



**COOK COUNTY  
BOARD OF REVIEW**

Commissioner Larry R. Rogers, Jr.  
Commissioner Tammy Wendt  
Commissioner Michael M. Cabonargi

**ANNUAL REPORT**

ASSESSMENT YEAR 2020  
FISCAL YEAR 2021

2021



AN INDEPENDENT OFFICE  
**PROVIDING FAIRNESS**  
FOR  
**COOK COUNTY PROPERTY TAXPAYERS**



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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 at the cost of the taxpayer. 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.

## OFFICE

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# 2021 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 2021 Assessment appeal year was another unique one in the history of the Board of Review. The pandemic forced a halt of in-person work and the shutdown of the County Building while we were in session. Our office's successful response is a testament to focused leadership across the Board and the implementation of the Digital Appeals Processing System (DAPS) seven years ago, which allowed staff to work from home remotely without any interruptions to our operations or services.

We placed the safety and health of our staff at the utmost importance, and while our office was shut down, our services were not. Taxpayers were able to receive the assistance they required by phone or email in the safety of their own homes, and the BOR was able to continue operating at full capacity providing uninterrupted services thanks to the technology we already had in place.

The Commissioners are pleased to report the Board of Review finished adjudicating 225,000 appeals. Anticipating that our appeal volume would rise due to increased assessments across the County, we were determined that we would continue to do our part to get tax bills out on time by opening the Board earlier, giving us more time to work through appeals. We opened the Board on July 30, 2020. Unfortunately, because the Assessor's Office was late certifying townships and transferring them to our office, this action did not achieve the significant impact we intended. Indeed, the Board received 216,000 of the 223,000 appeals from October through December.

Not only were we unable to spread out the bulk of the appeal analysis into a less compact time frame, but there were also large increases in assessments for the southern triennial including an extraordinary increase in commercial property assessments. This caused an increase in appeal work for the BOR as these values were challenged by property owners.

Since its inception, DAPS has created a more efficient workflow. BOR is constantly innovating and analyzing ways DAPS can be more efficient. For example, condominium analysis workflow is being redesigned to increase analysis review speed of large multi-PIN condo buildings, which, because of the size of the individual files, slows the system for the entire Board. In the past three years, BOR has improved appeal processing, maintenance, and data transfer saving weeks from the tax bill cycle.

The BOR is focused on providing every property owner the opportunity to be heard and have access to DAPS. DAPS has provided great access to the BOR system and so our focus can be on property owners. The BOR believes providing a subscription service for high volume users will create funding for the Board to continue focusing on the Outreach program efforts to underserved neighborhoods and communities providing transparency to our process and system.

While our analysts were working overtime on Board of Review appeals, the Property Tax Appeal Board (PTAB) appeals continued to arrive along with their deadline dates. Fortunately, under the leadership of the Commissioners, the Board's PTAB Defense Unit – created in 2017 – continued to defend the budgets of school districts and other local taxing bodies from unnecessary refunds. This PTAB Defense Unit consists of dedicated staff assigned to prepare evidence and represent the county at PTAB hearings.

The year before the Unit's formation, PTAB granted \$250 million in reduction to commercial and industrial properties. The first year of the Unit's operation that figure was \$150 million.

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.

## 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.



**LARRY ROGERS JR.**  
COMMISSIONER



**TAMMY WENDT**  
COMMISSIONER



**MICHAEL CABONARGI**  
COMMISSIONER

# COVID-19 IMPACT ON BOR SESSION

This year, due to the Covid-19 virus, 2021 hearings were unable to be done in person as in previous tax session hearings. However, the Board was still able to hold those hearings either via phone or video, with the hearing officers working remotely. This was a successful solution given Covid restrictions and safety concerns. The Board plans to be able to hold all hearings remotely going forward as needed. 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 challenging circumstances.

## HEARINGS

Due to the pandemic, 2020 hearings for property owners were unable to be held in person as in previous tax sessions. However, the Board was still able to hold those hearings remotely. This was a very successful solution given Covid restrictions and safety concerns. The Board plans to be able to hold all hearings remotely going forward as needed due to Covid related issues. 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.

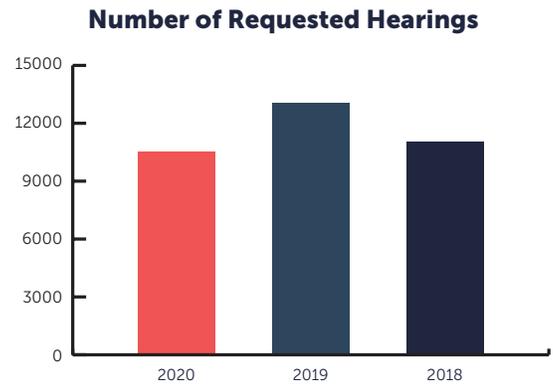
Because of COVID and the remote working environment, the CCBOR created a new remote process for assessment appeal hearings. A "case management" system was incorporated to proactively contact appellants who have requested hearings and explain the appeal process, evidence submission, and any other non-value questions. This process successfully provided a more robust level of service to County residents and allowed CCBOR analysts to focus on valuation details of an appellant's appeal. "Pro se" hearings were reduced by over 50% through this newly implemented process. The efficiencies and increased level of service created by the newly enacted system will continue after the reopening of the County and the Board of Review.

### Residential

The pandemic prompted the Board to be nimble in its operations. The Board undertook a triage system of pro se hearings, having members of our Clerk's staff do pre-screening phone calls with taxpayers to see if they wished to proceed to hearing or simply had questions about the process. The Board is happy to report that taxpayers and our hearing officers found this created efficiencies and provided better service to taxpayers.

### Commercial

Similarly BOR hearing officers reported efficiencies in the hearing process having all hearings conducted via video conference while maintaining full transparency to the public.



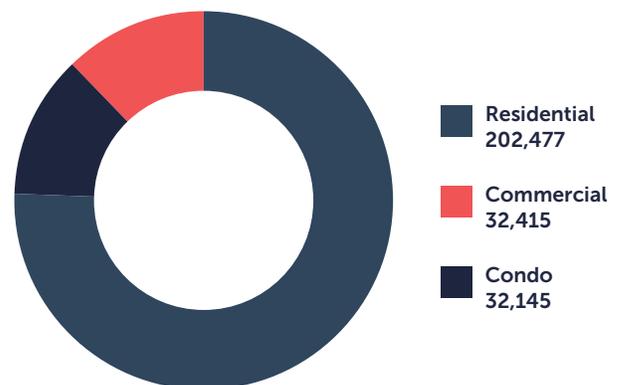
## TRANSPARENCY

The BOR is committed to transparency and has made all information – notes, evidence, and decisions – available online for the past seven years. With a simple search results and reasons for decisions can be found. In order to have access to actual evidence and documents of a specific appeal a FOIA request must be made. Taxpayers may view final decisions rendered and any notes by the analysts at [www.CookCountyBoardOfReview.com](http://www.CookCountyBoardOfReview.com).

The Board is also proud that it is frequently quicker than the statutory deadline to respond to FOIA requests. These notes can be found within each appeal under the decision.

In order to make a FOIA request it must be in writing and reasonably describe the records being requested. It can be done electronically by web form, e-mail, or fax.

Number of PINS Appealed by Property Type



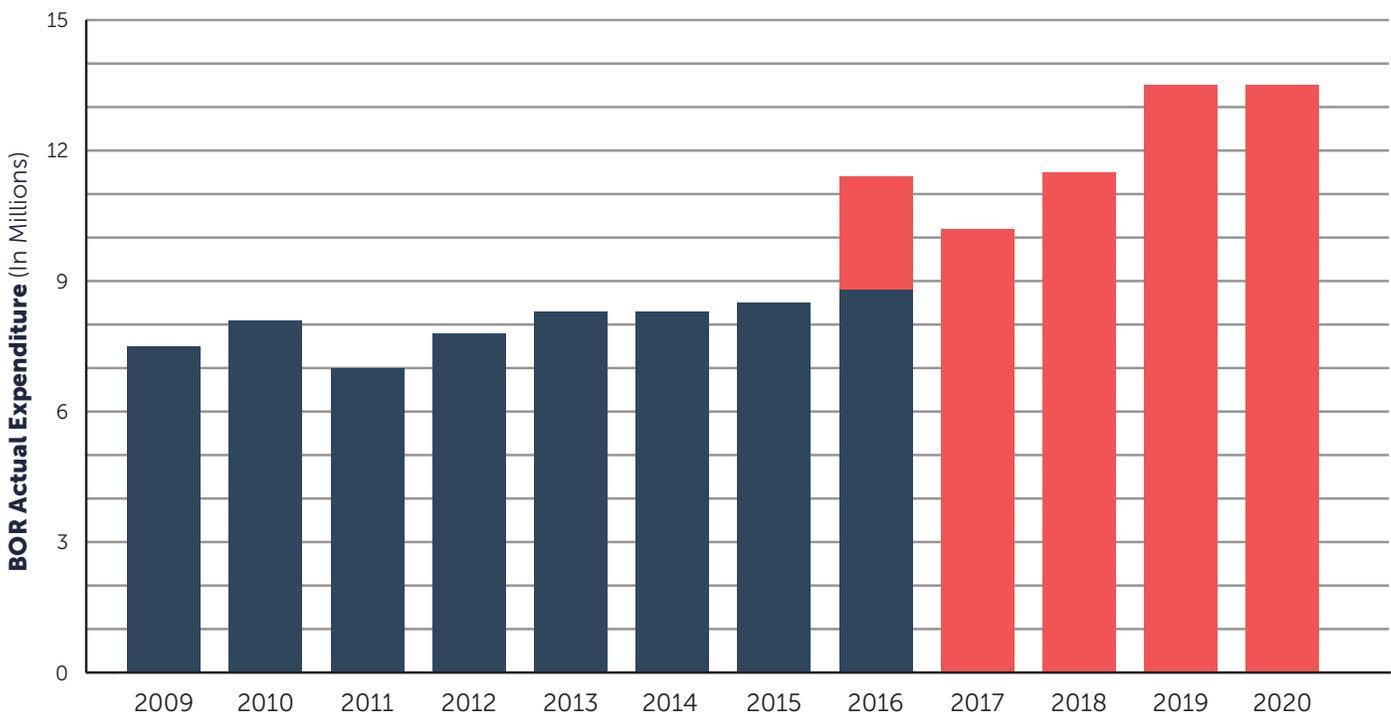
# BUDGET HIGHLIGHTS

The Board continues to maintain a lean operation despite the explosion of cases appealed. The Board has leveraged technological efficiencies to keep up with the massive increase in cases filed and has realized a modest increase in head count to help maintain its successes. Moreover, the Board continues to maintain a budget that is overwhelmingly focused on personnel to continue service to the taxpayers. The Board operates on the tax year; the information below is per the fiscal year.

For fiscal year 2021, the Board's budget was \$14,072,527. The Board maintains a very lean operation: 96% of its budget goes to personnel. Head count remained flat, i.e. 142, as insurance related compensation benefits kept pace with the County's yearly step increases to salary. This ensures that nearly the entire budget goes to the analysis of files to ensure fairness and transparency for the taxpayers of Cook County.

Moreover, the Board continues in its operational budget priorities: increase staff training and assessment certifications, increase outreach to all parts of the County focusing on underserved communities, and review and improve internal management processes. The Board has committed to training staff to receive their CIAO designations. Also, the Board will provide continuing legal education opportunities for attorneys on staff. This initiative is a continuation of the overall goal of professionalizing the Board of Review.

**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
2020		13.5

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

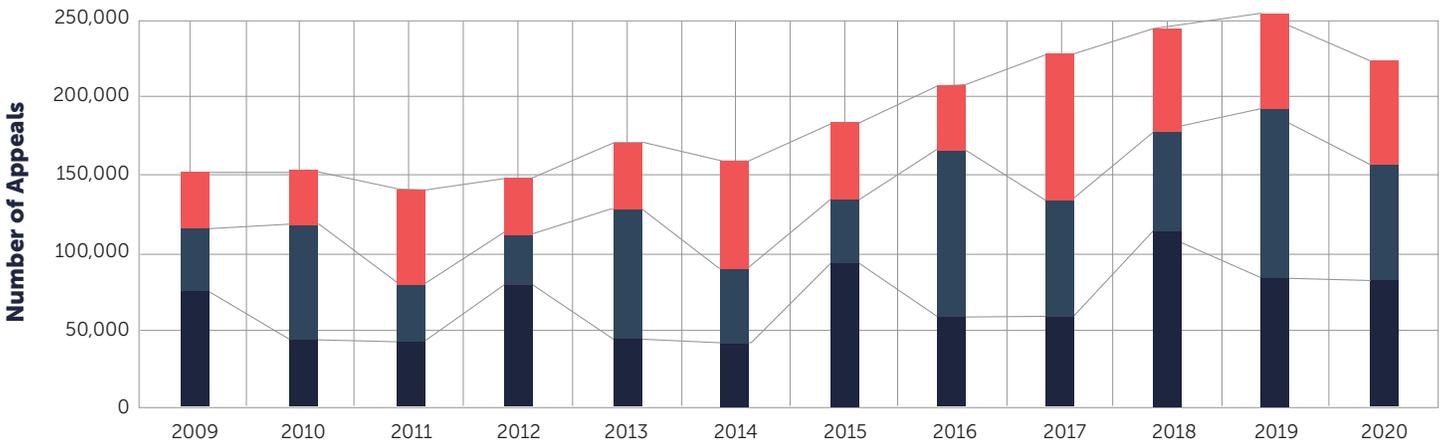
Note: The 2021 assessment year corresponds to the later part of the 2021 fiscal year and the beginning portion of the 2021 fiscal year.

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

# EMPLOYEES AND APPEALS

Appeals have held relatively consistent from 2009 to 2015, at which point they have been steadily rising year over year. In the decade from 2009-2021, the BOR has seen a 59% increase in the volume of appeals. While we cannot say with certainty why appeals are increasing, we attribute it to a combination of our office's increased community outreach efforts to inform and assist property owners with the appeals process, as well as to changes in assessment practices by the Cook County Assessor.

**Historic BOR APPEAL Data**



**SOUTH TRI** S  
**NORTH TRI** N  
**CITY TRI** C

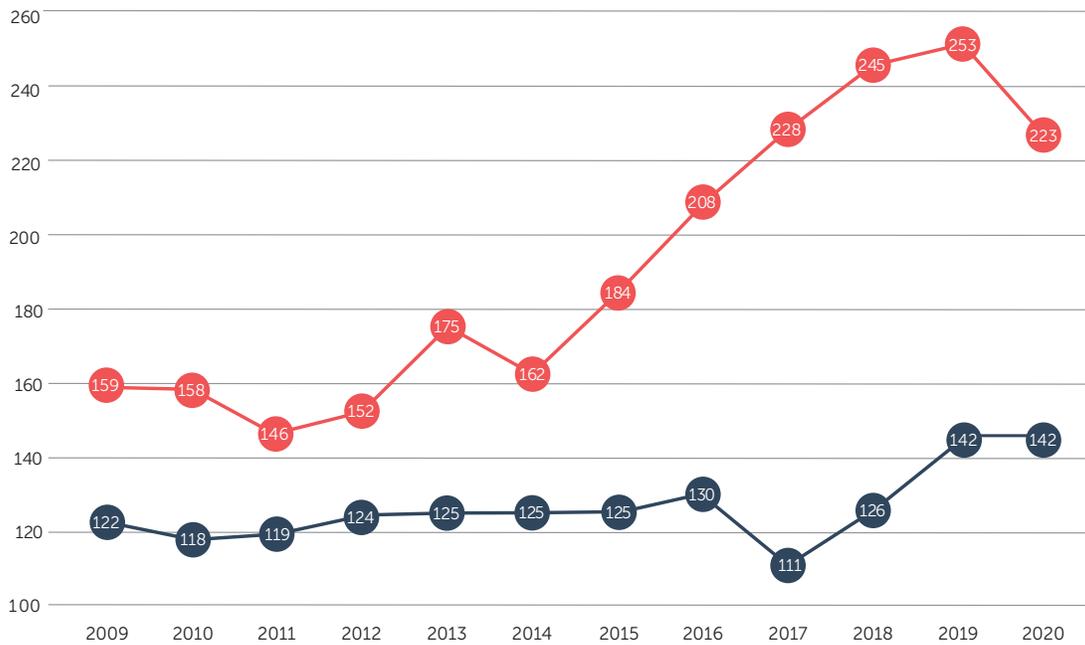
2009 Appeal Session Volume . . . . .	159,000 dockets
2015 Appeal Session Volume (DAPS) . . . . .	184,088 dockets
2017 Appeal Session Volume (May 10) . . . . .	228,389 dockets
2019 Appeal Session Volume . . . . .	253,425 dockets
2020 Appeal Session Volume . . . . .	223,276 dockets

While the volume of appeals has more than doubled, BOR staff (measured in Full Time Equivalent employees, or FTEs) has barely kept pace. Nevertheless, we have increased the number of appeals reviewed exponentially by modernizing and professionalizing the office with our digital appeals system. The Board also increased outreach capabilities to match the need and access given the ongoing pandemic to ensure residents are still reached when in person outreaches have been paused. Also, an increased measure of analysts available to help residents over video conferencing and walk them through each step on how to file an appeal with the Board. In addition to increasing access to resources available in other languages than English to reach more communities

In 2015, the BOR moved from an arcane paper-based system to an award-winning digital system that also made the Board's functions more transparent and more easily accessed by the public. Over twelve years, the number of BOR appeals has risen by 103%, but the investment in the technology allowed the BOR to do its job much more efficiently: eliminating the cumbersome paper-based system, making it easier for management to find and clear chokepoints in the process, and making the data transfer between offices (the Board, the Assessor, the Treasurer, etc.) much more seamless and faster. These efficiencies have saved weeks in each session and created efficiencies in downstream offices.

# EMPLOYEES AND APPEALS CONTINUED

**2009-2019 FTEs vs. Appeal Volume**



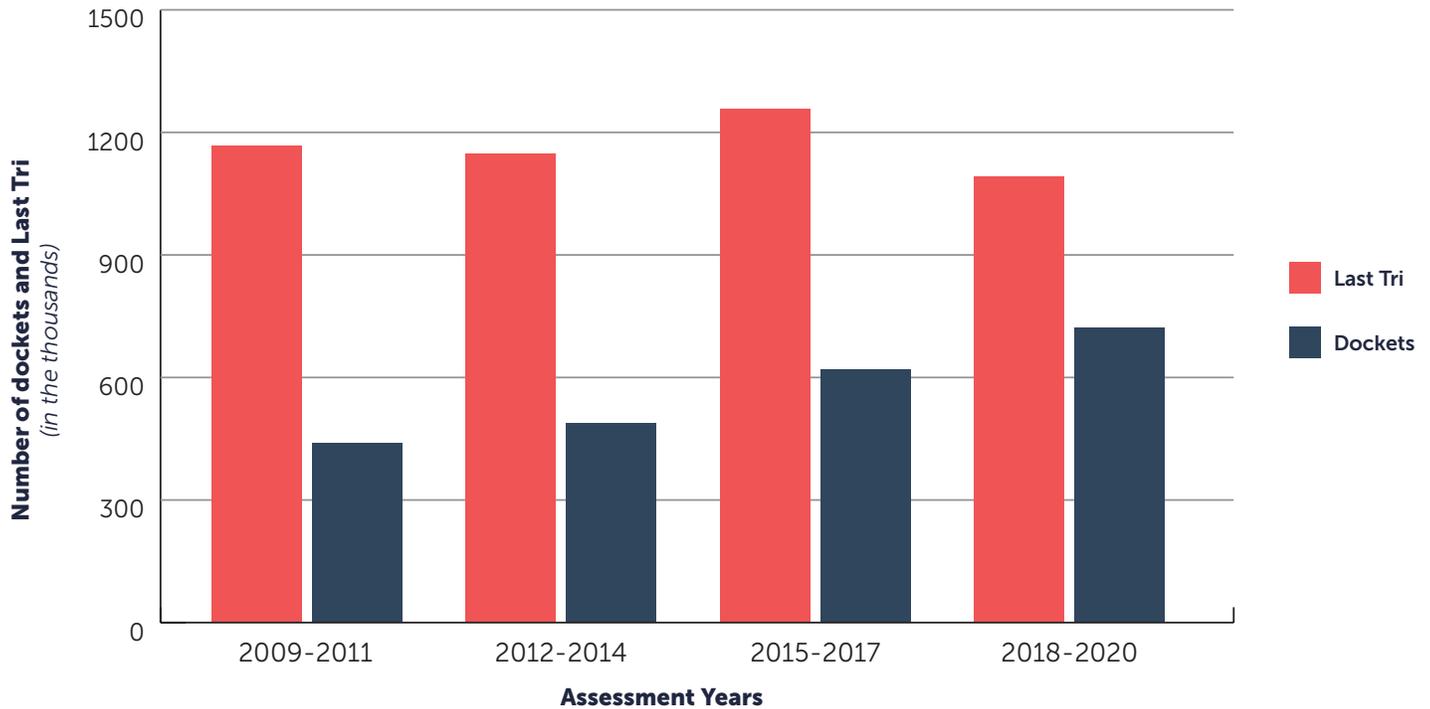
● Sum of Number of FTEs  
● Sum of Appeals Reviewed (in Thousands)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Sum of Number of FTEs	122	118	119	124	125	125	125	130	111	126	142	142
Sum of Appeals Reviewed (in Thousands)	159	158	146	152	175	162	184	208	228	245	253	223

	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*

# OPERATIONAL HIGHLIGHTS



Assessment Year	PINs (in thousands)	Dockets (in thousands)	Tri
2009	439	135	CITY
2010	386	158	NORTH
2011	342	146	SOUTH
2012	426	152	CITY
2013	403	174	NORTH
2014	319	162	SOUTH
2015	476	184	CITY
2016	422	208	NORTH
2017	360	228	SOUTH
2018	240	245	CITY
2019	466	253	NORTH
2020	386	224	SOUTH

# APPEALS RESULTING IN A REDUCTION

Since 2018, the Board of Review has remained consistent in granting a reduction in a little over half of all appeals. While a decade ago, 67% of all appeals resulted in a reduction, today only 55% do.

BOR completed highest number of assessment appeals in its history in fiscal year 2018. Over the last 10 years the BOR has seen a 99% increase in appeals. BOR required more time to complete appeals (95 days to 120 days) due to 20% staff reduction. BOR met electronic filing goals for appeals, because of IT improvements and capital funding commitments. Subscription service has created a source of revenue.

The BOR expenditure for 2021, was higher than last year because most of the increase was spent on preloaded costs in personal services like salary step increases, benefits cost increases, and any shared service or equipment contract increase.

Health expenses were exacerbated due to the addition of 21 new FTES in FY20 and being forced to work remotely due to a global pandemic.

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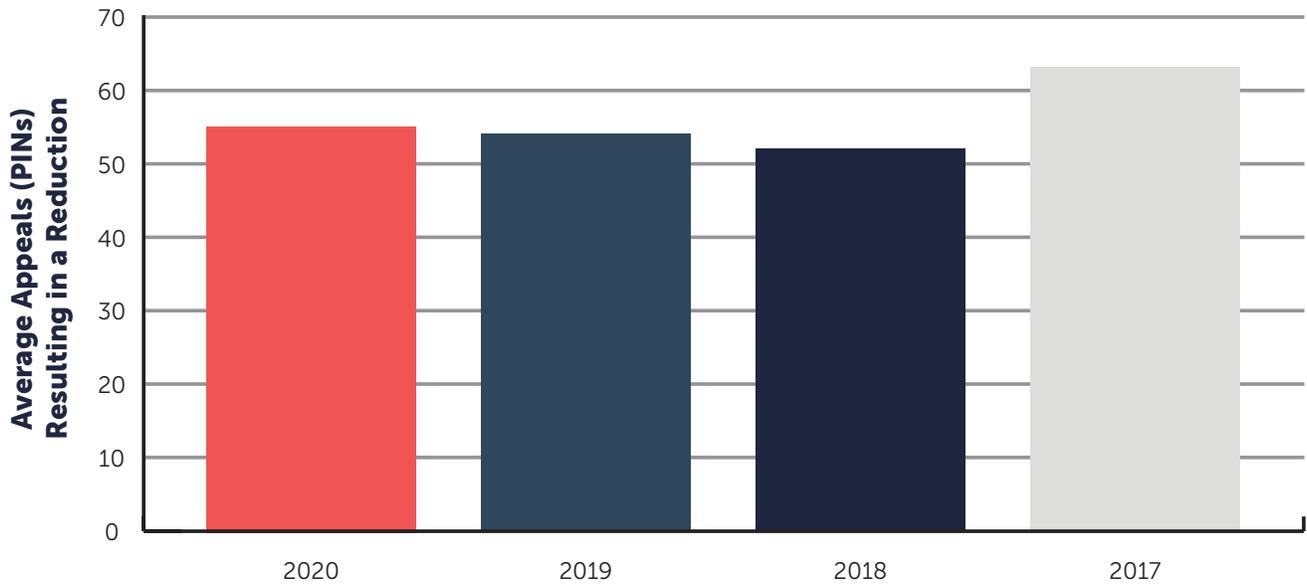
While the number of appeals at the Board has exploded, the Board's percentage of reductions has actually fallen. The market took a number of years to recover from the crisis of 2009, and markets of course change from year to year. Just as important is the fact that the Board switched to its digital system for the 2015 tax year, and that permitted the Board to focus more people on analysis. It also permitted analysts to dedicate more time to each file. And the digital system also permitted analysts to do more outside research on a given file to check, for example, market rents. The Board was able to leverage its technology to render a more thoroughly considered opinion of value.

While the majority of appellants choose property tax attorneys to represent their cases to the BOR, *pro se* litigants, or appellants who represent themselves, are 12% more likely to win a reduction than cases with attorneys.

Reductions by Property Type			
	Residential	Commercial	Tri
2020	56%	57%	South
2019	57%	34%	North
2018	65%	47%	City

# APPEALS RESULTING IN A REDUCTION CONTINUED

**Appeals Resulting in a Reduction Assessment Years**



Year	Docket Resulting in Reductions
2009	77%
2010	67%
2011	62%
2012	64%
2013	62%
2014	59%
2015	64%
2016	64%
2017	63%
2018	52%
2019	54%
2020	55%

RESIDENTIAL NON-CONDO  
NUMBER OF APPEALS FILED

**118,831 vs 42,225**  
ATTORNEY VS PRO SE

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**41% vs 53%**  
ATTORNEY VS PRO SE CHANGE

**45%** | **57%**  
RESIDENTIAL CHANGE | COMMERCIAL CHANGE

# PTAB APPEALS

The Illinois Property Tax Appeal Board (PTAB) is frequently the next level most taxpayers can choose to appeal the decision of the Board of Review. Approximately 7-10% of BOR appeals go to PTAB annually.

The mandate of each entity, the BOR and PTAB, is to provide taxpayers with an unbiased forum for appealing assessments at no cost to the property owner.

## PTAB DEFENSE DIVISION

The purpose of the PTAB Defense Division at the Board is to defend the County's assessment decisions from the appeals at PTAB. This division is active year-round defending the dockets by preparing and providing evidence, arguing at 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 BOR 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. The refund liability represents the amount of consideration that the reporting entity does not expect to be entitled to because it will be refunded. In FY 2021, the Board's PTAB Defense Unit saved \$158 million dollars saved from the risk of refunds (plus savings on interest) for all taxing districts, \$8 million of which was for 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.



*\*Fiscal year 2020 is a reflection of work stoppage and interruptions caused by the pandemic.*

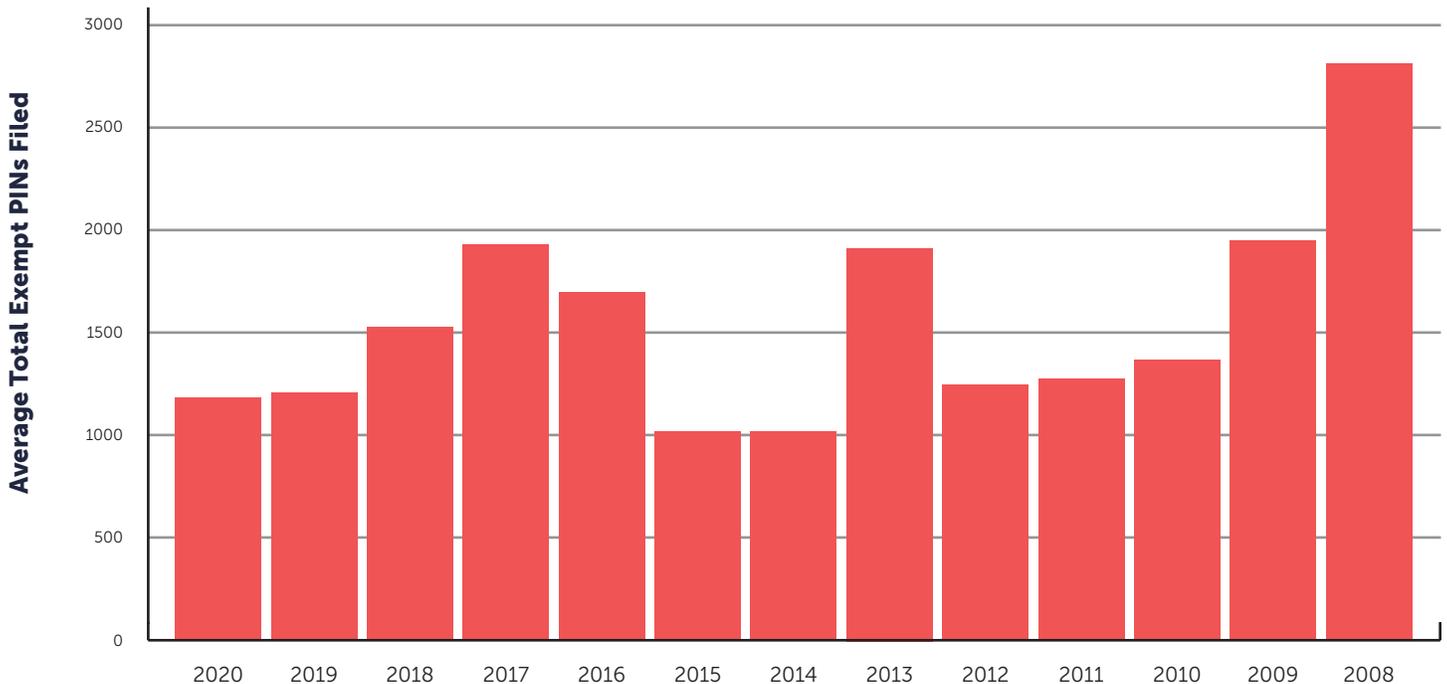
# EXEMPT PROPERTIES & THE BOR

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 2020, the BOR processed 1,182 exempt parcels requesting exempt status.

**Exempt PINs Filed**



Year	PINs
2020	1,182
2019	1,208
2018	1,527
2017	1,928
2016	1,694
2015	1,017
2014	1,017
2013	1,911
2012	1,246
2011	1,276
2010	1,367
2009	1,946
2008	2,807

2020 Total Exemption Petitions	
Governmental	977
Religious/Charitable	205

# 2021 TAX YEAR OUTREACH EFFORTS

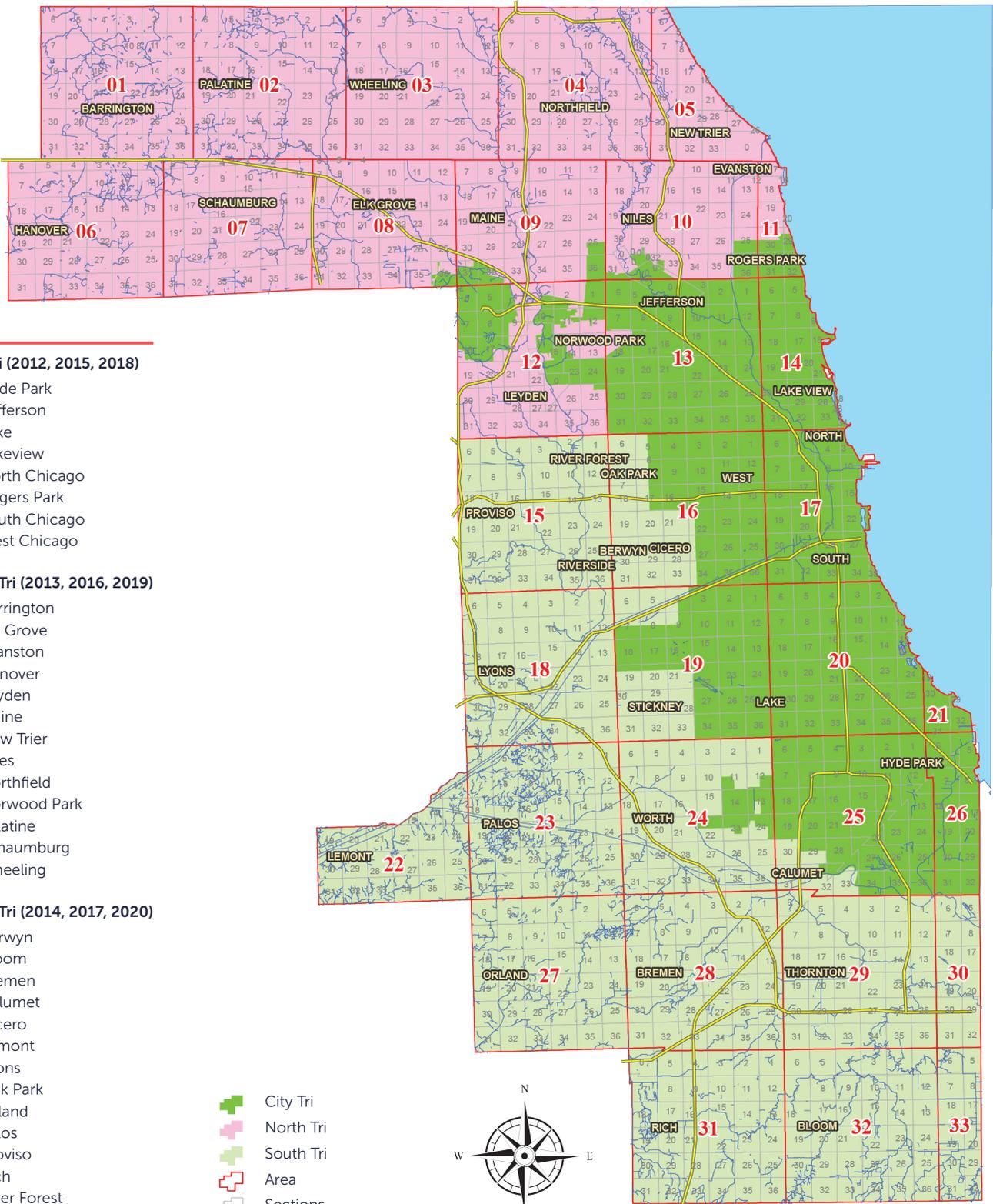
Through the BOR's community outreach programs, we bring assessed valuation complaint services to the community. During the 2021 assessment year, our office conducted over 150 outreach events (often in person; frequently virtual) and serviced thousands of taxpayers throughout Cook County. The main focus of our outreach work is to educate and inform taxpayers of the BOR's services and to explain the assessed valuation appeals 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 appeals process via its outreach programs. This has proven to be an invaluable vehicle in bridging the gap between the high and low income 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.



# CCAO TRIENNIAL ASSESSMENT CYCLE



## City Tri (2012, 2015, 2018)

- 70 Hyde Park
- 71 Jefferson
- 72 Lake
- 73 Lakeview
- 74 North Chicago
- 75 Rogers Park
- 76 South Chicago
- 77 West Chicago

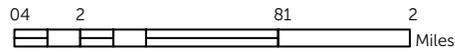
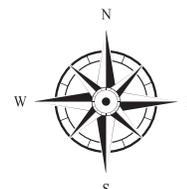
## North Tri (2013, 2016, 2019)

- 10 Barrington
- 16 Elk Grove
- 17 Evanston
- 18 Hanover
- 20 Leyden
- 22 Maine
- 23 New Trier
- 24 Niles
- 25 Northfield
- 26 Norwood Park
- 29 Palatine
- 35 Schaumburg
- 38 Wheeling

## South Tri (2014, 2017, 2020)

- 11 Berwyn
- 12 Bloom
- 13 Bremen
- 14 Calumet
- 15 Cicero
- 19 Lemont
- 21 Lyons
- 27 Oak Park
- 28 Orland
- 30 Palos
- 31 Proviso
- 32 Rich
- 33 River Forest
- 34 Riverside
- 36 Stickney
- 37 Thornton
- 39 Worth

- City Tri
- North Tri
- South Tri
- Area
- Sections
- ~ Hydroline
- ☪ Lake Michigan
- Interstate Highway



# **ANNUAL REPORT**

ASSESSMENT YEAR 2020

FISCAL YEAR 2021



## **COOK COUNTY BOARD OF REVIEW**

Commissioner Larry R. Rogers, Jr.  
Commissioner Tammy Wendt  
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