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The struggle against the nation’s highest property taxes is an issue for all of Illinois, not just Chicago and Cook County. Each county has its own story and its own tax rates, equalization factors, and issues that influence taxes and property valuations. At the same time, many counties are seeing the burden of out-of-control pension programs weighing them down more every year. While Cook County is the focus, the rest of Illinois should not be ignored, especially as appeal season begins in earnest.

The collar counties around Chicago have the largest budgets, tax bases, and concerns outside of Cook County itself. These vital communities are both part of Chicagoland and economic powerhouses in their own right. Like the rest of the state, many townships in the collar counties are opening up for appeal, giving homeowners and businesses one shot to challenge the values put forward by their assessors. In this article, O'Connor will go over some of the deadlines and why taxpayers should appeal when given the opportunity.

The Collar Counties

The “collar counties” refer to the areas that surround Cook County and Chicago. The two have been linked for decades, boasting a symbiotic metropolitan relationship that is one of the largest metro areas in the nation. These counties are DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will. Despite their reputation as suburbs, each has many large and thriving communities and cities, including Aurora, Joliet, Kaneville, and more. Some of the wealthiest and most iconic townships, cities, and communities in the Chicagoland area are in the collar counties. This close connection to Cook County means that the outlying areas are strongly influenced by what happens in the city.

Rising Costs

Illinois has the highest property taxes in the nation, recently unseating New Jersey for that dubious distinction. While the main driver for this is Cook County, the rising costs are certainly not limited there. As more residents either flee Cook County for affordability or better amenities, such as schools, the demand for property in the collar counties continues to grow, raising property values and the taxes tied to homes and businesses. These issues are not strictly linked to Chicago, however, and many intrinsic issues related to Illinois loom large in these suburban communities.

The largest of these is a long-term pension issue that dates back almost a century. Thanks to pensions being a constitutionally protected right in Illinois, there is no real way to curtail these costs through legislation. The “Edgar Ramp,” a policy from the 1990s meant to kick pension issues down the road, is reaching its conclusion, which means increasing costs every year, ending in 2045. In addition, statewide tax protections such as caps are often circumvented by using options like tax incremental financing (TIFs). The amenities that make the collar counties so appealing are also a big contributor, as they need extensive funding. As Illinois itself has slowed local funding, along with federal cuts, property owners are being asked to pay more of the bill every year.

Exemptions Help Cut Costs

Since legislation and judicial solutions to many of these issues are impossible or rare, it usually falls to homeowners and businesses across Illinois to lower their taxes on their own. The first option is exemptions, which every property owner should maximize. The standard Illinois homestead exemption lowers the equalized assessed value (EAV) of a home by $8,000, which can produce significant savings. This can be combined with other specialty exemptions, such as those for veterans, seniors, and people with disabilities. Some of these exemptions have income requirements, while others do not. While exemptions are vital to any property owner’s bottom line, a growing number are embracing property tax appeals as well.

Appeals Benefit All Property Owners

While recent years have seen Cook County’s many errors bring appeals to the forefront, these are a right that every resident of Illinois has. These are challenges directly to the assessor’s valuation of properties. These assessments act as the basis for all property taxes, and getting a reduction on them can lead to large savings. Even if the savings through an appeal are minimal, they can lock in the true value of a home or business, ensuring that a taxpayer is only paying their fair share. An established value can also help future appeals, and is one of the better ways to protect against surging property values.

While they pair well with exemptions, appeals can also be used for properties that have few exemptions or none at all. They are particularly useful for businesses, rental homes, or second houses. They, of course, are also extremely useful for homestead properties, and can enhance exemptions by lowering the value of a house before the EAV is calculated and reduced by exemptions. Many assessors in Illinois recommend that property owners of all types appeal annually, as it ensures accountability and equality. Appeals do require evidence and the appropriate grounds to be successful, but are generally always worth it in Illinois.

Collar County Appeals Windows and Deadlines

Illinois has a limited timeframe for appeals to be filed. These are established by individual townships, though most counties will share similar deadlines. While Cook County has several deadlines, people in the rest of Illinois have only one chance to file. This is because their appeals must be filed with the local Board of Review (BOR). While property owners can contact their assessor and ask for a reduction, they cannot make a formal appeal to them like the residents of Cook County can. The collar counties are entering their appeal season, and though a few townships have closed, most are getting ready to open soon, while others are currently taking appeals. Most of the collar counties have appeal deadlines between July and September.

Current Kane County Deadlines
Big Rock: August 17, 2027

Blackberry: July 27, 2026

Geneva: August 17, 2026

Current Lake County Deadlines
Benton: August 24, 2026

Ela: August 24, 2026

Current McHenry County Deadlines
Chemung: August 13, 2026

Richmond: August 6, 2026

Current Will County Deadlines
All townships: September 14, 2026

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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