



News & Types: Real Estate Update

Paying Real Estate Taxes by Legal Description

3/20/2025

Practices: Real Estate

Author: Amanda Taylor, Senior Paralegal

Each property in Illinois is assigned a permanent index number (PIN). That PIN should be assigned to only your property. If the PIN that is assigned to your property includes property in addition to your property, the PIN is not divided properly and you may be paying more real estate tax than is your responsibility. Additionally, the owner of the property that is also part of your PIN may not be paying their share of the taxes for that PIN.

Tax collectors typically do not care who pays the tax bill, and they just simply mark the tax bill delinquent if not paid. And, without further action, tax collectors typically do not accept partial payments. However, there are provisions under law to protect yourself as an owner in the interim period before you have the local assessor properly create a new PIN for your property alone.

In order to protect one's interest in their real estate, an owner can pay real estate taxes by legal description (35 ILCS 200/20-210). When paying real estate taxes by legal description, the taxpayer needs to contact the local assessor in order for the assessor to determine an "assessment by legal description" of only your property. Then, the tax collector can calculate the amount of taxes due on the property according to a specific legal description. That "assessment by legal description" bill can be paid so that your interest is protected.

Please contact any member of Masuda Funai's Real Estate practice group with any questions.

Masuda Funai is a full-service law firm with offices in Chicago, Detroit, Los Angeles, and Schaumburg.