



**GUIDELINES FOR APPEALS FOR FLOOD DAMAGED HOMES**

A property owner who experiences severe damage to his or her home or building as a result of flooding is eligible for an assessment reduction if the damage is *substantial* enough to adversely affect the property value.

The type of damage that would affect the overall value would include, for example, *physical or structural damage* to the foundation or walls, the flooring in the living area, or central heating and air conditioning units, electrical or plumbing systems, drywall and insulation, and mold-related problems.

Assessment relief is **not** available for damage to personal property such as carpeting and furniture, washers and dryers or clothing (these items are not taxed in Illinois), or for normal weather damage such as basement seepage, roof leaks, or loss of gutters.

The property owner or authorized representative must complete and sign a *Residential Assessed Valuation Appeal Form*. Along with the appeal form, it is necessary to submit the following types of material:

**DATA TO  
 SUBMIT  
 WITH  
 APPEAL  
 FORM**

1. *a detailed written description* of the damages;
2. all pertinent records such as *photographs, maps, newspaper articles, insurance estimates, repair estimates and/or bills, contractor invoices or FEMA claims*;
3. amount of any *disaster relief rehabilitation loan* approved by an agency of the federal government in the current year or any previous year;
4. whether the property was rendered uninhabitable or the subject of mandatory evacuation and the duration as well as any order or occupancy certificate issued by local government authority; and
5. any information relating to a prior year assessed valuation appeal based on flood damage.

**Appeal forms and documentation may be filed online, by mail, or in person. An appeal may only be filed when the Assessor's Office is accepting appeals for your township. Appeals will also be accepted at Flood Disaster Relief Outreach Programs which will be sponsored by the Assessor's Office. The Assessor's Office will work closely with county commissioners, township assessors, suburban mayors and other local officials in the affected areas. To obtain township filing dates, contact the Assessor's Web site at [www.cookcountyassessor.com](http://www.cookcountyassessor.com).**