

A Cornucopia of Errors Forced Cook County to Offer an Unheard of Second Chance for Appeals

O'Connor discusses how due to errors, Cook County offered a second chance for appeals.

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2025 has been a tumultuous year for the taxpayers of Cook County. Thanks to a massive computer issue, the entire system was thrown into chaos. Starting with the Cook County Assessor's Office (CCAO), the issues quickly expanded to all portions of Cook County government, as each relies on property taxes to function. This all came together to delay both tax bills and refund payments to taxpayers, sabotaging the whole system. This caused the second installment of tax bills to be months late, only finally releasing on November 14, with due dates set for December.

Not only were these bills late, but they saw some of the largest tax hikes in Cook County history, which certainly says something. While the typical spikes were felt in certain neighborhoods, homeowners around the county almost universally experienced significant increases. With all of these issues in mind, the Board of Review (BOR) in Cook County has taken the unprecedented step of reopening townships for property tax appeals. While these windows usually last for 30 days and close with no second chance, these dire circumstances have forced their hand. O'Connor will explain a brief overview to help contextualize how we got here and what you can do with this new appeal window.

The Inciting Error

O'CONNOR
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Cook County offers property owners a second chance at appeals

While the long history of property tax and value malfeasance in Cook County could fill several books, the current incident that set things to ruin was a computer issue with the CCAO. This has been a long-standing problem that finally broke the camel's back. These computer issues caused a massive delay in assessing properties, which then delayed budgeting. Since the CCAO could not accurately measure what could be taxed, the County Treasurer, school districts, the BOR, and other entities could not do their work either. This forced many agencies, including schools, to utilize short-term loans to fill the gaps.

During the period of uncertainty, each party tried to blame the other. The CCAO blamed the computer contractor, while other organizations blamed the CCAO for being unprepared. While this infighting did little to help the average person, taxpayers were holding their breath. If you have owned property in Cook County, you know that second installments can be unpredictable in the best of times. Using current tax rates, equalization, and other metrics, these tax bills are usually mailed in July, with due dates in August. Thanks to the litany of issues, the bills were delayed until November. That means property owners now have until December to pay their taxes, just in time for the holidays.

Falling Business Value Harms the County

The 2025 reassessment revealed troubling news in the heart of Chicago. The Loop, typically one of the top commercial, retail, and office hubs in the world, was struck with record vacancies. Initially starting in the pandemic, more and more offices have remained empty, even seeing a decline thanks to the reshaping of the economy in the past decade. These vacancies and lower demand in turn lead to falling property values and taxes. CCAO estimated that taxable value in the Loop dropped by \$379.20 million. Businesses in other parts of the city also experienced a decline in value. This left a shortfall that needed to be made up somewhere.

Struggling Homeowners Thrown to the Wolves

While late tax bills were bad enough, when they finally arrived, the true trouble began. Thanks to vacancies in offices and stores, the tax burden instead fell on homeowners, who were expected to pick up the slack. After previous studies revealed that both assessments and appeals favored businesses, the CCAO tried to launch a campaign that would put more of the onus on commercial properties. While this seemed to be true in the 2025 reassessment, the same could not be said for those that had already been triennially examined.

Working-class and minority neighborhoods on the South and West sides saw massive increases, including residential jumps of 133% in West Garfield, 99% in North Lawndale, and 82% in Englewood. These were averages, not the usual spikes, which were even higher. Unlike typical reassessment hikes, however, increases were not limited to a few townships or neighborhoods. While the above neighborhoods were hit the worst, the entire county saw the highest overall residential increase ever recorded. Homeowners as a whole will pay \$469.40 million more in

taxes to close 2025 than they did a year ago. The median increase across the county was 16.7%, the highest mark seen in over 30 years. Taxes have increased for Chicago every year in the same timeframe. This has led to outrage across the area, with government officials and taxpayers alike scrambling for cover.

A Collective Outrage

While inequality and affordability have become talking points for politicians of all stripes, these real issues are hitting taxpayers across the county. Chicago is becoming unaffordable for both working families and the middle class. In many cases, recent tax hikes have managed to skip high-dollar neighborhoods, leading to accusations of favoritism. The transfer of the burden from big business to homeowners has only added fuel to the fire.

After years of increasing taxes, the combination of the late bills and near-universal tax hikes has lit a fire across the Chicago area. While previous reassessments only handed out giant increases to one third of the region, this change saw all parts of the county impacted, with a few select outliers. This has drawn the ire of taxpayers, politicians, and public servants alike. Not only is the growing mess bad for optics, but it could lead to more budget shortfalls. Many taxpayers may simply choose not to pay or, more accurately, those who would have paid months ago simply can no longer afford the massive bills they've now been hit with.

The Harsh Reality of 2026

It is apparent that all of the issues in 2025 will only continue into 2026. While the due date for the first installment of taxes has been postponed by a month, property owners will still be looking at rising costs in the next year. Tax rates have also risen by around 4.8%, which will only stack with the increased home values and equalization factor. If owners are struggling to pay their 2025 taxes, then they are less likely to pay their taxes in 2026.

Cynically, this is the primary reason for the reopening of appeals. The CCAO, BOR, and countless other organizations know that there is not much juice to squeeze from the people of Cook County. This final swing at appeals is a last-ditch effort to keep tax dollars flowing in. After all, if 2025 payments are not sustainable, then the first installment of 2026 will be a nightmare. This leaves the new appeal window with a solid chance for taxpayers and the county to remain in the black.

Appeals Offer Hope

While things are certainly not trending in the right direction, these expanded appeals can offer real relief to property owners. This is especially true if the owner owns a home, as appeals can bring the true market value of the homes to the forefront, rather than whatever inflated price the CCAO dreamed up. While areas such as Englewood, West Garfield, and North Lawndale may see the biggest gains, taxpayers everywhere can benefit from a well-executed appeal. Due to the

adversarial nature between the BOR and the CCAO, owners have a real shot at finding victory with these appeals.

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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