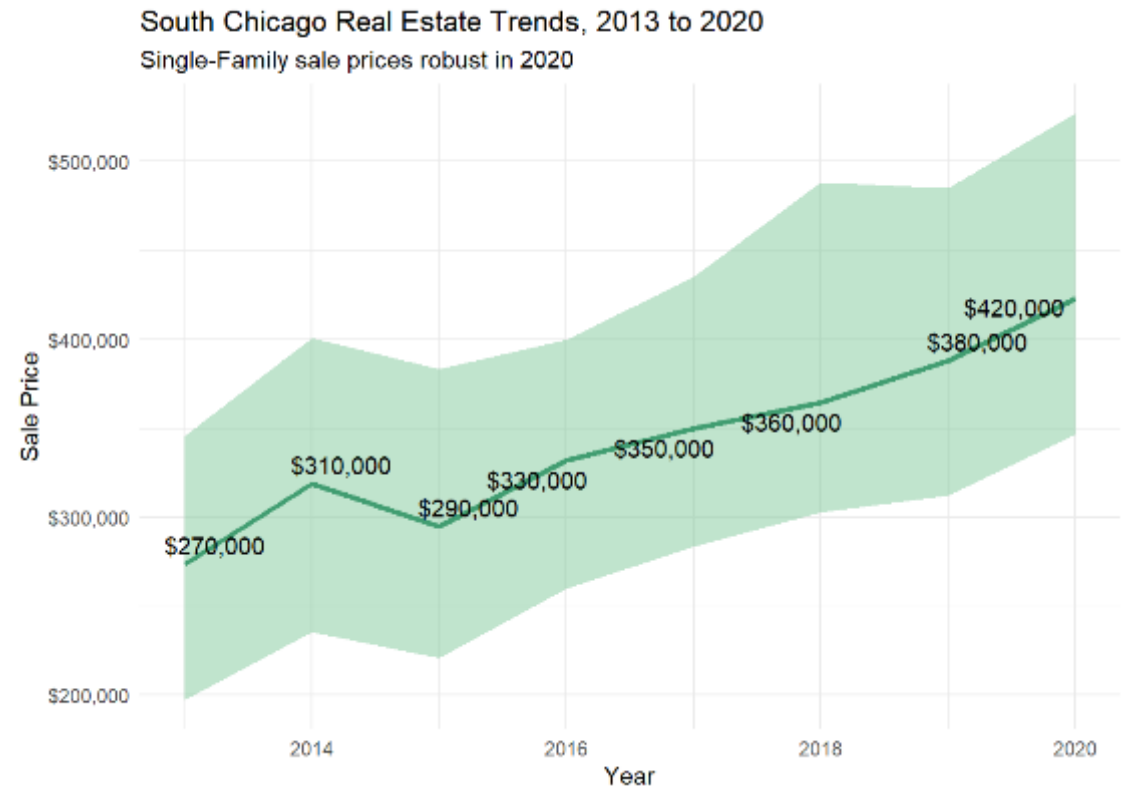
South Chicago Real Estate Trends, 2013 to 2020  
Single-Family sale prices robust in 2020



# South Chicago Township assessments 南芝加哥地区评估

## Residential assessments summary 住宅评估总结

- The big question: Is your property's estimated value close to what you think your property could sell for today?
- 最大的问题是：你的房产估计价值是否接近你认为你的房产今天可以卖出的价格？



# South Chicago Township assessments 南芝加哥地区评估

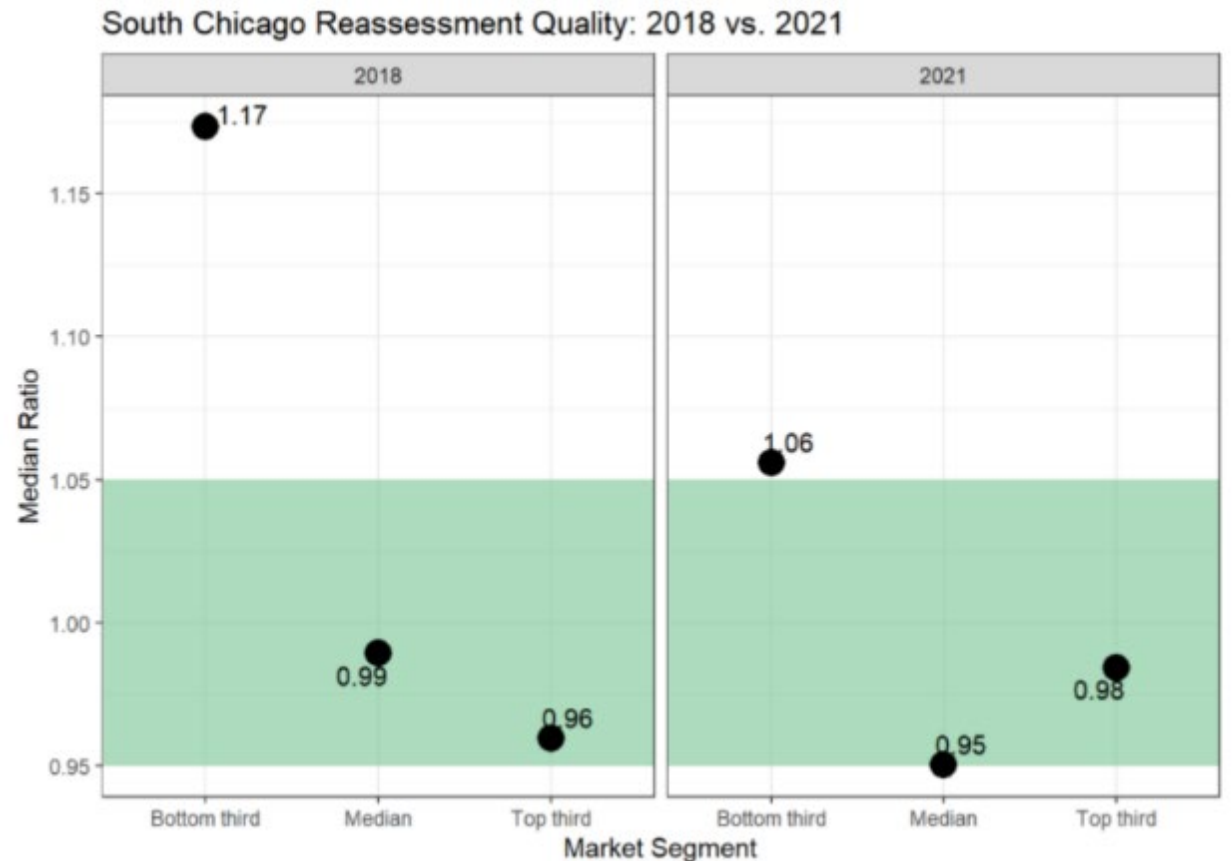
## Residential assessments summary

Assessments of single-family and condominium properties **met industry standards for high -quality assessments** on measures of fairness and equity.

**对独立屋和独立产权公寓的评估符合行业标准，即对公平和公正措施的高质量评估。**

These measures of fairness in assessments **improved** when comparing 2021 with 2018.

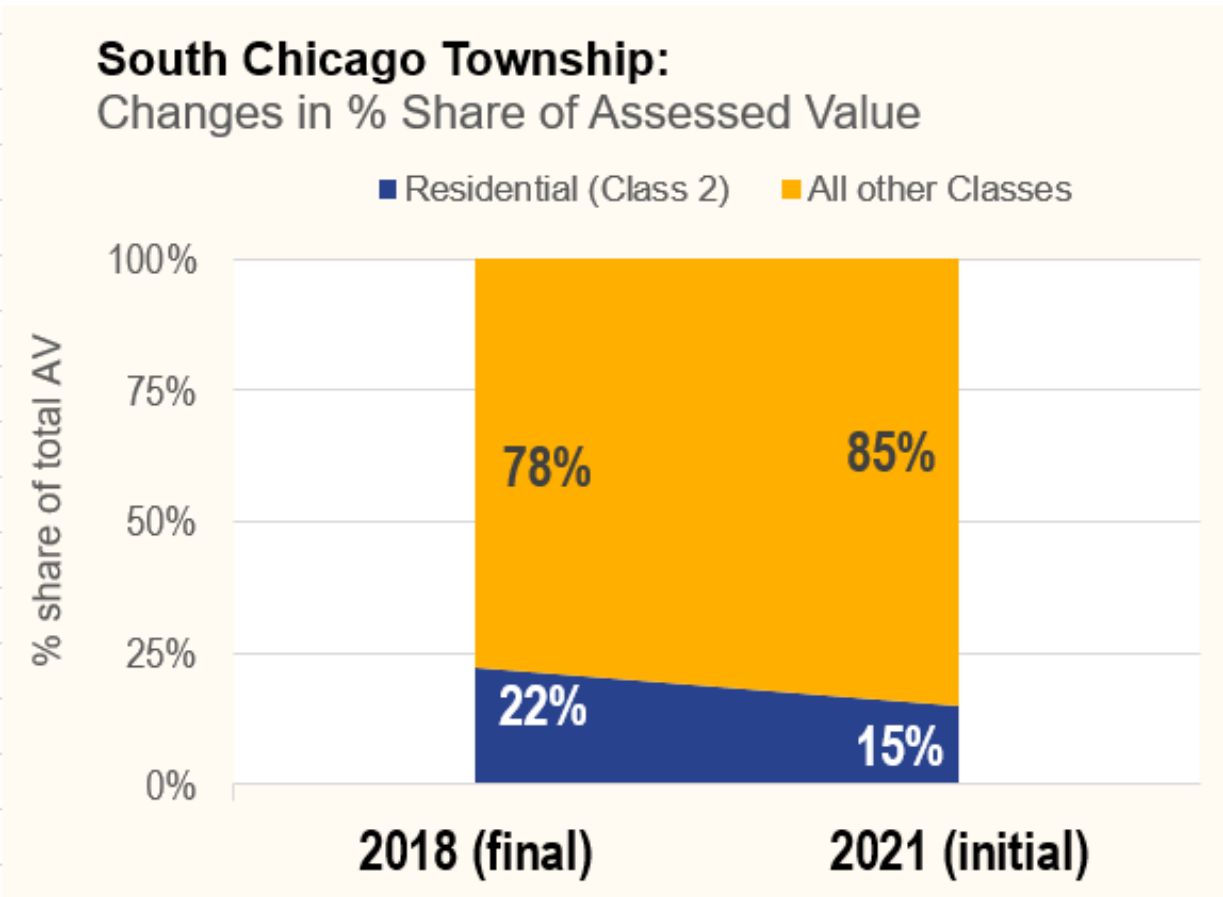
**2021年与2018年相比，这些评估的公平性指标有所改善。**



# South Chicago Township assessments 南芝加哥地区评估

## Balance between residential and commercial 住宅与商业的平衡

- At the end of the 2018 reassessment cycle, 22% of South Chicago's total assessed value was residential, with the other 85% comprised of non-residential and multifamily properties.
- 2018年重新评估周期结束时，南芝加哥总评估价值的22%为住宅，其余85%为非住宅和多户房地产。
- The 2021 initial reassessed values have shifted this to 15% residential, and 85% non-residential and multifamily properties. 2021年的初始重新评估价值已将其转变为15%的住宅、85%的非住宅和多户房地产。

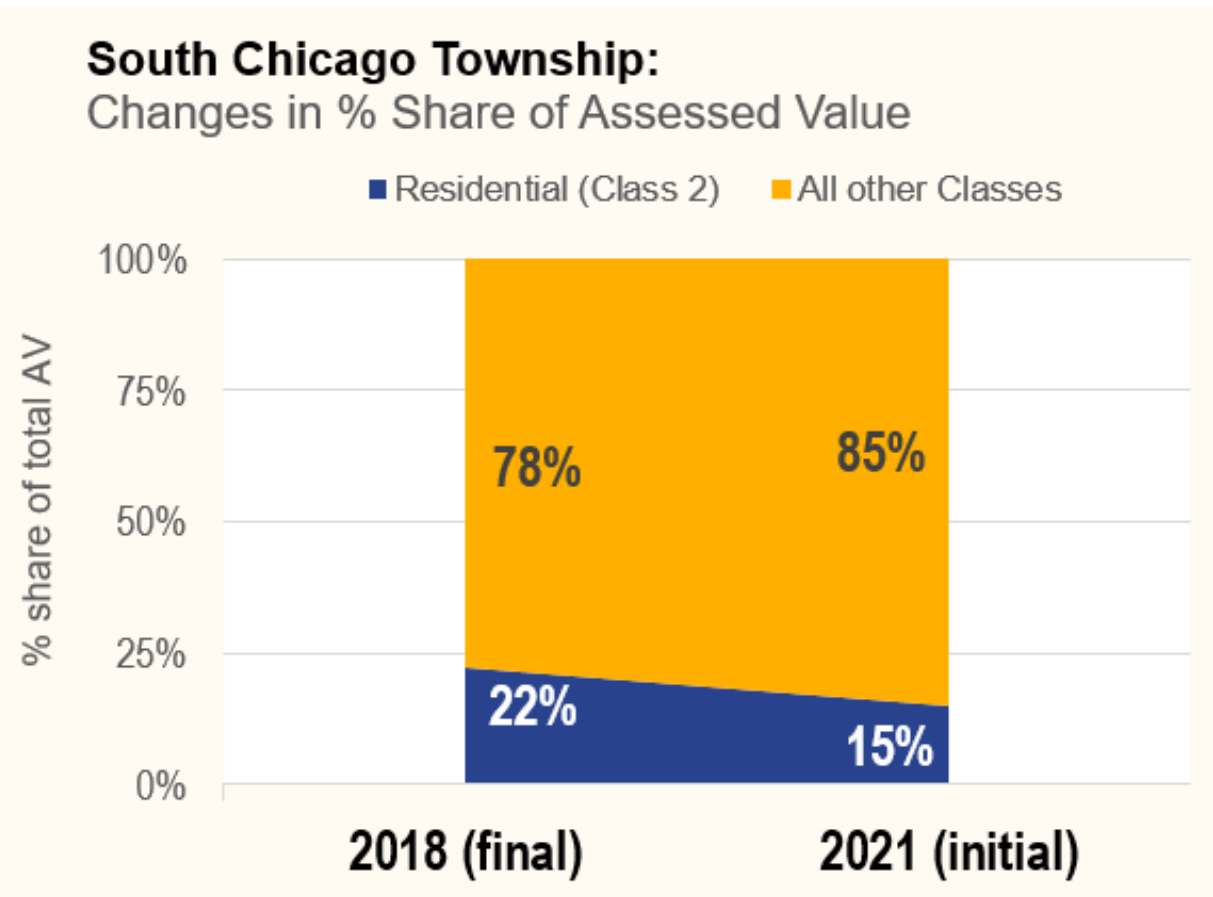




# South Chicago Township assessments 南芝加哥地区评估

## Balance between residential and commercial 住宅与商业的平衡

- These percentages may change at the final stage of assessment, after appeals are processed by the Assessor's Office and by the Board of Review.
- 在评估部和审查委员会处理上诉后，这些百分比可能在评估的最后阶段发生变化。



# South Chicago Township assessments 南芝加哥地区评估

## Reporting on South Chicago assessments

We provide complete information about assessments, including commercial properties, on our website.

我们在网站上提供评估的完整信息，包括商业地产。

[cookcountyassessor.com](http://cookcountyassessor.com)

Data  Valuation Reports

PROPERTY COUNT (APPROX.)	2020 SALES: #	2020 SALES: RANGE (BOTTOM THIRD, TOP THIRD)	2021 MODEL: ESTIMATED MARKET RANGE (BOTTOM THIRD, TOP THIRD)
9,900	255	\$340k to \$520k	\$280k to \$420k
6,300	133	\$300k to \$410k	\$300 to \$400k
34,000	595	\$230k to \$330k	\$250k to 350k

# Responsibilities of the Assessor's Office 评估员办公室的职责

- Setting fair and accurate values for **1.9 million parcels** of Cook County property.

为库克郡190万块地产设定公平准确的价值。

- The value of these properties is not determined on an individual basis, but rather by a mass appraisal system.

这些房产的价值不是由个人决定的，而是由集体评估系统决定的。



# Responsibilities of the Assessor's Office

## 评估员办公室的职责

- The mass appraisal system is a way to put fairness into the entire assessment process.

集体评议制度是一种将公平性纳入整个评估过程的方式。

- **Administers property tax exemptions that may contribute to lowering your property tax bill.**
- 管理房产税豁免申请，这些豁免有可能有助于降低房产税。



# Filing Your Appeal 提出上诉

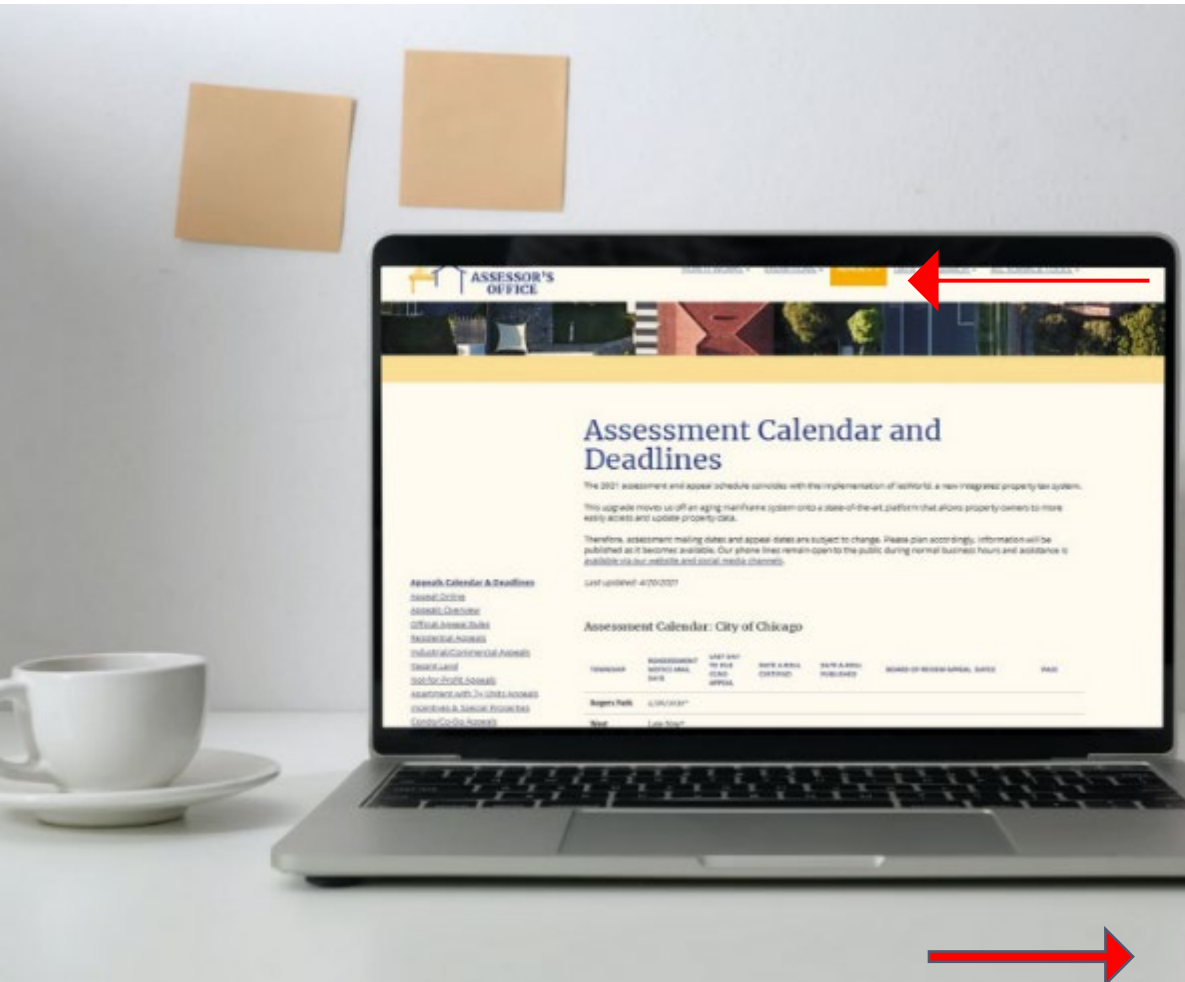
- As always, filing is **free** with our office.
- 我们办公室帮助填写上诉文件是免费的。
- An email address is required.
- 需要提供电子邮件地址。
- It is best to start your filing when your township is open. (You have 30 days to file an appeal). 最好在开放时开始填写。（您有30天的时间提出上诉）。
- Drafting a filing: you can save, modify and upload attachments before submitting.
- 起草文件：您可以在提交前保存、修改和上载附件。
- Attachments: Attachments can now be submitted after an appeal has been submitted as a “secondary attachment.”
- 附件：可以在上诉提交后作为“第二附件”提交附件





[www.cookcountyassessor.com/assessment](http://www.cookcountyassessor.com/assessment) -calendar -and -deadlines

# 评估日历和截至日期



## Assessment Calendar: City of Chicago

TOWNSHIP	REASSESSMENT NOTICE MAIL DATE	LAST DAY TO FILE CCAO APPEAL	DATE A-ROLL CERTIFIED	DATE A-ROLL PUBLISHED	BOARD OF REVIEW APPEAL DATES
<a href="#">Rogers Park</a>	6/15/2021	7/19/2021			
<a href="#">West Chicago</a>	7/21/2021	8/23/2021			
<a href="#">Jefferson</a>	8/16/2021	9/17/2021			
<a href="#">North</a>	9/17/2021	10/19/2021			
<a href="#">South</a>	9/30/2021	11/1/2021			



# Online Appeals

# 线上申请上诉

What to know before starting an online appeal:



- An **email address** is required. The email address used to create the account is how you will be emailed your Filing ID (used to access your online account), and your CCAO Appeal Docket Number (used to reference your appeal in the CCAO).
- **When to start:** it is best to start your filing when your property's township is [open for appeals](#). Starting a file before your township is open may result in a deleted file or the need to restart the appeal.
- **Drafting a filing:** once you have started a filing, you can save a draft, modify it, and upload attachments before submitting your filing.
- **Attachments:** please supply your attachments *with* your appeal. Our analysts start reviewing your appeal as soon as they can, so attachments can NOT be submitted after an appeal has been submitted. Attachments include:
  - Documents like an **appraisal or photo**

# 3 Reasons a Homeowner Might File an Appeal

## 屋主可能提出上诉的3个原因

Most commonly, homeowners challenge the accuracy of the fair market value due to uniformity or overvaluation. Homeowners can also file an appeal based on incorrect information about their property characteristics.

最常见的情况是，房主由于统一性或高估等原因质疑公平市场价值的准确性。房主可根据其房产特征的错误信息提出上诉。

### 1. Lack of Uniformity

缺乏统一性

### 2. Overvaluation

高估

### 3. Incorrect Property Description

不正确的财产描述

## The process of filing an assessment appeal in 6 steps



[www.cookcountyassessor.com](http://www.cookcountyassessor.com)

[www.cookcountyassessor.com/what-are-comparable-properties](http://www.cookcountyassessor.com/what-are-comparable-properties)



You may use the online Cook Viewer Interactive Map to locate comparable properties. However, we have a staff of analysts that will compare your properties to other comps for you.

**您可以自行使用在线 Cook Viewer Interactive Map 来查找类似的房产。但是，我们有一群分析师协助您将您的房产与其他房产进行比较。**

# Uploading documents



**Do not attach** comparable properties here. This area is for homeowners with multiple PINs.

不要在此处附加可比较的房产。此区域适用于拥有多个 PINs 的房主。

Available Filings My Filings Message Center 2 Account Sign Out

Activity Window Verify Parcel 1 Primary PIN **Additional PIN**

Attachments Submit

## Real Estate Assessed Valuation Appeal (Residential)

### Additional Subject PIN Entry

If there are no additional subject PINs, just click "Next"

**This tab IS NOT for adding comparables. DO NOT add comparables.**

If a property that is the subject of an appeal consists of two or more contiguous parcels, the Property Index Numbers ("PINs") assigned to those contiguous parcels must be listed on the same appeal complaint. Non-contiguous parcels may be added to the current filing only if they constitute one economic unit at one property location. Please follow the instructions below to add additional PINs to your appeal filing that meet this criteria.

Please create a separate appeal complaint filing for parcels that are not contiguous, are non-contiguous but do not constitute one economic unit at one property location or if any of the parcels are outside of the Township for which the Primary PIN appeal is being filed.

Instructions:

Add by single line:

- 1.) Select "Add."
- 2.) Add the Additional PIN information to the respective field.
- 3.) Click "Add" to add additional lines if needed.
- 4.) Click "Delete" to delete the lines if they need to be removed.
- 5.) Once all input is complete, click "Next".
- 6.) If errors were found correct the errors. By hovering over the field(s) with indicating the error(s).
- 7.) After correcting the errors click "Next".

Add Delete Download Upload



**Attach** a narrative or explanation along with comparable properties as an attachment here.

在此处附加叙述或解释以及可比较的房产作为附件。

Available Filings My Filings Message Center 2 Account Sign Out

Activity Window Verify Parcel 1 Primary PIN Additional PIN

**Attachments** Submit

### Appeal Narrative - (Optional or as applicable)

This attachment is optional or as applicable for this appeal. [Click Here](#) to download the form. (Max Size: 10M, Max Attach: 10, File Types Allowed: doc(x), xls(x), pdf, txt, gif, jpg, png, biff)

**Current Attachments:**

Filename	Size (kb)
----------	-----------

Attach more files for this category:

Select files...

### Appraisal - (Optional or as applicable)

Attach appraisal if needed for support of this appeal. (Max Size: 25M, Max Attach: 10, File Types Allowed: doc(x), xls(x), pdf, txt, gif, jpg, png, biff)

**Current Attachments:**

Filename	Size (kb)
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Attach more files for this category:

Select files...

### Attorney Authorization Form - REQUIRED

This attachment is required because you identified yourself as an "Attorney or Tax Representative". [Click Here](#) to download the form. (Max Size: 10M, Max Attach: 10, File Types Allowed: doc(x), xls(x), pdf, txt, gif, jpg, png, biff)

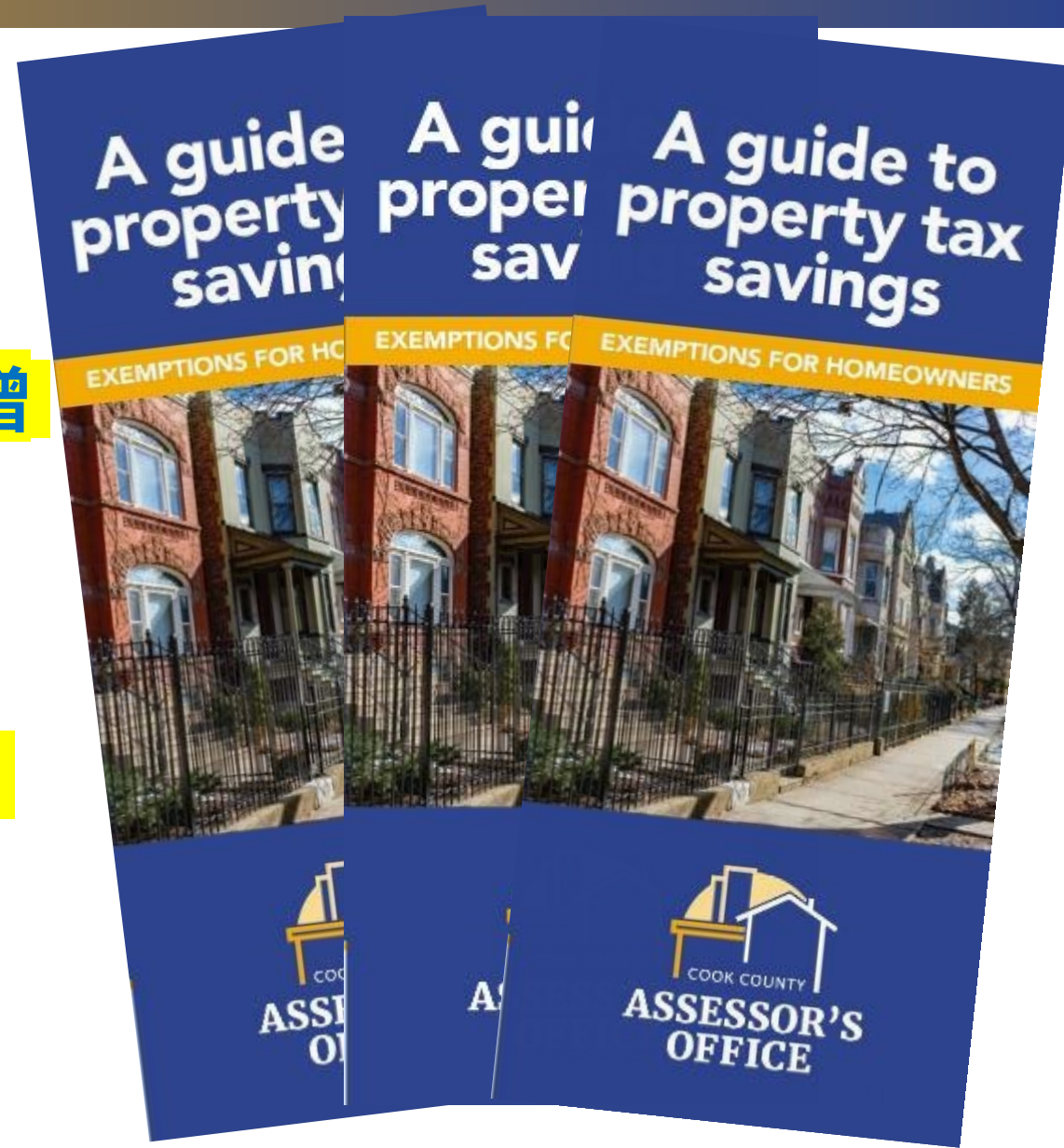
**Current Attachments:**

Filename	Size (kb)
----------	-----------

Attach more files for this category:

# Types of Exemptions 豁免类别

- Homeowner 房主
- Senior 长者
- Senior Freeze 符合资格的长者地税免增
- Persons with Disabilities 残疾人士
- Returning Veterans 退伍军人
- Veteran with Disabilities 残疾退伍军人
- Long-Time Homeowner 长期房主
- Home Improvement 房屋修缮



# Second Installment Property Tax Bill 第二期房产税法案

TOTAL PAYMENT DUE		2018 Second Installment Property Tax Bill - Cook County Electronic Bill					
<b>\$2,353.41</b>		Property Index Number (PIN)	Volume	Code	Tax Year (Payable In)	Township	Classification
By 08/01/2019		117	24013	2018	(2019)	NEES	2-34
IF PAYING LATE, PLEASE PAY	08/02/2019-09/01/2019	09/02/2019-10/01/2019	10/02/2019-11/01/2019	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW			
	\$2,388.71	\$2,424.01	\$2,459.31				
TAXING DISTRICT BREAKDOWN							
Taxing Districts	2018 Tax	2018 Rate	2018 %	Pension	2017 Tax		
<b>MISCELLANEOUS TAXES</b>							
Morton Grove-Alicia Water Commission	0.00	0.000	0.00%		0.00		
North Shore Mosq Azalea Dist Northfield	5.86	0.010	0.11%		5.98		
Metra Water Reclamation Dist of Chicago	232.58	0.396	4.35%	26.37	240.51		
Niles-Maine District Library	269.01	0.459	5.04%	5.37	267.43		
Niles Park District	249.08	0.425	4.67%	28.71	245.89		
Miscellaneous Taxes Total	756.65	1.290	14.17%		758.81		
<b>SCHOOL TAXES</b>							
Carlton College Dist Skokie Des Plaines	144.17	0.246	2.70%		138.90		
Niles Township HS District 219 (Skokie)	1,961.88	3.357	36.70%	74.43	2,039.54		
<b>Cook School District 67 (Morton Grove)</b>	1,822.66	3.110	34.16%	60.36	1,772.11		
School Taxes Total	3,928.45	6.709	73.60%		3,950.45		
<b>MUNICIPALITY/TOWNSHIP TAXES</b>							
Village of Niles	293.31	0.500	5.59%	21.93	311.45		
Road & Bridge Niles	0.00	0.000	0.00%		0.00		
General Assistance Niles	4.60	0.008	0.09%		4.19		
Town of Niles	28.72	0.049	0.54%		28.12		
Municipality/Township Taxes Total	331.72	0.566	6.22%		363.76		
<b>COOK COUNTY TAXES</b>							
Cook County Forest Preserve District	35.16	0.060	0.66%	1.17	37.09		
Consolidated Elections	0.00	0.000	0.00%		16.55		
County of Cook	166.95	0.319	3.48%	63.83	165.63		
Cook County Public Safety	72.09	0.123	1.35%		65.21		
Cook County Health Facilities	27.55	0.047	0.52%		25.90		
Cook County Taxes Total	321.75	0.549	6.01%		352.38		
(Do not pay these totals)	5,337.93	9.198	100.00%		5,424.40		
TAX CALCULATOR				IMPORTANT MESSAGES			
2017 Assessed Value	23,569	2018 Total Tax Before Exemptions	6,248.73				
2018 Property Value	235,690	Homeowner's Exemption	-910.80				
2018 Assessment Level	X 10%	Senior Citizen Exemption	.00				
2018 Assessed Value	23,569	Senior Freeze Exemption	.00				
2018 State Equalizer	X 2.9109						
2018 Equalized Assessed Value (EAV)	68,607						
2018 Local Tax Rate	X 9.108%						
2018 Total Tax Before Exemptions	6,248.73						
		2018 Total Tax After Exemptions	5,337.93				
		First Installment	2,984.52				
		Second Installment +	2,353.41				
		Total 2018 Tax (Payable in 2019)	5,337.93				
		PROPERTY LOCATION	MAILING ADDRESS				

\*\*\* Please see 2018 Second Installment Payment Coupon next page \*\*\*

TAX CALCULATOR	
2017 Assessed Value	23,569
2018 Property Value	235,690
2018 Assessment Level	X 10%
2018 Assessed Value	23,569
2018 State Equalizer	X 2.9109
2018 Equalized Assessed Value (EAV)	68,607
2018 Local Tax Rate	X 9.108%
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Total 2018 Tax (Payable in 2019)	5,337.93

# Are you missing property tax exemptions?

## 您是否错过了房产税豁免？

- Provide homeowners an opportunity to redeem missing exemptions for up to 3 years prior.
- **为房主提供追回最多前3年错过的豁免机会。**
- Homeowners can file for past exemptions for the 2019, 2018, and 2017 tax years.
- **房主能申请过去 2019、2018 和 2017 纳税年度的豁免。**



# Follow Us 关注我们

[www.cookcountyassessor.com](http://www.cookcountyassessor.com)

312.443.7550

The screenshot shows the website's header with navigation links: JILL MUELLER, DIAGNOSIS & TRENDS, NEWS & EVENTS, and CONTACT. Below the header is the Cook County Assessor's Office logo and a navigation menu with links for HOW IT WORKS, EXEMPTIONS, APPEALS, COMMUNITY DATA, and ALL FORMS & TOOLS. A banner image features a building and trees, with a small text update: UPDATE: Many property tax issues. The main content area has a heading "Get Our Help From Home." followed by a COVID-19 notice: "COVID 19 NEWS: Our offices are closed for in-person visits at this time. Many of our services are available online and you can contact the office by phone, email, and via social media." Below this are three featured sections: "Quick Finds" with links for COVID-19 ASSESSMENT ADJUSTMENTS, PROPERTY TAX 101, and JOB OPPORTUNITIES; "Mail from our Office" with a link for 5 exemptions auto-renew; and "Businesses & Nonprofits" with links for COMMERCIAL VALUATION REPORTS, FREQUENTLY ASKED QUESTIONS, EXEMPTIONS FOR BUSINESS INSTITUTIONS, and RESOURCES AND TOOLS.

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Office of Cook County Assessor



Cook County Assessor