

The Second Installment of Cook County Property Tax Bills Will be Delayed Two Months

O'Connor discusses how the second installment of Cook County property tax bills will be delayed two months.

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In 2025, thanks to numerous computer issues, the second installment of the Cook County property tax bills was delayed. This not only led to bills coming at an inconvenient and unexpected time, but also caused massive funding shortages across the county. These delays came to a head at the end of 2025, when many homeowners got extremely high bills following one of the largest property tax increases ever recorded. This led to some upheaval and some policy changes to make up for the delays.

It has just been announced that the second installment of Cook County property tax bills will be delayed again, this time for two months. While the reason for this has not been given, this will push bills from July to September, which means the payment day will be moved to October. This is certainly reminding taxpayers of 2025 all over again, and could lead to further complications in the future.

The Impact of 2025

2025 was not the first time that a computer issue caused chaos for the property tax system in the Chicago area. In 2021, a similar incident occurred, which caused months of gridlock. The heart of the issue in both years was a process to create a computer system that would unite the Cook County Assessor's Office (CCAO), the Treasurer, the County Clerk, and the Board of Review

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(BOR) into one system. As all four are vital links in the property tax chain, bringing all four into a single database should greatly boost efficiency and cut costs. However, this has been plagued by countless delays, which in turn slow down the whole process. The CCAO is not able to assess properties, which then has a knock-on effect on the whole system.

The CCAO quickly determined in May of 2025 that bills would be delayed. Originally, it was believed that the delay would only be for a few months. Unfortunately, this dragged on far longer than anyone anticipated, which led to the second installment finally coming out in November, with the due date being in December. Landing smack in the middle of the holidays, this caused disruptions to finances across the county. In addition, homeowners saw their average bill increase by 16%, with many neighborhoods on the West and South sides seeing average increases of over 100%. This led to several unprecedented measures, such as a small window in December dedicated to BOR property tax appeals. The late 2025 second installment led to the first installment of 2026 being pushed back from March to April.

How Late Bills Hurt Funding

While taxpayers should always be the No. 1 priority, late tax bills also lead to shortfalls in funding for the county. In 2025, the late bills led to school districts, emergency services, and countless other governmental bodies taking out loans to fill gaps in their funding, including addressing the spiraling pension issue. Most of these loans had interest attached, which added millions of dollars in costs to their budgets, straining an already broken funding system in Cook County. Many organizations are still trying to sort out their finances.

2026 Second Installment Delayed

While the 2025 delay had solid reasons, so far, there is no confirmed cause for this issue. CCAO and the Treasurer had previously claimed that the computer issues had been ironed out and that a more efficient system was on the way. Recent statements by officials seem to indicate that there are still issues behind the scenes, and that more transparency and a streamlined system are needed. The delay could simply be because of the first installment's late release, and is meant to give taxpayers more time to be prepared. The largest costs incurred by homeowners in the past year have certainly left many unable to pay their first bill, let alone the next one.

The second installment of tax bills is the trickier of the two for most homeowners and businesses. This is because it uses the new tax rates and the updated equalization factor. The one benefit is that it also applies any exemptions to the bill's equalized assessed value (EAV). This series of unknown factors is why the 2025 spikes caught people off guard, and why the delay is sure to raise many questions moving forward.

Will This Delay Lead to Another Large Increase?

While it is too early to be sure, it should be noted that the tax bills at the end of 2025 were large

due to other factors, not because they were delayed. The primary reason was a large decline in commercial property values in places like the Loop and the Magnificent Mile, mostly thanks to empty offices and stores. This led to property taxes needing to be taken from other sources, notably homeowners. This amplified other issues that had already existed, including the unaddressed pension problems, incorrect assessments, and rising tax rates. Time will tell if the 2026 bills will contain the same perfect storm as their predecessors.

Bridge Loans Offered to Governmental Bodies

In an effort to avoid the same issues with funding that happened in 2025, Cook County itself will have \$300 million in bridge loans available to help schools, hospital districts, and other organizations that depend on property taxes. These loans do not charge interest, which should mean that there is no large impact on the budgets of the various organizations. Assuming the delay is shorter than it was in 2025, these bridge loans could last until taxes can be collected once again. There are talks to expand the loan program, in case the situation lingers as long as the previous one did.

Possible Implications

Between the delayed bills and the Chicago Bears saga, many taxpayers and tax experts are reading the tea leaves in regard to property taxes. The fact that the legendary Bears could not get property tax reform passed indicates how dysfunctional the system in Illinois and Cook County really is. The delayed bills show that many of the institutional problems from 2025 have not yet been resolved. It could be inferred that the status quo remains in place and that no meaningful reform has been carried out or will be forthcoming. This means that homeowners and businesses will have to deal with the issues themselves.

Property Tax Appeals Hit Record Numbers

The delayed bills and their huge spikes at the end of 2025 did trigger a new wave of interest in property tax appeals. This was because the BOR opened up for a limited run of appeals in December, months after the traditional window had closed. Taxpayers were given a chance not only to appeal those values but also to learn more about the system. The whole government of Cook County joined community organizers, tax experts, and reform advocates to bring awareness to appeals and how they can fix errors and reduce taxes by correcting the erroneous property values issued by the CCAO. Oddly enough, even the CCAO encouraged taxpayers to challenge the very values they assessed.

This momentum was carried over in 2026, and as appeal windows across the county have opened, the CCAO has been hit with record appeals. These are not just for townships that are currently being reassessed, either, but all townships. The combination of desperation and education has truly been transformative, and more appeals are sure to come. These can be made to the CCAO in the next few months or can be made later to the BOR when those appeals

open up later in the year. With systemic issues still being unaddressed, these protests are the great equalizer for both homeowners and businesses across Cook County.

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 Texas, Illinois, 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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