

# Illinois Circuit Breaker Property Tax Relief Act Demonstrates the Need for Tax Appeals

*O'Connor discusses the Illinois circuit breaker property tax relief act.*

CHICAGO, IL, UNITED STATES, June 6, 2025 /EINPresswire.com/ -- O'Connor has previously covered the growing inequality and staggering costs of property taxes in Cook County and Illinois. Illinois already has the second-highest property taxes in the nation, and Cook County is the epicenter of the problem and a microcosm of all the issues that plague Illinois. So far, the only option for the people of Illinois to protect their homes and businesses has been property tax appeals. However, it appears that there may be some help on the horizon.

**O'CONNOR**  
Tax Reduction Experts



Illinois circuit breaker property tax relief act demonstrates the need for tax appeals

While currently stalled, legislators have put forth a proposal for a “circuit breaker” to be inserted into Illinois property tax law. The Circuit Breaker Property Tax Relief Act has gained a lot of attention and support across the state. If enacted, it could possibly bring relief to homeowners across the state. What exactly does this entail, and how does it reveal the problems festering under the surface?

## What is a Property Tax Circuit Breaker?

The purpose of a circuit breaker in property taxes is to help protect vulnerable homeowners from taking the brunt of sudden property tax increases. Once property taxes reach a certain percentage of income, the circuit breaker trips and freezes taxes at that rate. This has been used in various forms across the United States in the past, usually with excellent results. It is particularly valuable for places with large groups of working-class people that are vulnerable to such sudden costs. Washington D.C. has used one to great effect in the past few years, and it has been key in protecting the homes of people with lower incomes.

The proposed Illinois circuit breaker would use credits to aid those hit with spikes that saw property taxes rise more than 25% in a given year. These credits could be used to cut the tax bill, possibly even in half under some circumstances. The proposed bill would require that Illinois residents meet certain income thresholds and that their property is declared as a homestead. A fund of around \$200 million would also be set aside to give relief payments to those that have been overtaxed in the past, or to cover tax cuts in the future.

The circuit breaker would be targeted specifically at seniors and working-class people, with the intention of allowing them to stay in their homes. Cook County used to have a circuit breaker in the past to protect seniors, but that provision has since lapsed. While the south and western parts of Cook County and Chicago are the priority, it would apply to the whole state if passed.

### Why is a Circuit Breaker Necessary?

While O'Connor has already discussed the problems with Cook County and Illinois in-depth elsewhere, there are a few more important problems. The problems in Illinois are legion, with several underlying causes themselves. The biggest reason is an ever-growing demand by various taxing entities to meet their budgets. While school districts are the primary offenders, there has been an enormous drain placed on the budget thanks to state, township, and city pensions that were poorly managed, maybe even criminally so. To counter these shortfalls, each entity uses their assessor's office to raise tax rates. Cook County has actually raised taxes for 30-straight years, while property taxes across the whole of Illinois have gone up 76% since 1990.

Along with the equalization factor, this creeps up taxes every year, often without property owners even being aware it is happening. While equalization and higher tax levies bring a death by a thousand cuts, other costs are dropped on taxpayers like a sledgehammer. The reassessment of Cook County takes place every three years, while the rest of Illinois is reassessed every four years. This is where the truly inflated numbers appear. In the previous reassessment cycle, southern and western areas of Chicago and Cook County saw tax bills increase by up to 78% on average. This spiked in other parts of the area, where it was not uncommon to see tax bills that were 300% and up to 700% higher than the previous assessment.

Indeed, it was these numbers that finally got the slow wheels of politicians spinning. There have been calls from other parts of Illinois, understandably, to have something done to avoid the same fate. The problem has gotten so bad that appraisers are coming out and suggesting that residents protest their taxes. The circuit breaker is an attempt to finally gain some sanity when it comes to both crawling rates and reassessment death blows.

### The Shadow of Gentrification

While reassessment is the mechanism for all of this damage and out-of-control taxes, and the

needs of the taxing entities are the impetus, things are only exacerbated by gentrification. Another huge head on the hydra, gentrification and changing neighborhoods are one of the biggest factors in both slow and rapid tax increases. The proposed circuit breaker targets working-class areas across Illinois for this very reason.

Across Illinois, it is gentrified areas that bear the brunt of the reassessment blitz. Since reassessment only comes around every four years, assessed property values can build like a powder keg. When the new numbers finally drop in one bill, it can cause shockwaves across a community, with traditional families seeing their taxes triple or worsen overnight. While devastating to homeowners, it also strikes a blow to commercial properties in those communities. This then leads to businesses closing, which then puts more tax burden onto homeowners. Breaking this cycle is explicitly one of the reasons that the circuit breaker was proposed in the first place.

### Why the Circuit Breaker is Stalled

Despite a lot of support, the Circuit Breaker Property Tax Relief Act stalled in the legislature. One reason was that the act was seen as a temporary measure, as the real issues need systematic reform to be dealt with. Also, as Illinois is slated to have a budget shortfall, critics opposed adding more to the debt. Due to cuts in services from the federal level, there is also a need to keep state funds flowing. Then, of course, there is the standard partisan in-fighting. The act is supported extensively by the Cook County Assessor, along with community organizers and other government officials.

The circuit breaker bill was not passed during the spring legislative session but could be ready for later in the year. This will require both sides of the political aisle to come together to get the bill passed. It should be noted that there are several other proposed bills also in the Illinois House of Representatives which are looking to counter higher property taxes, with the goal of keeping families in their homes and preventing flight to other states with lower property taxes. Perhaps these various proposals could be mixed into some kind of synthesis that could benefit the average Illinois taxpayer.

### Implications

The fact that a circuit breaker is necessary at all is not a good sign for Illinois or Cook County. It shows that many seniors and working families would require their property taxes to be subsidized by the community. While it is always good when a community rallies together to help each other, it also means that taxes are too high. In many ways, this is a fundamental failure in the system. As stated above, while a circuit breaker is needed to help the community, it is also a temporary measure.

It is clear that Illinois, and especially Cook County, needs property tax reform. There are varying plans from different sides of the political landscape on how to address this issue. One idea is to

drastically cut spending. Another is an income tax increase on the wealthiest people in Illinois to give property tax breaks to the working families of the state. There are a great many ideas, but until one is formulated, the circuit breaker is the best bet for the people of Illinois.

## Property Tax Protests

One thing is for sure, even with a circuit breaker, the people of Illinois need to protest their taxes annually. While many focus on the obvious threat of reassessment years, property values and taxes still get raised in the time between cycles thanks to more tax levies and the equalization factor. Things have become so dire that even the Cook County Appraiser's Office (CCAO) has suggested that all taxpayers appeal their values. Considering property tax appeals are literally against the CCAO, this is quite a telling statement.

Property tax protests can be a difficult prospect for many residents in Illinois, especially those that are affected the most by out-of-control taxes. We have also seen that property tax appeals favor commercial properties by a large margin, leaving homeowners holding the bag. Add to this the fact that township and Cook County assessors do not even inform their taxpayers about rising equalization rates, and you have plenty of people being ambushed by tax bills that they cannot pay.

### About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Illinois, Texas, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program™. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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