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To calculate the exact amount of property tax you owe requires your property's estimated value and property tax rates based on the address of your property. Please note that we can only estimate your property taxes based on median property taxes in your area. There are usually multiple rates in a given area because your state, county, local schools and emergency responders each receive funding in part through these taxes. In our calculator, we take your home value and multiply that by your county's effective property tax rate. This is equivalent to the median property tax paid as a percentage of the median housing value in your county. Photo credit: ©iStock.com/andyKRAKOVSKIThe median amount of property taxes paid annually by Cook County residents is \$4,815 and the median home value in the area is \$227,400. That's relatively low compared to home values in other counties that have major cities, such as New York County and Los Angeles County.In Cook County, the county clerk sets the property tax rates after reviewing local tax regulations and property valuations. If you have a problem with how the county assessed your property and how that affects your property tax rate, you try to dispute it by contacting the Cook County Assessor's Office or the Cook County Board of Review.After collecting property taxes, the Cook County treasurer distributes the funds so that more than 2,000 local tax authorities can use it. A financial advisor in Illinois can help you understand how homeownership fits into your overall financial goals. Financial advisors can also help with investing and financial plans, including taxes, home ownership, retirement and more, to make sure you're preparing for the future. CityMedian Home ValueMedian Annual Property Tax PaymentAverage Effective Property Tax RateAlisp167,900 \$4,587.73Arlington Heights\$340,300 \$7,419.218%Barrington\$710,800 \$10,000+1.41% (approx.) Barrington Hills\$710,800 \$10,000+1.41% (approx.) Bartlett\$264,600 \$7,865.97Bedford Park\$170,000 \$5,8413.44%Bellwoods\$120,000 \$4,0113.34%Bensenville\$201,600 \$4,985.47%Berkeley\$172,100 \$4,596.26%Berwyn\$179,800 \$5,112.84%Blue Island\$113,800 \$3,6613.22%Bridgeview\$3,6613.22%Bridgeview\$113,800 \$4,164.300 \$5,3413.25%Broadview\$148,400 \$4,109.77%Brookfield\$233,900 \$5,9012.52%Buffalo Grove\$314,500 \$8,1822.60%Burbank\$174,200 \$4,593.64%Burnham\$94,700 \$3,1193.29%Burr Ridge\$646,600 \$10,000+1.55% (approx.) Calumet City\$110,200 \$3,4073.09%Chicago\$234,500 \$3,6551.56%Chicago Heights\$99 3,5993.66%Chicago Ridge\$153,300 \$4,092.67% Cicero\$129,100 \$4,1442.98%Country Club Hills\$131,900 \$5,2512.35%Crestwood\$126,600 \$3,1002.45%Deer Park\$556,800 \$10,000+1.80% (approx.) 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South Chicago Heights\$99,200 \$2,894.292%Zuid-Hollands\$150,200 \$4,6103.07%Stegers\$107,500 \$3,2553.03%Stickney\$173,500 \$5,2613.03%Stone Park\$118,700 \$4,8964.12%Streamwood\$174,200 \$4,984.285%Summit\$157,700 \$5,3463.39%Thornton\$113,700 \$3,7093.26%Tinley Park\$223,100 Park \$114,800 \$4,573.99%Westchester\$225,300 \$5,063.25%Western Springs\$553,300 \$9,866 1.78%Wheeling\$181,800 \$4,839.266%Willow Springs\$339,100 \$6,5201.92%Wilmette\$659 \$10,000+1.52% (approx.)Winnetka\$1,019,800 \$10,000+0.98% (approx.)Woodridge\$25 7,900 \$6,505.25%Worth \$164,600 \$5,0663.08%Cook County Property Tax BreaksPhoto credit: ©iStock.com/marchello74Cook County offers its real estate owners a number of tax-saving initiatives. For example, seniors who have difficulty paying their property taxes may find out if they can participate in the Senior Citizen Real Estate Tax Deferral Program. Through this program, they can defer up to \$5,000 on their primary residence within a single tax year. The tax deferral program for seniors features such as a loan program. Once the house is sold (or the senior dies), the state receives the money it essentially borrowed to dese as a matter of det as a property tax payment. To participate, seniors must submit their application by March 1. Other residents can reduce their tax burden by trying to qualify for one of the county's exemptions. A homeowner exemption is available to anyone whose primary residence is an apartment, townhouse, single-family home or unit within at least one six-unit apartment complex. Individuals who qualify for the exemption may potentially save as much as \$2,000 a year. Another exemption is intended for individuals who want to renovate or upgrade their home. Through this home improvement exemption, homeowners can avoid having their property tax bills within four or more years of making changes to their homes (as long as these improvements are not worth more than \$75,000). If seniors are not eligible for the tax deferral program, they can find out if they qualify for two other special exemptions. One is the Senior Citizen Homestead Exemption, which alone can save the average senior as much as \$300 a year. The other exemption for older Cook County owners is the Senior Citizen Assessment Freeze Exemption. This tax advantage determines the value of an individual property, so that an owner's property tax hardly changes or decreases as time passes. If you want to take advantage of the county's exemptions, you can find more information about them on the Cook County Treasurer website. Please note that you need to be reapplied for them every year to take advantage of the tax savings. If you have questions about how property taxes might affect your overall financial plans, a financial advisor in Chicago can help you. Paying Your Cook County Property TaxesPhoto credit: ©iStock.com/Steve GeerCook County property taxes are paid in two different installments. Taxpayers are required to pay an estimated deadline by March 1 and another installment in the fall. The second term expiration date may vary from year to year. That happens because the final property tax accounts are his updated property values and tax rates. So you should check the Cook County Treasurer website to avoid missing the expiration date. The first installment is believed to be equal to 55% of the total property tax bill from the previous tax year. Tax payments can be made in four ways. If you're emailing your payment, make sure it's marked on the installment expiration date. Certain community banks allow Cook County residents to make payments directly from their savings or checking accounts. Chase Bank also offers this service in hundreds of local branches. You also have the option to pay online. In order to pay your property tax, you must have access to your PIN. This 14-digit number must be on the deed of your home. If you miss the expiration date for your property tax payment, you'll need to pay the late payment listed on your invoice. This amount corresponds to the date on which you submit or email your tax payment. Sometimes property taxes are sold when a taxpayer does not make a payment on time or makes no payment at all. If your taxes are sold, you'll need to redeem the taxes and pay all the fees you owe or risk losing your property altogether. If you end up paying more property tax than you owe, you can apply for a property tax refund. The process is simple. You must download the refund application form, provide proof that you paid your property tax (for example, by including a copy of a receipt or a cancelled check) and personally email or submit your application to the Cook County Treasurer's Office. SmartAsset's interactive map highlights the places across the country where property tax dollars are spent most effectively. Zoom between states and the national map to see the counties get the biggest bang for their real estate tax buck. MethodologyOur study is focused on finding the places in the United States where people get the most value for their real estate tax dollars. To do this, we looked at property taxes paid, school rankings and the change in real estate values over a five-year period. First, we used the number of households, the median housing value, and the average property tax rate to calculate a property tax collected for each county per capita. As a way to measure the quality of schools, we analyzed the math and reading/language arts congratulations for every school district in the We created an average score for each district by looking at the scores for each school in that district, which makes it weighted to take into account the number of students in each school. Within each state, we have assigned each county a score between 1 and 10 (with 10 being the best) based on the average scores of districts in each county. We then calculated the change in the value of the property tax in each province over a period of five years. Places where property property increased by the largest amount indicated where consumers were motivated to buy homes, and a positive return on investment for homeowners in the community. Finally, we calculated a property tax index based on the above criteria. Counties with the highest scores were those where real estate tax dollars go the farthest. Sources: US Census Bureau 2018 American Community Survey, Department of Education Education

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