



2026 CCAO Annual Appeal Rules Meeting

Thursday, March 26, 2026

2026 Annual Appeal Rules Meeting

Presenters

Christina Lynch, Director of Legal

Gina Matthiesen, Senior Legal Counsel

Michael Piper, Chief Valuations Officer

Tatia Gibbons, Chief Legal Officer

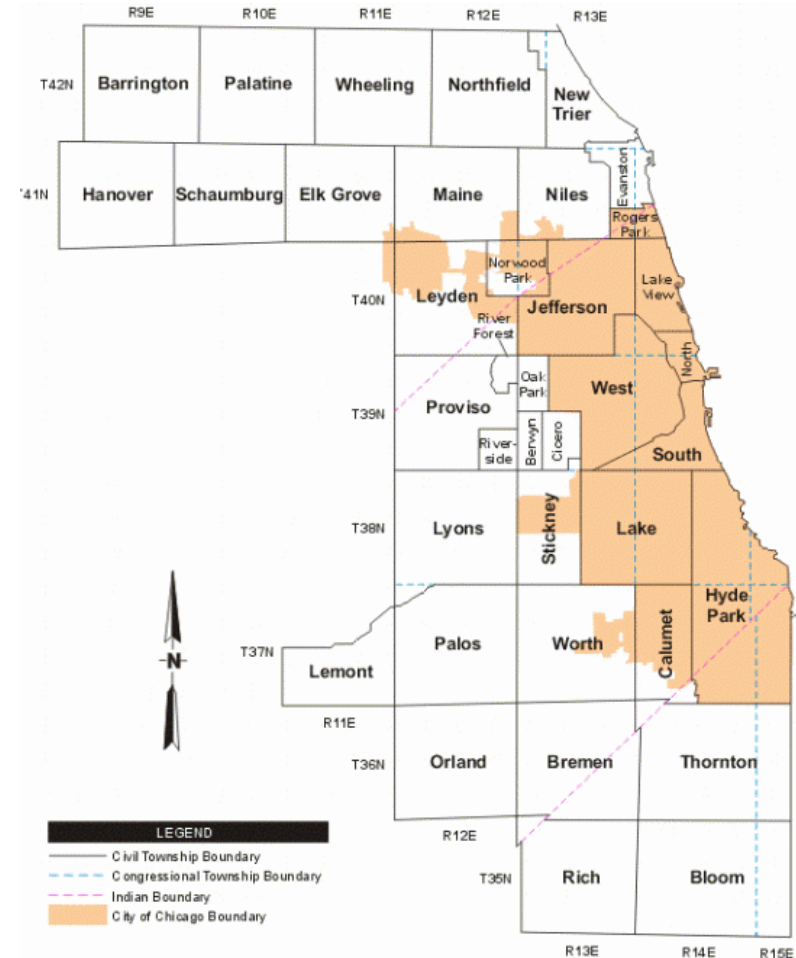
Thomas Schemmel, Director of Commercial Valuations

Moderator

Angelina Romero, Chief Communications Officer

Assessor Website

www.cookcountyassessoril.gov



Today's Presentation

First Things First – What is the CCAO?

Some introductory materials for taxpayers

Valuation Data Online!

Valuation Reports, Reassessment Methodology Worksheets, Open Data Portal

Rule Changes for 2026

Major & Minor Changes – Substitutions, Clarification on Photographs, Cap Rates & Tax Rates, Further Guidance on Comps, Major Changes to the Vacancy Rule

Valuation Policy Updates

Vacancy Policy

Coming: Updated Cap Rate Policy

Slides and Follow Up Information

The slides will be posted on our website, along with the 2026 Appeal Rules and 2026 Appeal Guidelines

First Things First – What does the CCAO do?

- Sets fair assessed values for **1.9 million parcels** of real property in Cook County.
- Administers Homestead Exemptions for all qualifying Cook County property owners.
- Administers Non-Homestead Property Tax Exemptions for real property located in Cook County.
- Administers developmental and other Incentives for real property located in Cook County.
- Assists Cook County taxpayers with all of the above. ***We are here to help!***
- www.cookcountyassessoril.gov



Illinois property taxes: budget/levy then tax

Assessments distribute who pays how much of the property tax levy.

Property Tax Levies  are re-budgeted every year to help fund local public services, like schools and community health centers.



Taxing agencies conduct public hearings, publish their levy, and certify their levy to the Cook County Clerk.



Local Tax Rates are calculated by the **Cook County Clerk**, dividing levies by Equalized Assessed Values.



Your Property Tax Bill is issued and collected by the **Cook County Treasurer**, then distributed to taxing districts to fund services.



Property Tax Base 
Cook County Assessor's Office

- Revaluation and reassessment
- Assessment appeals
- Property tax incentives and exemptions
- Divisions/ consolidations



Cook County Classification Ordinance
Transforms property values → Assessed Values, based on property use and LOA



Cook County Board of Review

- Assessment appeals
- Finalizes the Assessed Values (AVs) used for property taxation



Illinois Department of Revenue

- Calculates Cook County's Equalizer. This transforms AVs → Equalized AVs (EAVs).
- Exemptions reduce EAVs.

First Things First – Assessed Valuations

- In Illinois, County Assessors must assess real property at fair market value, but also uniformly.
- Therefore, Illinois County Assessors view the whole “forest” of properties in their county, rather than just any single “tree”.
- To achieve both uniformity within a class, and fair market value, the CCAO develops our mass appraisal values from actual market data, as do Assessors across the United States.
- Both the residential and commercial models are posted on our website.
- www.cookcountyassessoril.gov/valuation-reports



First Things First – What is Mass Appraisal?



- The IAAO defines mass appraisal as “the systematic appraisal of groups of properties as of a given date using standardized procedures and statistical testing.” *IAAO Property Assessment Valuation (3rd edition)*, p. 403.
- The purpose of mass appraisal is the efficient and equitable valuation of all property within a jurisdiction for *ad valorem* tax purposes.
- With mass appraisal, assessors develop a mathematical model to predict the market value of properties.

Residential Assessments

Key Data: Property Characteristics and IDOR Sales

- Residential Assessments are based on:
 - Property Characteristics
 - IDOR Sales Data (thousands of sales)
- New Tool: Home Value Report
 - Useful for single family homes and Class 2-11
 - Returns the top 5 most significant sales which affect the property's value
 - All data points that the model uses to estimate the property's value

cookcountyassessoril.gov/home-value-report



Industrial & Commercial Assessments

- Industrial and Commercial Properties are typically assessed using the income approach.
 - Exceptions are new construction, special use properties, and taxable leaseholds.
- To develop its income approach, the CCAO uses data derived from extensive market research to develop rental rates, vacancy rates, operating expense ratios, and capitalization rates.
- This data is derived from a variety of resources, such as Cook County Assessor records (internal property records and databases), Cook County Recorder of Deeds, Illinois Department of Revenue, CoStar Group, Moody's Analytics, Compstak, Inc., Trepp, Inc., NearMap, Bloomberg News, CBRE, and PwC, among others.
- The “model” shows information for most of the industrial and commercial properties in Cook County.

Building SF	448,456
Adjusted Rent/SF	\$ 110.00
PGI	\$ 49,330,160
V/C %	5%
EGI	\$ 46,863,652
Total Expense %	62%
<i>(Operating)</i>	25%
<i>(RE Tax)</i>	37%
NOI	\$17,838,469
Cap Rate	6.50%
Market Value	\$ 274,438,000
MV/SF	\$ 612.00



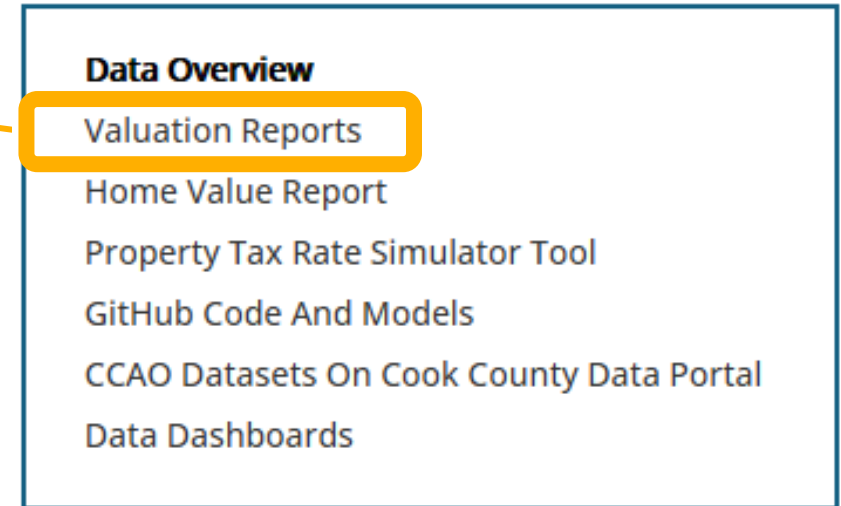
Mixed Use Properties

- To create the valuations for mixed-use properties, a combination of both residential and commercial data is used, depending on size and class.
- Class 3-18: All mixed-use commercial / residential buildings under 20,000 square feet of area with 7 units or more - or - mixed-use commercial / residential buildings with an area of 20,000 to 99,999 square feet where no more than 60% of the building is used for commercial purposes.
 - Class 3-18 properties are found on the Industrial / Commercial model.
- For mixed use buildings which do not meet these parameters or those for class 2-12, the building will instead be subject to a split class of commercial (Class 5) and residential (Class 2 or 3).



Valuation Data Online!

All the Township valuation models are located online here:



Click **Data** in the navigation menu. Then, click **Valuation Reports**.

We are Here to Help

Homeowners: The normal filing period for property tax savings opens March 9

As a reminder, exemptions are applied to your second installment property tax bill (yellow colored bill), mailed later this year.

[REVIEW ELIGIBILITY FOR PROPERTY TAX SAVINGS](#)

[SIGN-UP TO LEARN WHEN THE FILING PERIOD OPENS](#)

Your home. Your sanctuary.
Your property tax savings.



cookcountyassessor.il.gov/valuation-reports

Valuation Data Online!

Scroll down, and click on “Residential” or “Commercial” for the Township Report

2025 Residential and Commercial Valuation Reports			
	Reassessments in Norwood Park	Residential	Commercial
	Reassessments in Evanston	Residential	Commercial
	Reassessments in New Trier	Residential	Commercial
	Reassessments in Elk Grove	Residential	Commercial
	Reassessments in Maine	Residential	Commercial
	Reassessments in Northfield	Residential	Commercial
	Reassessments in Barrington	Residential	Commercial
	Reassessments in Leyden	Residential	Commercial

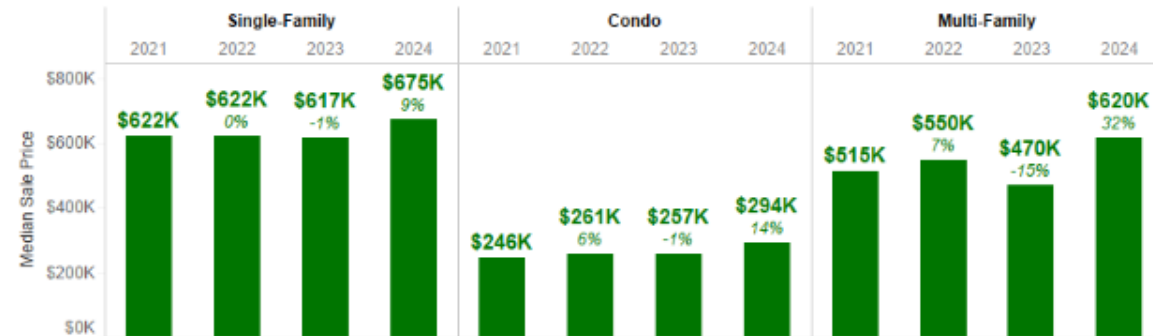
Residential Models Online

Find Residential Valuation Trends for your neighborhood, and more!

Residential Property Type	2024 Median Sales Prices	2025 Assessor Estimate
Single-Family Homes	\$675k	\$636k
Condos	\$294k	\$265k
Small Apartment Buildings	\$620k	\$592k

Evanston Township

Real estate market trends in overall township median sale prices:



Median Assessor's estimated market values in 2025:

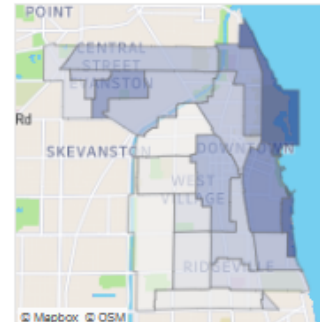
Property Type	2025 Assessor Estimate	Change from 2022 Median
Single-Family	\$636K	18% change from 2022 median
Condo	\$265K	4% change from 2022 median
Multi-Family	\$592K	15% change from 2022 median

Real Estate Market vs. Assessor's Estimates

Every assessment township is divided further into neighborhood codes. You can find your home's neighborhood code on its Reassessment Notice and on the PIN detail page. Homeowners can compare the real estate market to the Assessor's estimate of their home's value using the interactive map below.

Evanston Township and Neighborhood Profile: Single-Family Homes in Evanston Township

Click on your neighborhood to see its assessment summary.



Real Estate Market Summary

\$662K
Median Single-Family sale price in 2024

More stats about Single-Family sales in 2024 in Evanston Township:

# Sales	304
Min Sale Price	\$100K
Top Sale Price	\$2,975K

Search & Filter by Neighborhood #
(All)

Select Residential Group

Single-Family

Median Estimated Property Value
\$350K \$1,928K

Assessment Summary

\$635K
Median Assessor's property value in 2025

More about all Single-Family homes in 2025 in Evanston Township:

# Homes	11,138
Median Building Size	1,788
Median Lot Size	5,895
Median Year Built	1932

Commercial Models Online

On each Township page, click the **Methodology Worksheets** button to see the **Township Public Model** page for Commercial properties:

**Click to download
Methodology Worksheets**

Evanston Township and the 2025 Reassessment

2025 is the first scheduled reassessment of Evanston since its last reassessment in 2022.

The 2025 reassessment is an opportunity to ensure that property assessments mirror the market and that property taxes are fairly divided among all properties.

Reassessments conducted in 2025 will affect the second installment of property tax bills for Tax Year 2025, issued in 2026. The effects of this reassessment on an individual's property tax bill are impossible to predict based on just one property's change in assessed value. Each property's share of the overall property taxes for a taxing agency's district depends on its share of the total assessed values of all properties in that district.

A typical Cook County property's taxes contribute to a dozen taxing districts, all listed on the property tax bills issued by the Cook County Treasurer.

Methodology Worksheets

Below are the methodology worksheets for each income-producing PIN (Property Index Number), class 300 and above, in Evanston Township. The Assessor's goal in publishing this data is for property owners to understand the approach to the mass appraisal of their income-producing property.

There is a Summary tab and a separate methodology tab for each property group.

Methodology Worksheets

About this file:

This data was used to produce initial valuations mailed to property owners. It does not incorporate any subsequent changes to a property's class, characteristics, valuation, or assessed value from appeals. This data is provided as-is to provide a snapshot of the CCAO's 2025 valuation of income-producing properties.

Filing an Appeal

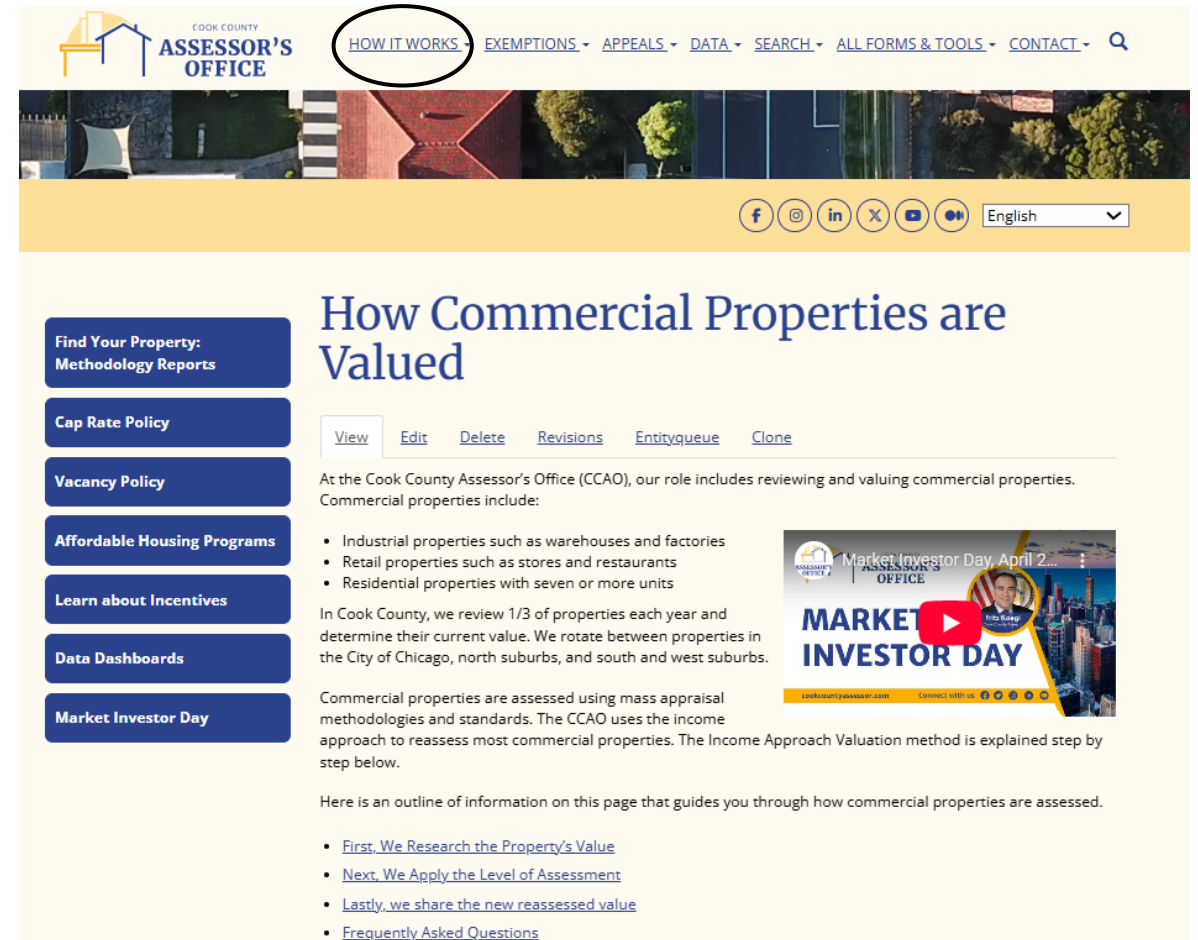
If you believe there is an error in the estimated value of the property, you can file an appeal until May 5, 2025. Appeals can be filed [online](#).

Redesigned website page

How Commercial Properties are Valued:

- One-stop-shop for commercial owners
- Detailed information of how we value commercial properties
- Updates are coming soon for the 2026 reassessment year

www.cookcountyassessoril.gov/commercial/how-commercial-properties-are-valued



The screenshot shows the website header for the Cook County Assessor's Office. The navigation menu includes links for 'HOW IT WORKS', 'EXEMPTIONS', 'APPEALS', 'DATA', 'SEARCH', 'ALL FORMS & TOOLS', and 'CONTACT'. The 'HOW IT WORKS' link is circled in red. Below the navigation is a banner image of a building. A social media bar contains icons for Facebook, Instagram, LinkedIn, X, YouTube, and a share icon, along with a language dropdown set to 'English'. The main content area features a sidebar with blue buttons for 'Find Your Property: Methodology Reports', 'Cap Rate Policy', 'Vacancy Policy', 'Affordable Housing Programs', 'Learn about Incentives', 'Data Dashboards', and 'Market Investor Day'. The main heading is 'How Commercial Properties are Valued'. Below the heading are tabs for 'View', 'Edit', 'Delete', 'Revisions', 'Entityqueue', and 'Clone'. The text explains the role of the Cook County Assessor's Office (CCAO) in reviewing and valuing commercial properties, listing categories like industrial, retail, and residential properties. It also mentions that 1/3 of properties are reviewed annually and that the Income Approach Valuation method is used. A video thumbnail for 'MARKET INVESTOR DAY' is visible on the right. At the bottom, there are links for 'First, We Research the Property's Value', 'Next, We Apply the Level of Assessment', 'Lastly, we share the new reassessed value', and 'Frequently Asked Questions'.

Appeals Overview Online

The CCAO provides an overview of the assessment appeal process online:

The screenshot shows the Cook County Assessor's Office website. At the top, there is a blue banner with the text "PROPERTY TAX SAVINGS" and "The exemption application for tax year 2024 is now available. Learn more about exemptions and apply online today. [APPLY ONLINE](#)". Below this is the website header with the logo "COOK COUNTY ASSESSOR'S OFFICE" and navigation links: "HOW IT WORKS", "EXEMPTIONS", "APPEALS", "DATA", "SEARCH", and "ALL". The "APPEALS" menu is highlighted in yellow, and its dropdown menu is open, listing various appeal categories. A red box highlights the "Overview" option in the dropdown menu. Below the header is a large image of a house with the text "We are Here to Help". At the bottom, there is a yellow banner with a laptop icon and the URL "cookcountyassessoril.gov/appeals".

PROPERTY TAX SAVINGS
The exemption application for tax year 2024 is now available. Learn more about exemptions and apply online today. [APPLY ONLINE](#)

COOK COUNTY
ASSESSOR'S OFFICE

HOW IT WORKS ▾ EXEMPTIONS ▾ **APPEALS ▾** DATA ▾ SEARCH ▾ ALL

- Overview
- Calendar & Deadlines
- File Online
- Find Comparable Properties
- Official Appeal Rules
- Residential Appeals
- Industrial/Commercial
- Vacant Land
- Not-For-Profit Appeals
- Apartment With 7+ Units
- Incentives & Special Properties
- Condo/Co-Ops
- Cap Rate Policy
- Omitted Assessment

We are Here to Help

cookcountyassessoril.gov/appeals

KEY POINTS regarding the appeals process



- **Current year assessments *are* *appealed***; not property tax bills.
- Appeals are filed to request a **correction to the current year assessed valuation** which lays the foundation for property taxes; not the amount of the property tax bill.
- A change in assessed value does not necessarily equal a reduction in the property tax bill.
- The Assessor does not calculate, mail property tax bills or collect property taxes.

Quick Tour of the 2026 CCAO Appeal Rules

Location:

cookcountyassessoril.gov/official-appeal-rules-cook-county-assessor

Outline:

- General Provisions
- Filing Assessment Appeals, Representation, Deadlines
- Evidence in Support of an Assessed Valuation Appeal
- Class Change Requests
- Omitted Assessments
- Property Tax Exempt Properties
- Re-Reviews, Corrections of Factual Errors, and Certificates of Error



General Provisions – Some Highlights

Rules 1-4

- Location of CCAO appeal forms: cookcountyassessoril.gov/forms.
- Substantial compliance with our appeal rules are expected.
- All documents submitted must be legible and complete.
- Redact NPPI (non-public personal information) – the Guidelines provide some tips.
- Photocopies of completed forms and documents are accepted.
- Property Inspection Requests – please be cooperative with our inspectors.
- Do not file Homestead Exemptions as an appeal. Exemption applications are found online here: www.cookcountyassessoril.gov/exemptions.

Filing Assessment Appeals, Representation, and Deadlines

Some Highlights from Rules 5-11

- Taxpayers are not required to obtain representation for CCAO appeal filing.
- Instructions for filing an appeal – both *pro se* and with representation.
- Deadlines for filing appeals and supporting documentation.
- Filers are encouraged to file a brief in support of their appeal.
- Filers should specify the estimated FMV of the property in their appeal.
- If the property is part of a REIT – provide the information regarding the REIT, including the valuation of the property.
- What to do when there are multiple PINs.
- Tips for filing condominium appeals.

Focus on Rule 10: Filing Deadlines

Follow CCAO appeal filing deadlines

- The CCAO's filing deadlines are posted online: www.cookcountyassessoril.gov/assessment-calendar-and-deadlines.
- Late filed appeals are not accepted by the CCAO, except in the case of a SmartFile outage.
- All documents filed in support of an appeal must be filed by the deadline – there is no separate deadline for evidence submissions.



Rule Change Alert!

Rule 8: Attorney and Agent Substitutions



- Previously, there were no time limits for when attorneys or other representatives could file withdrawals and/or substitutions.
- The new deadline for withdrawals and substitutions is no later than 14 days after the official appeal closing deadline posted on our website.
- Taxpayers can still use the representative of their choice; however, the representative must file their withdrawal and/or substitution timely.

Evidence in Support of an Assessed Valuation Appeal

Rules 12-20 – Quick Guide

- Rule 12: General Requirements - All Appeals
- Rule 13: Purchase and Sales
- Rule 14: Appraisals
- Rule 15: “Comps” – Sales & Equity
- Rule 16: Income Producing Property
- Rule 17: Condominiums, Townhomes & Common Area
- Rule 18: Land Valuation and Demolition
- Rule 19: Ongoing Construction
- Rule 20: Vacancy (some changes here!)



Focus on Rule 12: Photographs

There was some confusion and misinformation last year regarding photographs



- **Except in the case of an individual homeowner filing an appeal for their own residence**, all appeals must include a photograph of the front of the subject property.
- Photographs should be in color and date-stamped within 1 year of the lien date.
- If your photo is not date stamped use the Attestation form to provide the date.
- Use your cell phone to take a photo – no need for fancy equipment or film development.

Rule 13: Purchase/Sales Price

- **If the property has sold within the last 2 years, the documents required by Rule 13 apply even if your valuation argument is not based on the purchase price.**
- A well-organized brief is helpful – why should we adopt this sales price as the fair market valuation, particularly given the prohibition on sales chasing?
- Provide the relevant sales documents: Deed, Purchase & Sale Agreement, Closing Statements, and the PTAX-203 if any personal property included.
- All parties to the transaction and any relationship between them must be identified.
- **Forced sales:** provide the details of the transaction and any relevant supporting documentation such as court orders.

Rule 14: Focus on Appraisals

- **Filers must provide all appraisals prepared for the property within the last 2 years of the lien date.**
- All appraisals must be credible (USPAP-compliant) and pertain to the property's highest and best use (HBU).
- The appraisal must provide all PINs for the subject property and the PINs for all properties used as comps.
- All appraisals must be based on available and reasonable market data, with appropriate adjustments applied – no creative “cherry picking” please.
- **All appraisals using the income approach to value must use cap rate based on relevant current market data, particularly if using a loaded cap rate.**

Rule 15: Comps

All comps used should be comparable to the subject

- **Use properties which are of similar size, class, characteristics, and location.**
 - Do not ignore the sale right next door in favor of a lower “comp” 1 mile away (so, no “cherry picking” please) unless you have a good explanation for why.
- Include at least 3 comps – 5 is even better.
- Filers must include a recent photo of the subject and each comp used, and include the PIN(s) for each (but see Rule 12: photographs again).
- Sales comps should be arm’s length transactions for fair market value.
- If using a forced sale as a sales comp, fully explain why it is a good indicator of fair market value and apply appropriate adjustments.



Rule 16: Income Producing Properties

The CCAO is updating the Cap Rate policy

- **Income producing property is defined as a parcel which is either entirely or partially non-owner occupied and generates rental income.**
- Hotels and Motels are included, even if owner occupied.
- Class 2-11 and 2-12 are not included.
- RPIE – no longer a separate form but built into SmartFile. No RPIE code or forms
- Prior 3 years of income and expense information (redact NPPI!). If you or your client do not have this information, please use an Attestation form to explain why.
- Complete copies of leases preferred; otherwise include complete lease summaries: all parties to the lease, rental amount, identification of the space leased (unit number), square footage rented, net/gross, party(s) responsible for paying property tax.

Let's Break for Tax Rates!

- The CCAO will be implementing a loaded cap rate in 2026 (this is a change from prior years.)
- A tax load will be incorporated into a property's level of assessment, estimated 2026 tax rate, and the property's tax equalization factor.
 - **South Townships:** 2026 tax rates will mirror the rates from the South Tri's previous general reassessment (2023). The CCAO analyzed several methods to estimate future tax rates, and found this method is more accurate than using a previous rate from a non-tri reassessment year.
 - **City Townships:** The 2026 tax rates will mirror the 2024 tax rates (most recent published tax rates).
 - **North Townships:** The 2026 tax rates will be the CCAO 2025 estimated tax rates.
- The CCAO will be publishing a list of each tax district's estimated tax rate and estimated effective tax rate for the 2026 tax year.

RULE 17: Focus on Common Area

- **The \$1 assessed valuation for common area is governed by Section 10-35 of the Property Tax Code.**
 - Not just use! Use is only one element.
 - The rights of the individual owners to use and enjoy the common area must be reflected in some document - such as a deed, declaration, easement, etc.
 - The document(s) must establish the individual owner's rights to exclusive use of the property.
- Evidence to include: Deeds, Declarations, Amendments, or similar documents which designate the property as common area.
 - Make sure you include the correct legal description of the property.
 - Affidavits of Use - while helpful - are not convincing on their own.
- Filers should provide these documents – our office cannot obtain these documents from the Clerk's Office on your behalf.

Rule 18: Land Valuation

- **The CCAO generally values land at market value per square foot.**
 - Exceptions include farmland, open space, and unbuildable land.
 - Generally, the valuation of land is appealed using the same methods as for other property: purchase & sale price, “comps”, appraisals.
 - FEMA flood plain information is already included in our land valuations.
- **Unimproved Land due to Demolition.**
 - Please see Rule 18 for specifics.
 - Please also review our Policy Governing Demolition & Qualification for Unimproved Real Estate: cookcountyassessoril.gov/demolition-and-unimproved-real-estate-valuation-policy.
- **Land Square Footage Issues.**
 - The CCAO does not independently validate land square footage for any PIN. Rather, the CCAO looks to County Records.
 - Please see Rule 18 for specifics on handling Land Square Footage discrepancies.

Rule 19: Ongoing Construction



- **Appeals and valuations based on ongoing construction are complex.**
- The CCAO estimates the fair market value of properties that are under construction on a monthly straight-line Value-Add Model based on the “as complete” value of the property.
- Please review our Commercial Properties Under Construction Policy for detailed appeal instructions:
cookcountyassessoril.gov/commercial-properties-under-construction-valuation-policy.

Rule Update Alert!

Rule 20: Vacancy and Updated Vacancy Policy

- **The CCAO generally only grants 24 months of vacancy reductions due to any single event.**
- The types of evidence generally required are still:
 - Completed Vacancy/Occupancy Affidavit.
 - Interior and exterior photographs documenting the vacancy.
 - Income and Expense information for income-producing properties.
- Depending on the reason for the vacancy, the following may also be required:
 - Damage and Insurance Reports.
 - Proof of marketing for tenants or sale.
 - Building permits and contractor's statements.

So, what has been added to Vacancy?

Reasons for vacancy-based arguments have been updated

Casualty

- Residential & income producing properties.
- Damage due to natural disasters, fire, or flooding.
- **Key Evidence:** reports detailing the damage, insurance claim information.

Market

- Income producing properties only.
- The property is experiencing higher than market vacancy.
- **Key Evidence:** Completed rent roll, leases, proof of marketing for lease or sale.

Renovation

- Income producing properties only.
- Building renovation is necessary to attract sufficient tenancy.
- **Key Evidence:** Contractor's statements, permits, estimated construction timeline.



www.cookcountyassessoril.gov/assessors-vacancy-policy

Class Change Requests

RULE 21

General Evidence Required:

- Photographs complying with Rule 12.
- Building details – floor plan, square footage, room count, usage.
- Unit count for mixed use and multi-unit properties.
- Separate entrances and utility meters for mixed use and multi-unit properties.
- Zoning information.
- Leases and/or current rent rolls.
- Income and expense information for income producing properties, per Rule 16.

Within Class 2

Class 5 to 2-12 or 3-18

Other non-incentive class change requests

Class Change Requests

Rule 21 (Continued)

These are more specialized, please see the below information on our website:

Class 4

cookcountyassessoril.gov/not-profit

Incentive Classes

cookcountyassessoril.gov/incentives-special-properties

AHSAP

cookcountyassessoril.gov/affordable-housing

Class 4

Incentive Classes

AHSAP

Other Very Useful Rules!

- **RULE 22: Omitted Assessments**
 - Remember that these are separately appealed
 - Read guidance on Bona Fide Purchaser Defense
- **RULE 23: Property Tax Exempt Properties**
 - Churches, Parks, Libraries, and the like
 - Taxable Leaseholds
- **RULE 24: No re-reviews**
- **RULE 25: Correction of Factual Errors**
- **RULE 26: Property Location Errors**



Certificates of Error (CofE)

Rule 27: Valuation Based Certificates of Error

- While CofEs were intended to be a mechanism for the Assessor to correct their own errors in past tax years, it has grown into a robust system for taxpayers to address prior tax years.
- Property owners may request a CofE for *any* perceived error or mistake in Cook County, per Section 14-15 of the Property Tax Code. However, such requests are not guarantees of a reduction.
- Other counties are limited to CofEs based on factual errors only.



Certificates of Error (CofE)

Rule 27: Filing Tips

- CofEs may be filed either with a current year assessment appeal or as a standalone. Please see Rule 27 for filing instructions.
- **HOWEVER, the CCAO strongly recommends that CofEs be filed with a current year appeal as it is easier for our office and filers to track.**
- CofE filings should be submitted with the same types of supporting documentation found in Rules 12-21.
- CofE filings without sufficient supporting evidence are unlikely to succeed.
- CofEs which are the same basic filing that either the CCAO or the BOR has already “no changed” are unlikely to succeed.
- CofEs for tax years which are pending at PTAB or Circuit Court are also unlikely to succeed, except in limited circumstances.

Certificates of Error (CofE)

Rule 27: Filing Deadlines

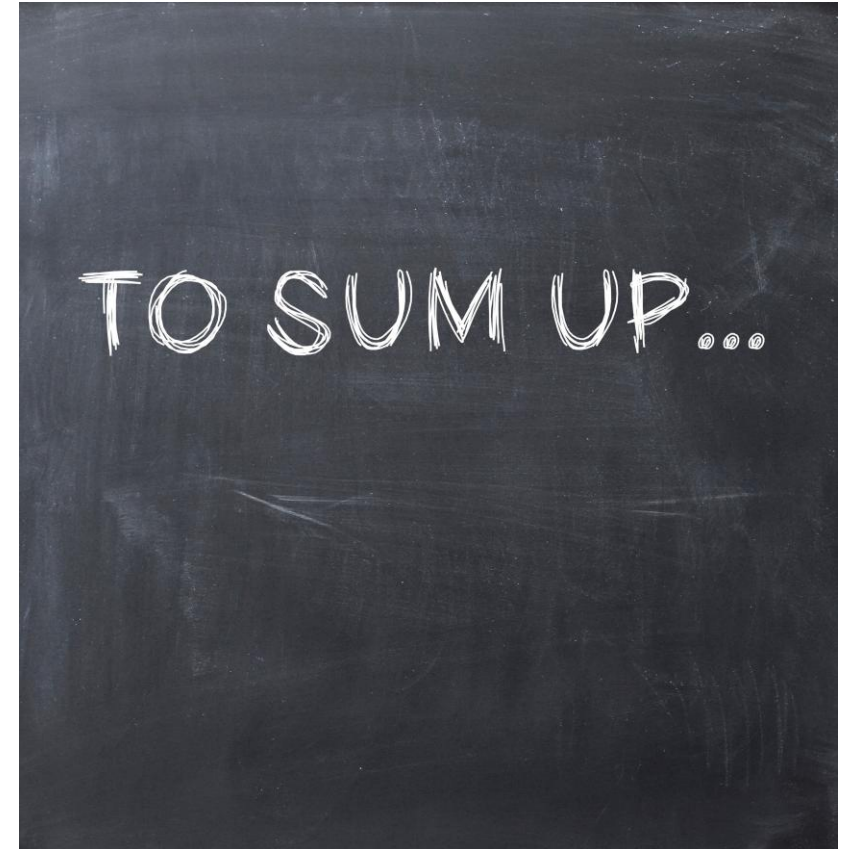
- Section 14-15(c) of the Property Tax Code governs the deadlines for most valuation based CofEs.
 - 3 years after the date on which the annual judgment and order of sale for that tax year was first entered.
- Common Area is governed by Section 14-15(d)
 - Basically, 20 years. Taxes older than 20 years are generally not collectable.
- Property Tax Exempt properties are governed by Section 14-25(a)
 - 3 years prior to the date of the IDOR determination.

Appeal Rules – to sum it all up!

Applies to Appeals (including for omitted assessments) and CofEs

- Taxpayers and/or their representatives must read the appeal rules prior to filing an assessment appeal.
- Current year assessment appeals must be filed timely and within the published appeal window. Early & late appeals are not accepted.
- **Rules 12-21 indicate the evidence** to be submitted in support of an appeal or certificate of error request. *Assessment appeals or CofEs filed without supporting evidence are unlikely to succeed.*
- The **CCAO website** provides a wealth of information regarding valuation of properties and guidance for appeals. **Please visit our site early and often!**

cookcountyassessoril.gov



We are here to help. Contact us!

CCAO website: www.cookcountyassessoril.gov

SCHEDULE AN APPOINTMENT

cookcountyassessoril.gov/appt

SUBMIT A FOIA REQUEST

cookcountyassessoril.gov/foia-freedom-information

USEFUL CCAO EMAILS

Appeal Filing Assistance

assessor.onlineappeals@cookcountyil.gov

Exempt Properties

Assessor.Exempt@cookcountyil.gov

Taxpayer Resolutions

Assessor.Taxpayer.Resolution@cookcountyil.gov

Downtown Chicago

118 N. Clark Street, Room 301
Chicago, IL 60602
312-443-7550
8:30am – 5:00pm

Bridgeview Branch Office

10200 South 76th Avenue, Room 237
Bridgeview, IL 60455
312-443-7550
8:30am – 4:30pm

Markham Branch Office

1601 S. Kedzie Ave., Room 237
Markham, IL 60426
312-443-7550
8:30am – 4:30pm

Skokie Branch Office

5600 W. Old Orchard Road, Room 149
Skokie, IL 60077
312-443-7550
8:30am – 4:30pm



2026 CCAO Annual Appeal Rules Meeting

Thursday, 3/26/2026

Questions?