

Second Installment of Illinois Property Tax Bills Due in Early September

O'Connor discusses the second installment of Illinois property tax bills that are due in early September.

CHICAGO, IL, UNITED STATES, August 11, 2025 /EINPresswire.com/ -- While summer may be coming to an end, the people of Illinois are seeing their focus drawn back to property taxes. While there was no state reassessment this year, township assessors across Illinois still kept up with their work, and tax bills, outside of Cook County anyway, came out on time. Bills went out on May 1, 2025, and the first installment of payments has come and gone. With one round of payments in the books, the second installment will soon be due.



Paying on time is important for a litary of reasons, most notably saving on late fees and interest. The people of Illinois pay the second-highest property taxes in the United States. Each county in Illinois has its own due dates for this final payment for the 2024 tax year. It is imperative to keep these dates in mind, as late fees begin the day after the deadline expires.

Illinois Tax Deadlines

Many counties around Cook County are due for property tax bills, but the rest of Illinois generally keeps to this schedule. A general rule of thumb is that taxes are due in the first week of September. There are outliers to this though, for instance, McHenry County has set the due date all the way to September 10.

County Deadline
DuPage County September 2

Kane County September 2
Kendall County September 4
Lake County September 4
Grundy County September 5
McHenry County September 10

Illinois Late Fees and Tax Sales

There is little room to maneuver once the deadline passes. One day after the deadline, fees begin to be assessed on your late bill. This starts with a 1.5% fee on your taxes in September. In October, this goes to 3%. Fees continue to build at 1.5% per month until the delinquent taxes are paid. This can quickly escalate out of hand, which is why it is so important to keep your deadline in mind and pay on time.

Eventually, delinquent taxes can result in a tax sale toward the end of the year. This is where a collector buys your tax account and begins adding even more fees. In this phase, property owners are actively in the process of property redemption, a spiral that quickly adds even more costs on top of the delinquent taxes. If property owners cannot pay the steep cost to redeem your property, then eventual foreclosure by the tax buyer will occur, usually after two or three years.

Can Property Taxes be Lowered?

With how high taxes are in Illinois, most property owners are always on the lookout for a way to lower their burdens. Unfortunately, once tax bills have been issued, there is little that can be done to lower the amount owed. Tax rates are handed out by taxing bodies, which cannot be changed. The only two ways available to lower property taxes are with exemptions and with property tax appeals. Both of these must be filed before tax bills are created. While these cannot impact your taxes in 2025, they can be used to get a jumpstart in 2026.

Property Tax Appeal Deadlines Near

Property owners cannot lower tax rates, as these are handled individually by organizations like school districts. Instead, they can use appeals to lower the assessed value of the property. Since tax rates and the equalization factor are both built on this one base number, lowering it can have many benefits. First, appeals ensure that property owners are paying what the property is actually worth, not an abstract number that your township assessor pulled from a reem of data. Second, an appeal can show that the property is overvalued compared to a similar one, which should necessitate a cut in the taxable value.

Property tax appeals were once seen as a luxury for wealthy property owners but are quickly becoming the norm now that Illinois property taxes have gone off the rails. Several attempts have been made to address the soaring taxes legislatively, but all have hit a dead end. It is up to

the taxpayer to protect their property. Like taxes, most townships run on their own schedule when it comes to property tax appeal deadlines, with even some in the same county being months apart. It requires diligence to keep all of these cutoff dates straight, and sometimes it is best to have an expert to help deal with it all.

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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