



**COOK COUNTY
BOARD OF REVIEW**

Commissioner Larry R. Rogers, Jr.
Commissioner Dan Patlak
Commissioner Michael M. Cabonargi

AN INDEPENDENT OFFICE

PROVIDING FAIRNESS

for

**COOK COUNTY
PROPERTY TAXPAYERS**

ANNUAL REPORT

ASSESSMENT YEAR 2019
FISCAL YEAR 2020

BOARD OF REVIEW DISTRICTS COOK COUNTY, IL

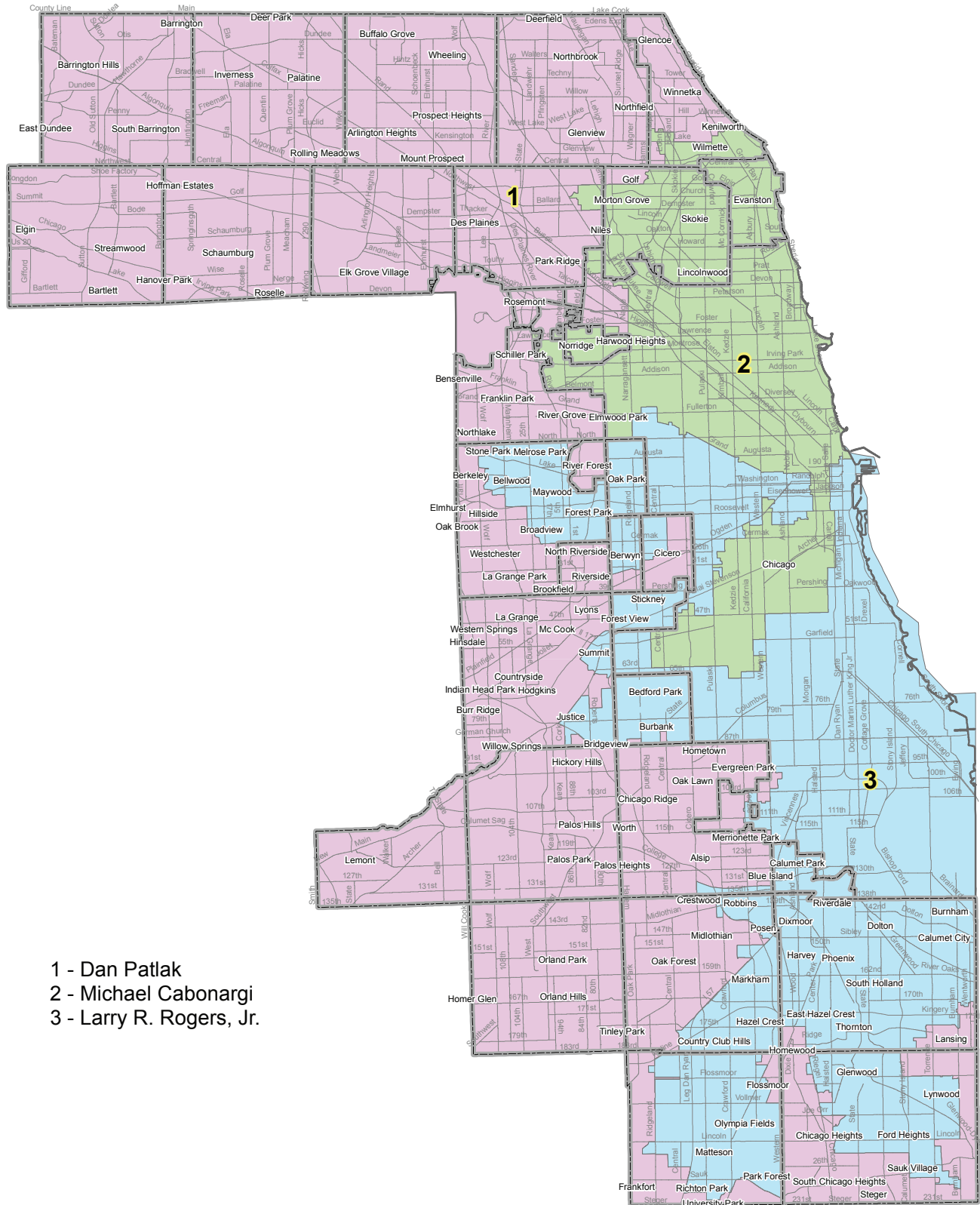


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Why does it matter

to Cook County Residents if the tax bills go out on time? When the tax bills are delayed, schools, libraries and other essential district services are forced into budget gaps. To fill those gaps, reserves may be tapped, which means that money is not earning interest, or, money is borrowed, and loan costs and interest fees are incurred. The cost to local government can be in the **MILLIONS OF DOLLARS.**

COOK COUNTY BOARD OF REVIEW RESPONSIBILITIES

The Cook County Board of Review (formerly the Board of Tax Appeals) was created by the 89th General Assembly in 1998 under statutory changes that established a three member Board of Commissioners elected from three electoral districts.

The Cook County Board of Review (hereinafter “BOR”) is vested with quasi-judicial power to adjudicate taxpayer complaints and recommend exempt status of real property, which includes: residential, commercial, industrial, condominium property, and vacant land. Responsibilities of the BOR include the following:

1. Order the Assessor to revise and correct the assessed value of property;
2. Review Certificates of Error;
3. Correct factual mistakes;
4. Recommend property for tax exempt status; and
5. Defend assessment decisions for properties appealed at the Illinois Property Tax Appeal Board (PTAB).

The BOR deals only with assessed valuations before equalization, not with the tax rate or the amount of the tax bill.

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2019 ASSESSMENT YEAR ANNUAL REPORT LETTER FROM COMMISSIONERS

Your Cook County Board of Review Rising to the Challenge

Due to the worldwide COVID-19 pandemic, the 2019 Assessment appeal year was unique in the history of the Board of Review (BOR) as it resulted in the shutdown of the County Building while we were in session. The successful response provided by our office is a testament to focused leadership across the Board, and the implementation of the Digital Appeals Processing System (DAPS) five years ago which allowed staff to work from home remotely without any interruptions to our operations or services. Placing the safety and health of our staff at the utmost importance, our office was shut down but not our services. Taxpayers were able to receive the assistance they required by phone or email in the safety of their own homes. The Board of Review was able to continue operating at full capacity providing uninterrupted services due to a seamless transition. The Commissioners are pleased to report, the Board of Review finished adjudicating its record 253,000 appeals a week before our originally anticipated end date of May 10.

In 2019, for the fifth year in a row, the Board adjudicated a record number of appeals, (253,000) up 22% over the last North Suburban Triennial reassessment year. Despite the increased workload and the challenge posed by the shutdown of the county building, we are pleased to report that we concluded our work a week earlier than we did in 2018, allowing our schools, first responders, and villages to receive their funding in a timely manner.

Anticipating that our appeal volume would rise, we were determined that we would continue to do our part to get tax bills out on time; therefore, we opened the Board on July 1, a full month earlier than it had opened at any time in the Board's modern history. Unfortunately, because of the schedule and timing of townships coming from the Assessor to our office, this action did not achieve the significant impact we had intended. We were unable to spread out the bulk of the appeal analysis into a less compact time frame. There were also large increases in assessments for the northern triennial including a record increase in commercial property assessments. This caused

an increase in appeal work for the BOR as these values were challenged by property owners.

We are grateful to the office of the President as well as the County Commissioners who exercised outstanding judgement by right-sizing our analytical staff numbers to fit the ever-increasing appeal volume our office has been responsible to review. The right-sizing in commercial and residential analyst positions played a major role in getting the job done. Those analysts were added to the staffs of all three commissioners in the months following approval of the 2020 county budget. We expect these new analysts to have an even greater impact in future years when they are able to start the appeal year as seasoned veterans.

While our analysts were working overtime on Board of Review appeals, Property Tax Appeal Board (PTAB) appeals continued to arrive along with their deadline dates. Fortunately, we have dedicated staff assigned to prepare evidence and represent the county at PTAB hearings. With a half billion dollars of refunds requested through appeals at PTAB, preparing evidence and representing the taxing districts at PTAB for those cases is a major responsibility of the Board of Review. Saving money through reduced refunds at PTAB has a large impact on the budgets of all the taxing districts in Cook County, including the County's budget itself. The taxpayers of every school district, city and the whole County benefit from these savings.



LARRY R. ROGERS, JR.
COMMISSIONER



DAN PATLAK
COMMISSIONER



MICHAEL M. CABONARGI
COMMISSIONER

SUMMARY

Every session brings challenges. However, the unique challenges presented this session brought about by the COVID-19 pandemic revealed the strength of the operational foundation that has been in place at the BOR for several years prior to this crisis. This resulted in uninterrupted services for taxpayers while other offices were caught unprepared. Having a fluid structure, we were able to adapt to a changing environment which allowed the BOR to succeed in adjudicating another historic number of appeals during an unprecedented time.

COVID-19 IMPACT ON BOR SESSION

This year, due to the Covid-19 virus, 2019 hearings for the Central Business District were unable to be done in person like the rest of the 2019 tax session hearings. However, the Board was still able to hold those hearings telephonically, with the hearing officers working remotely. This was a very successful solution given Covid restrictions and safety concerns, and served as model for the 2020 tax year appeal session. The Board plans to be able to hold any and all hearings for the 2020 tax session remotely as needed due to Covid related issues, telephonically and/or by technological solutions that include video teleconferencing capabilities. Our digital process, ability to work remotely, and the management, analytical and technology staff at the Board have worked hard to be able to do our job well under these very difficult circumstances.

Hearings

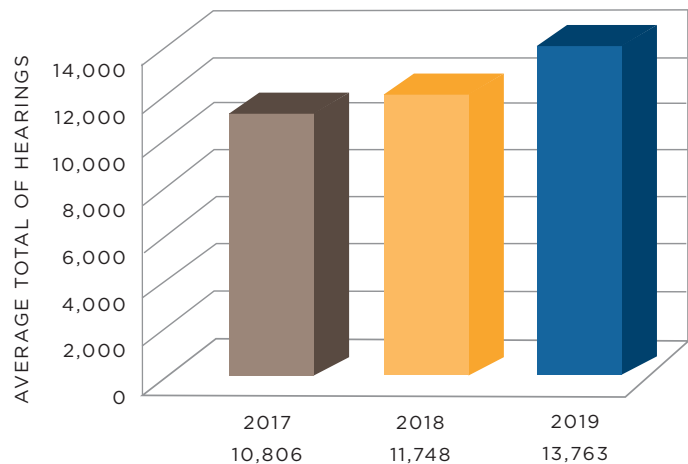
Residential

With increased analyst stations in place, wait times for property owners that had requested a hearing were reduced. Using the DAPS system, the analyst is able to view the property owner's property and other pertinent information.

Commercial

With the addition of the DAPS tool for use in commercial hearings, our commercial analysts are able to prepare for cases in advance of the hearing as commercial analysts now know which cases they will be overseeing ahead of time. This advanced preparedness improves the hearing experience for all.

Number of Requested Hearings

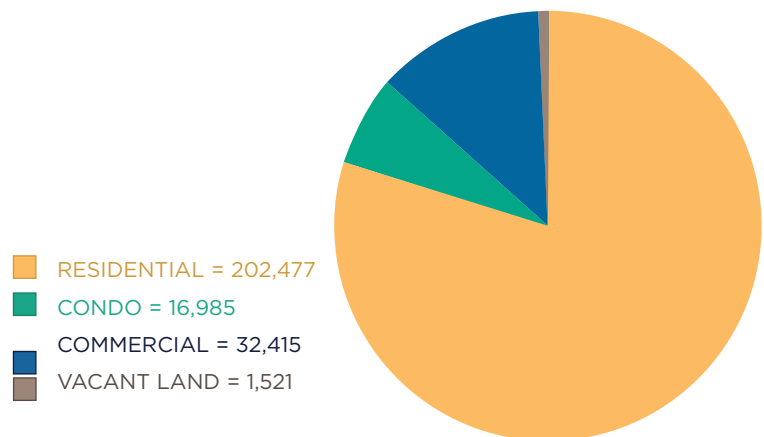


Transparency

Whether commercial or residential, our DAPS system provides transparency for the property owner. All analyst information - notes, evidence and decisions - are now available online if an account is created by the appellant. An online account allows the appellant to login and see the final decision rendered and any notes by the analysts.

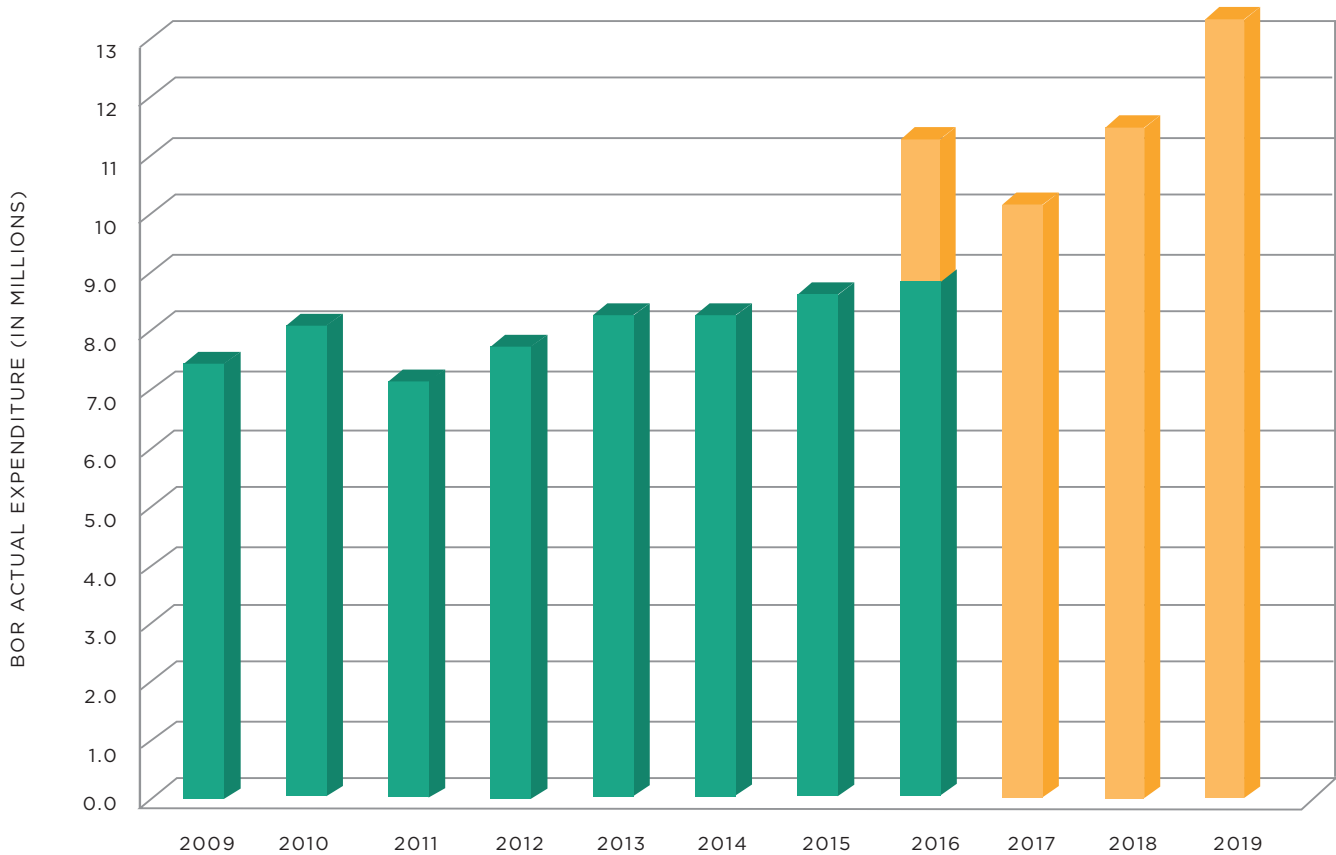
** This chart does not include tax exempt properties.*

Number of PINS Appealed by Property Type*



BUDGET HIGHLIGHTS

BOR Actual Expenditure



FISCAL YEAR	ACTUAL EXPENDITURE (\$ MILLION)	NEW COOK COUNTY ACCOUNTING*
2009	7.5	
2010	8.1	
2011	7.0	
2012	7.8	
2013	8.3	
2014	8.3	
2015	8.5	
2016	8.8	11.4
2017		10.2
2018		11.5
2019		13.5

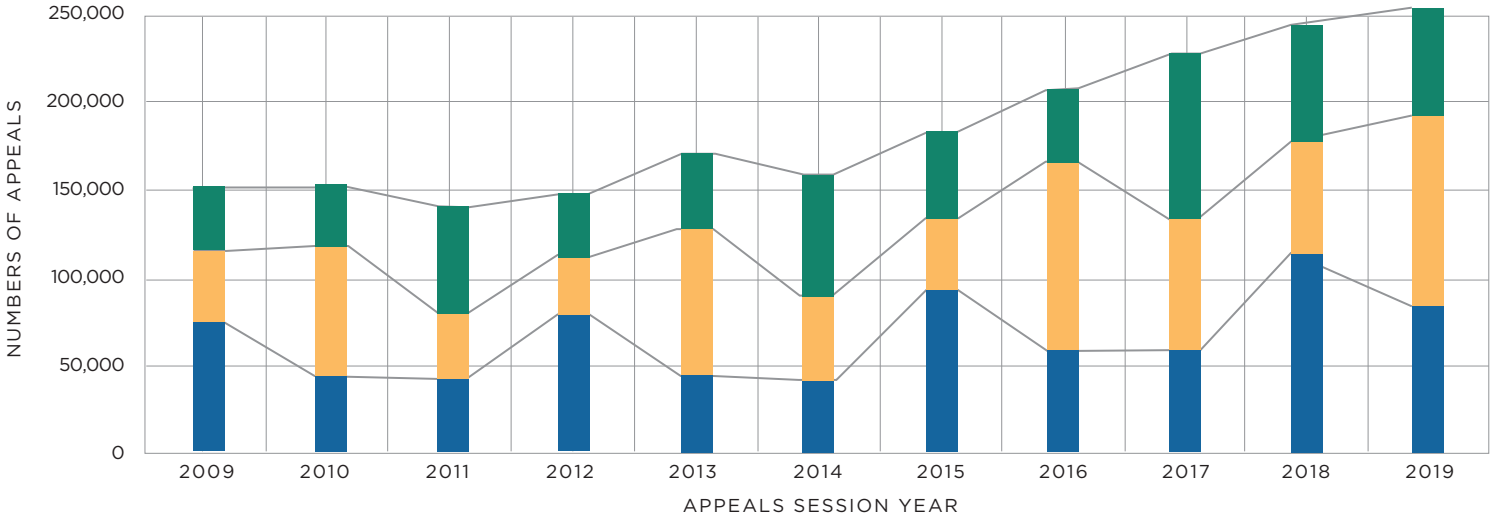
**Cook County made a budget change in their accounting to have offices directly responsible for more budget items such as health benefits.*

Note: The 2019 assessment year corresponds to the later part of the 2019 fiscal year and the beginning portion of the 2020 fiscal year.

The BOR fiscal year runs from Dec 01 thru Nov 30.

EMPLOYEES AND APPEALS

Historic BOR APPEAL Data



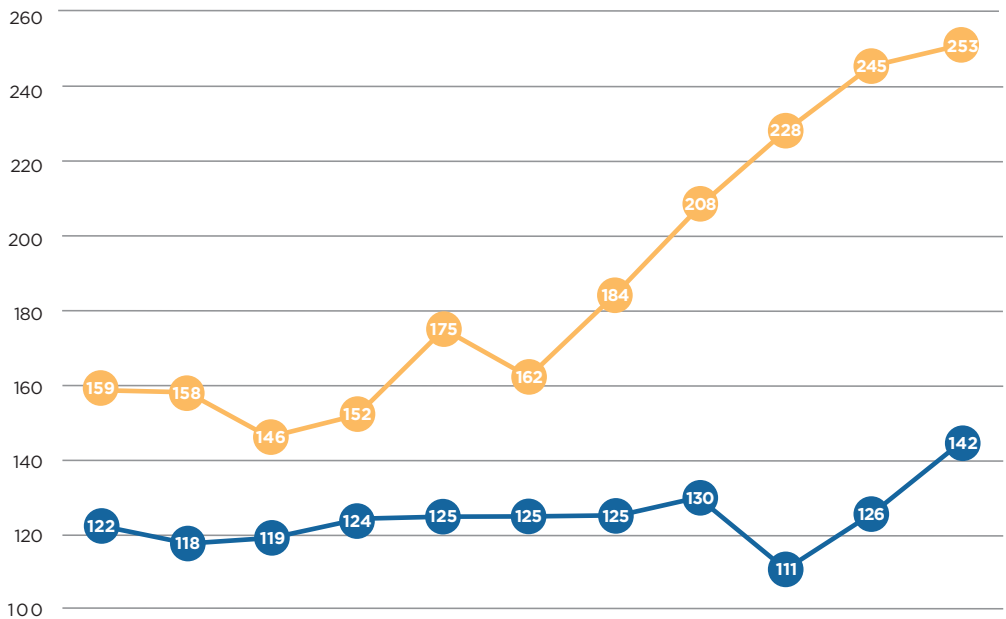
SOUTH TRI ■ S
 NORTH TRI ■ N
 CITY TRI ■ C

2009 Appeal Session Volume159,000 dockets
 2015 Appeal Session Volume (DAPS) 184,088 dockets
 2017 Appeal Session Volume (May 10)228,389 dockets
 2019 Appeal Session Volume253,425 dockets

	EMPLOYEES	APPEALS*	PINS* FILED
2009	122	159	439
2010	118	158	386
2011	119	146	342
2012	124	152	423
2013	125	175	403
2014	125	162	319
2015	125	184	476
2016	130	208	422
2017	111	228	361
2018	126	245	540
2019	142	253	466

**in thousands*

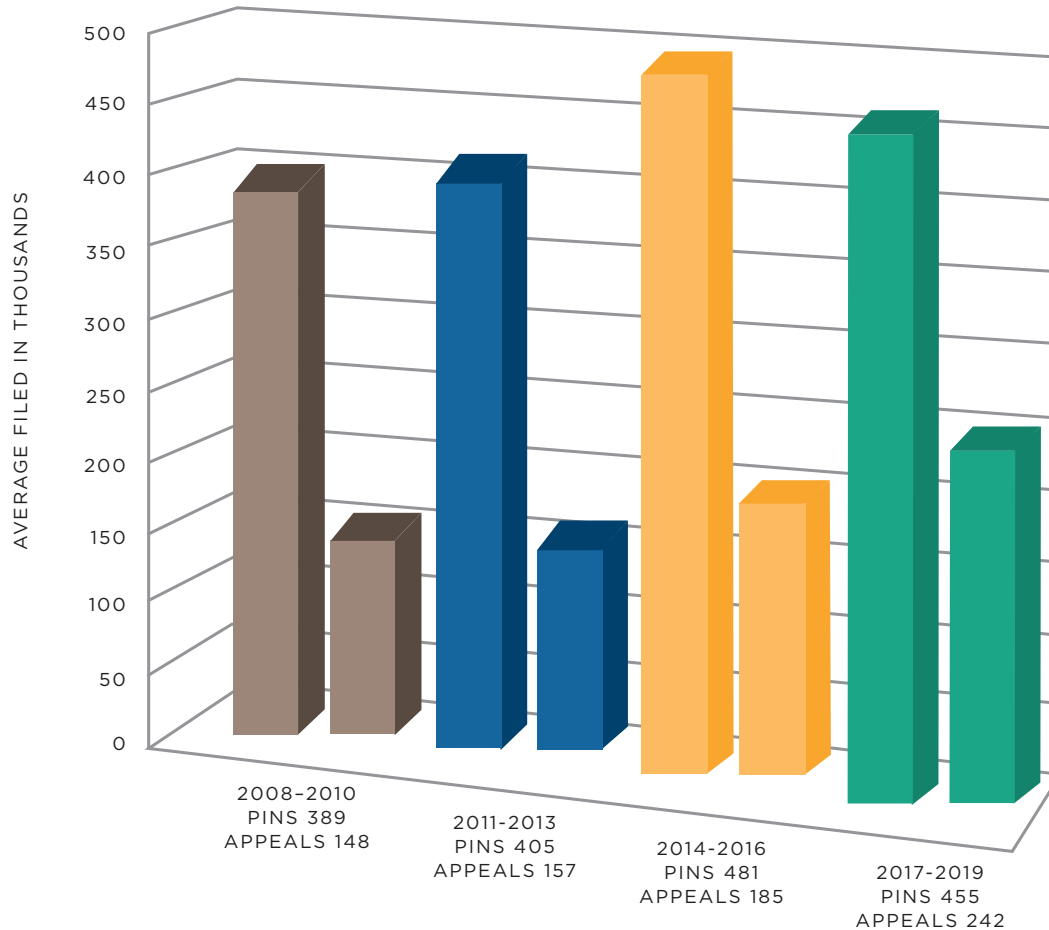
2009-2019 FTEs vs. Appeal Volume



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Sum of Number of FTEs	122	118	119	124	125	125	125	130	111	126	142
Sum of Appeals Reviewed (in Thousands)	159	158	146	152	175	162	184	208	228	245	253

OPERATIONAL HIGHLIGHTS

Total PINS and Appeals Filed Assessment Years 2008-2019*



ASSESSMENT YEAR	PINS FILED IN THOUSANDS	APPEALS FILED IN THOUSANDS	REASSESSMENT TRIENNIAL
2008	295	128	SOUTH SUBURBAN
2009	439	159	CITY
2010	386	158	NORTH SUBURBAN
2011	342	146	SOUTH SUBURBAN
2012	423	152	CITY
2013	403	174	NORTH SUBURBAN
2014	319	162	SOUTH SUBURBAN
2015	476	184	CITY
2016	422	208	NORTH SUBURBAN
2017	360	228	SOUTH SUBURBAN
2018	540	245	CITY
2019	466	253	NORTH SUBURBAN

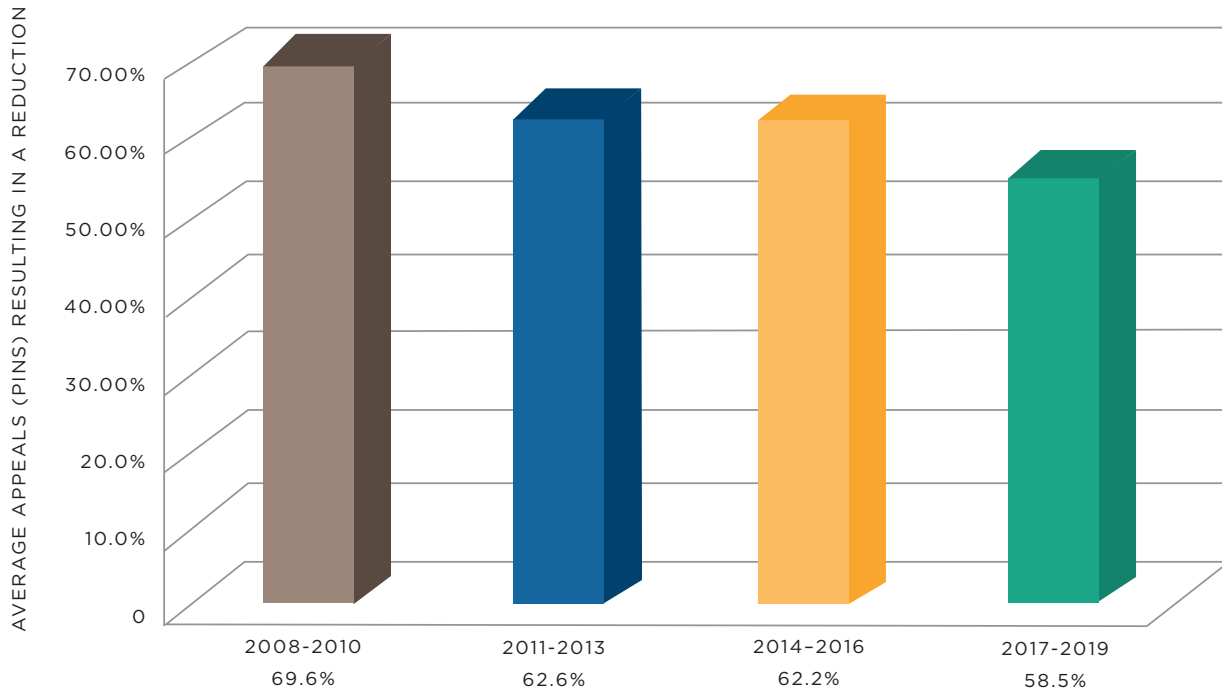
The BOR adjudicated 253,430 property complaints for tax year 2019.

*The Cook County Assessor's Office cycles reassessments between the City of Chicago, north suburbs and south suburbs. The bar chart reflects the triennial cycle starting with year 2008 to better illustrate year-to-year trends.

See CCAO Triennial Assessment Cycle Map page 14.

APPEALS RESULTING IN A REDUCTION

Appeals Resulting in a Reduction Assessment Years 2008-2019*



ASSESSMENT YEAR APPEALS RESULTING IN A REDUCTION

2008	65.8%
2009	75.6%
2010	67.3%
2011	61.7%
2012	64.4%
2013	61.8%
2014	58.6%
2015	64.1%
2016	64%
2017	63%
2018	52%
2019	54%

RESIDENTIAL NON-CONDO NUMBER OF APPEALS FILED

148,332 vs 55,701

ATTORNEY VS PRO SE

55% vs 60%

ATTORNEY VS PRO SE CHANGE

56%

RESIDENTIAL CHANGE

57%

COMMERCIAL CHANGE

* The annual numbers showing the reduction percentages are random numbers that do not correlate to specific trends or influences.

PTAB APPEALS



The BOR and Illinois Property Tax Appeal Board (PTAB) share a symbiotic relationship. The mandate of each entity is to provide taxpayers with an unbiased forum for appealing assessments at no cost to the property owner. PTAB is a forum to appeal the BOR's decision.

PTAB Defense Division

The purpose of the PTAB Defense Division here at the Board is to defend the County's assessment decisions from the appeals at PTAB. This division is active year-round defending the case dockets by preparing and providing evidence, attending hearings, and negotiating settlements from all the prior years appealed until they are closed. Successfully defending and closing appeals, and reducing the backlog of appeals, given the resources available at the Board is our task. The current total refund liability is \$548 million. The Board has been very successful in defending the taxing districts. Funding the resources of the Board to defend at PTAB pays off for the County and all the taxing districts. In FY 2019, there was \$138 million of savings from the risk of refunds (plus savings on interest) for all taxing districts, \$8 million of which was the County itself. Small investments in resources at the Board pay off in large amounts given the size of the refund liability.

The BOR was able to utilize a digital process for our PTAB workflow for the first full year and improved efficiencies with this in place. Each year we improve this process, working with PTAB and our respective technology teams to coordinate improved digital file processing and workflow.

Approximately 7-10% of BOR appeals go to PTAB annually. There have been approximately 22,000 dockets closed each of the last 4 years, and with the numbers of appeals rising each tax year, those numbers will be going up as those cases are decided.

Fiscal Year 2019:

**TAX DOLLARS SAVED
\$138 MILLION**

the difference between assessment reductions requested by appellants and reductions granted by PTAB.

2019 PTAB Caseload

21,992 DOCKETS
CLOSED

8,442 DOCKETS FOR
HEARINGS

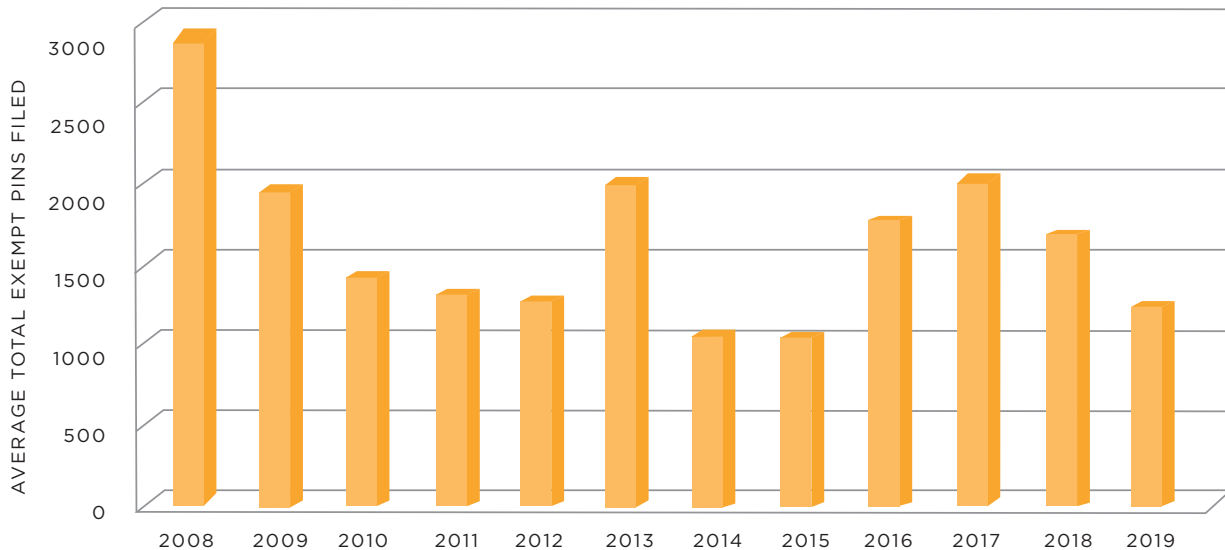
328 PTAB
HEARINGS

EXEMPT PROPERTIES & THE BOR

The BOR examines applications from governmental, charitable and religious organizations that believe they meet the qualifications for property tax exempt status. The requirements for property tax exempt status can vary. The BOR examines each case to determine whether the property is specifically exempt by statute and whether the property owner has met the required burden of proof. The BOR may hold a hearing in cases involving a question of law, an incomplete file, or when a taxing body objects to an application. In either case, petitioners are notified by mail of their hearing date. Following the hearing, a recommendation on exempt status is sent to the Illinois Department of Revenue.

While the BOR makes a recommendation, only the State of Illinois can remove property from the property tax roll. In assessment year 2019, the BOR processed 1,208 exempt parcels requesting exempt status.

Exempt PINs Filed



FISCAL YEAR	TOTAL PINS
2008	2,807
2009	1,946
2010	1,367
2011	1,276
2012	1,246
2013	1,911
2014	1,017
2015	1,017
2016	1,694
2017	1,928
2018	1,527
2019	1,208

2019 TOTAL APPEALS	
GOVERNMENTAL	412
RELIGIOUS/CHARITABLE	258
TOTAL	670

2019 TAX YEAR OUTREACH EFFORTS

Through the BOR's community outreach programs, we bring assessed valuation complaint services to the community. During the 2019 assessment year, our office conducted 131 outreach events and serviced thousands of taxpayers throughout Cook County. The main focus is to educate and inform taxpayers of the BOR's services and to explain the assessed valuation appeal process. Our outreach programs have proven to be a viable and effective way to provide the community with important information and to provide transparent access to this office.

The recent Civic Consulting Alliance (CCA) report dutifully noted the underserved communities as a whole are over assessed leading to regressivity in the Cook County Assessor's Office assessment model. Per the CCA report, owners of lower value homes contest their assessments at a lower rate than owners of higher value homes. As it has for many years, the BOR provides transparent access to the assessment appeal process via its Outreach programs. This has proven to be an invaluable vehicle in bridging the gap between the rich and poor homeowners.

The BOR is fortunate to have the continued support for our respective outreach initiatives from elected officials and community organizations throughout Cook County. The BOR has partnered with elected officials and community organizations whose support has played an integral role in making the BOR more accessible to taxpayers.



DID YOU KNOW? BOARD OF REVIEW

466,080

PINS FILED

87%

PINS FILED ONLINE

91%

OF WHICH CREATED
AN ONLINE ACCOUNT

The BOR is administered by **THREE COMMISSIONERS** who are *elected* from individual districts. The chairman of the *BOR rotates among the three Commissioners* every year.

2019 marks the
NINTH CONSECUTIVE YEAR
under the current commissioners the second installment tax bills have been
MAILED OUT ON TIME.

The BOR is especially well equipped to assist taxpayers because of the
MULTILINGUAL STAFF
and documentation. We are currently able to assist taxpayers in
Albanian, Mandarin, Cantonese, French, German, Greek, Hindi, Italian, Serbian, Spanish, Polish, Punjabi, and Yoruba.

DID YOU KNOW? COOK COUNTY

1.8 M

PARCELS OF PROPERTY
IN COOK COUNTY

5.2 M

RESIDENTS IN
COOK COUNTY

1,635

SQUARE MILES

CCAO TRIENNIAL ASSESSMENT CYCLE

