Cook County Board of Review

Tax Year 2023 – Fiscal Year 2024 Annual Report

An Independent Office Providing Fairness and Transparency for Cook County Property Taxpayers

Commissioner Larry R. Rogers, Jr.
Commissioner Samantha Steele
Commissioner George Cardenas

Cook County Board of Review
118 N. Clark Street, Room 601
Chicago, Illinois 60602
www.cookcountyboardofreview.com

Cook County Board of Review Districts

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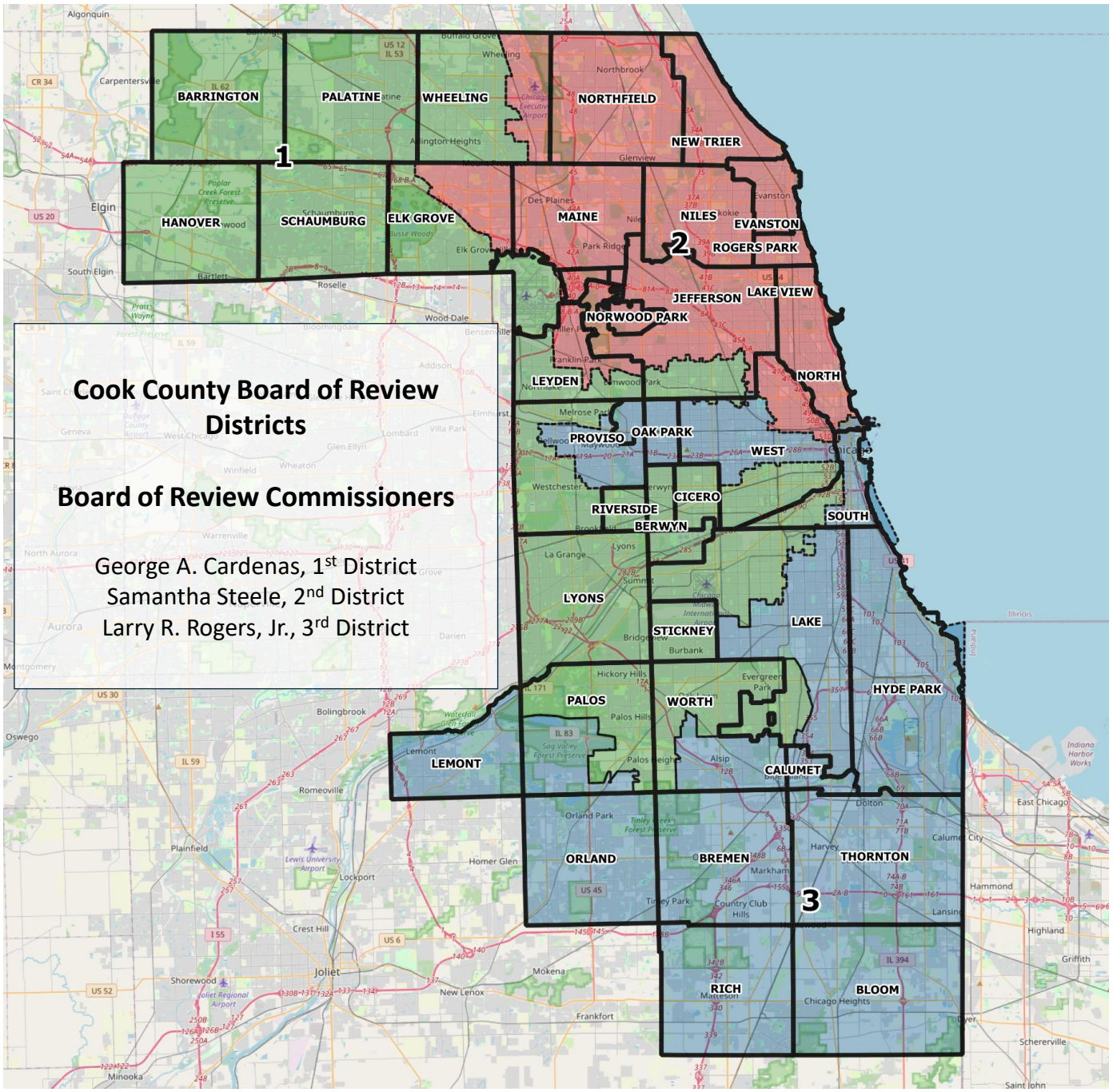

2024 Annual Report Overview

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About the Cook County Board of Review

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 reviews and corrects assessed values prior to equalization, and does not set tax rates or determine final property tax bills.

Office

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2023 Assessment Year
Annual Letter From The Commissioners

Commissioners

George Cardenas
District One

Samantha Steele
District Two

Larry Rogers, Jr.
District Three

Meeting the Moment as a Board

Your Cook County Board of Review (BOR) is proud to share that the 2023 Tax Year was full of opportunities to not only continue our impactful work on behalf of the county, but to advance our progress as a Board while facing several challenges. The Board of Review, in tandem with the offices of the Cook County Assessor, Clerk, and Treasurer, achieved a significant milestone this tax year: completing the tax session on schedule for the first time in three years. With the on-time completion of the tax session, the Board of Review fulfilled its responsibility in ensuring that municipalities and school districts, which depend on property taxes for funding, avoided loan costs and interest fees to cover any budget gaps that could have resulted from delayed property tax bills. We are proud of this achievement and the efficiency behind our work. We look forward to doing our part each year to help ensure tax bills go out on time.

Similar to last year's annual report, appeal volumes remained relatively high. Appellants in Tax Year 2023 — a southern and western suburban triennial reassessment year – submitted nearly **248,000** appeals. This figure represents a nearly 11% increase from the last time the south suburban triad was reassessed in 2020, and a 3% increase compared to Tax Year 2022. Among a variety of factors that could have contributed to this appeal total, including increases in sales prices and accompanying home values, the assessor's COVID-19 adjustment to property values ended, which reduced values by a median of 10% in the south and west suburbs.

The county experienced historic flood damage over the summer, particularly in the south and southwest suburbs. Consequently, the three commissioners worked together to inform property owners whose property suffered severe flood damage of the eligibility criteria to qualify for damage-related assessment reductions.

The south and southwest suburbs experienced yet another challenge: the Cook County Assessor's Office (CCAO) miscalculating land values for over 4,400 properties. The Board of Review had jurisdiction over approximately 1,000 of these properties with erroneous land values provided by the CCAO and moved swiftly to correct them. To help prevent this type of error moving forward, the Board of Review implemented an electronic certificate of error process that will streamline the review of applications from the Assessor's Office and enable electronic delivery of information while reducing paper usage.

The Board of Review is proud to report additional technological and procedural accomplishments this tax year. We implemented GovQA, a Freedom of Information Act (FOIA) Request Management System to improve security with encryption and redaction. Further, we integrated with iasWorld, which eliminated the need to extract data from the legacy mainframe. In addition to technological improvements, the Board of Review and Cook County's Office of the President took strides towards improving the county's property tax system. In October 2023, the Office of the President published "Property Taxes in Cook County: Introduction to Reform" as part of the Cook County Property Tax (PTAX) Reform Group. This report serves as an important step towards recommending policy changes, implementing reforms, and ultimately, developing a property tax system that produces more predictable, accurate, fair, and equitable results that better-serve the county.

While we are proud of the results we have delivered on behalf of Cook County, we recognize that the property tax system can feel burdensome and complex at times. We will continue to implement data-driven solutions to improve our internal processes, partner with the other county taxing agencies to improve and reform the property tax system, and enhance our community outreach programs to ensure taxpayers have the resources and support they need to appeal their assessments. We look forward to serving you.

**If there are discrepancies in counts from various sources, it is likely attributed to being static information as the appeal session or process was in progress at the time of the report.*

Ensuring That Property Tax Bills Are Mailed On-Time

Completing The 2023 Tax Session On-Time

The 2023 Tax Year represented a significant milestone for Cook County taxpayers and the Board of Review: the Board of Review's first on-time closure in the last three years. Although confronted with several obstacles this tax year, the Board of Review was able to complete its work in an unprecedented timeframe to allow the timely issuance of tax bills according to the standard schedule.

Previous instances of property tax issuing delays have had a disproportionate effect on taxing districts in disadvantaged and low-income communities. This has resulted in significant financial losses for school districts, including the loss of interest income and the need to issue tax anticipation warrants to manage operational costs and wages. Late tax bills also force taxpayers to budget for two bills being mailed closer together.

By ensuring the early completion of the tax session, the Board of Review has fulfilled its responsibility to ensure that municipalities and school districts, which depend on property taxes for funding, can save substantial amounts of money. Additionally, this action prevents library districts, park districts, and taxpayers from having to borrow money to meet their budgets.

This significant accomplishment would not have been possible without dedication of the Board of Review staff who worked to guarantee that property owners receive an equitable opportunity to contest their property assessments.

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.

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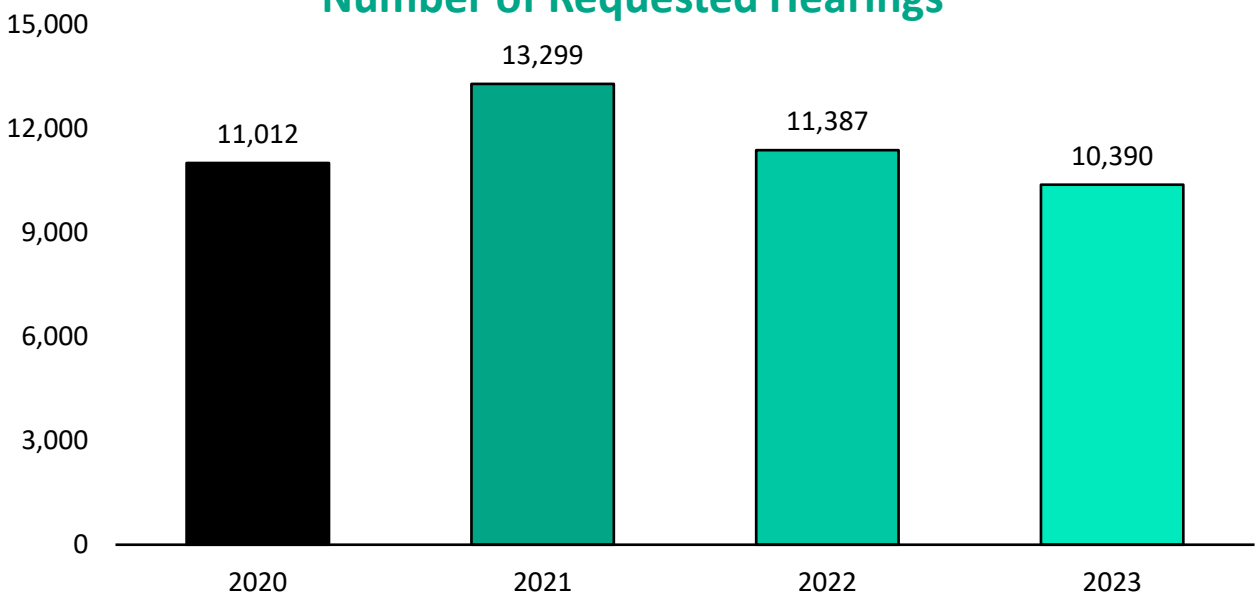
Board of Review Appeal Session

Hearings Overview

In 2020, the pandemic prompted the Board of Review to be nimble in its operations, and that has carried through to the 2023 appeal session. The Board of Review has continued its system of pro-se hearings, having members of the Board of Review Clerk's staff make pre-screening phone calls with taxpayers to see if they wish to proceed with a hearing or simply had questions about the appeal process. The Board of Review is happy to report that this process continues to provide better service for taxpayers and our hearing officers.

Attorney hearings are conducted via Microsoft Teams and provide the Board of Review with the opportunity to schedule more hearings per day, resulting in an increase in efficiency.

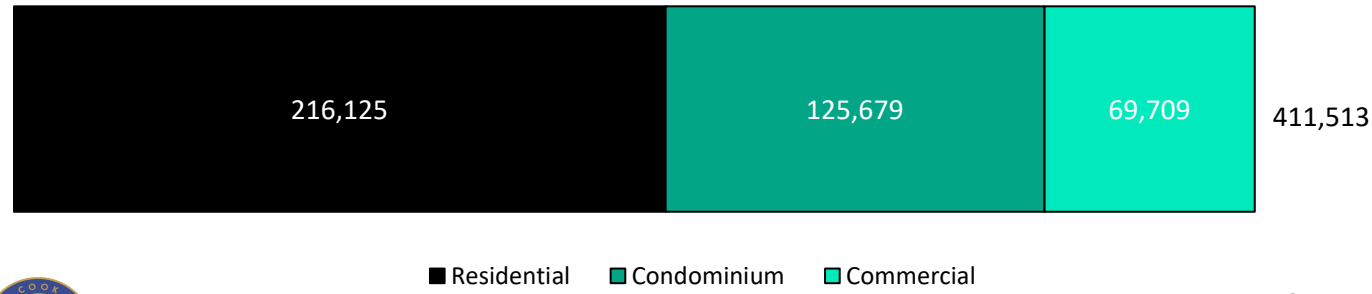
Number of Requested Hearings



Transparency

The Board of Review is committed to open and accessible operations. All information – notes, evidence, and decisions – have been available online for several years, allowing taxpayers to view final decisions rendered and all analyst notes. The Board of Review consistently responds to Freedom of Information Act (FOIA) requests faster than the statutory deadline, reinforcing our commitment to public accountability.

Number of Parcels Appealed



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Board of Review Appeal Session (Ctd.)

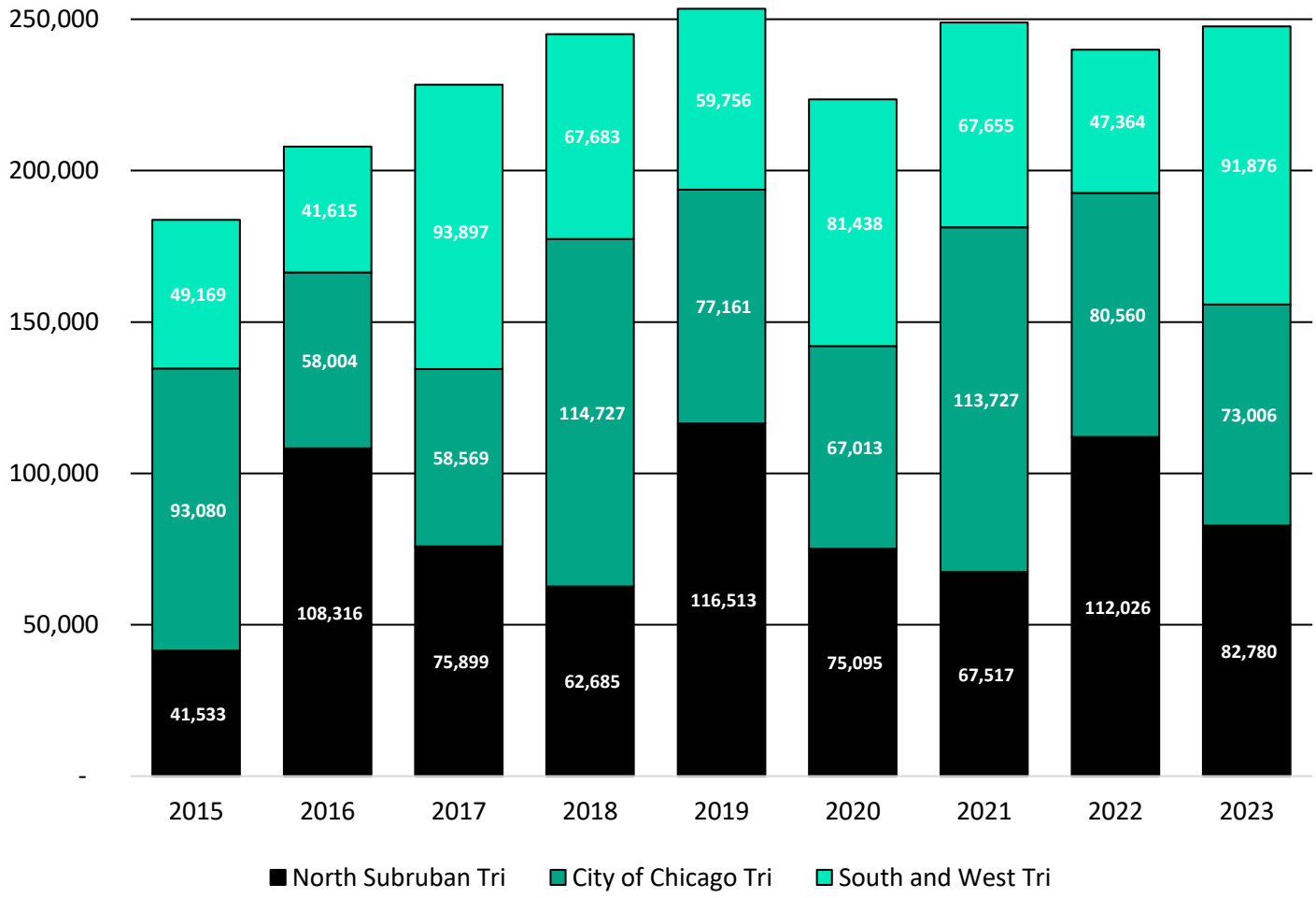
2023 Appeal Session Overview

Since 2020, the last time the Southern and Western Triad was reassessed, the Board of Review has received a nearly **11%** increase in the total number of appeals. Further, appeals from the Southern and Western Suburban Triad (represented in **light green** below) grew by nearly **13%** within the same time frame.

While we cannot say with certainty why the number of appeals overall, and within the Southern and Western Triad, increased, we attribute this growth in part to the Board of Review's increased community outreach efforts, increases in sales prices and accompanying home values, increased financial challenges presented by inflation, and the assessor's COVID-19 adjustment to property values ending.

This sustained rise in appeals underscores both the importance of accessible outreach and the Board of Review's ability to manage a higher caseload while maintaining timely and equitable assessments.

Historic Appeal Data By Triad



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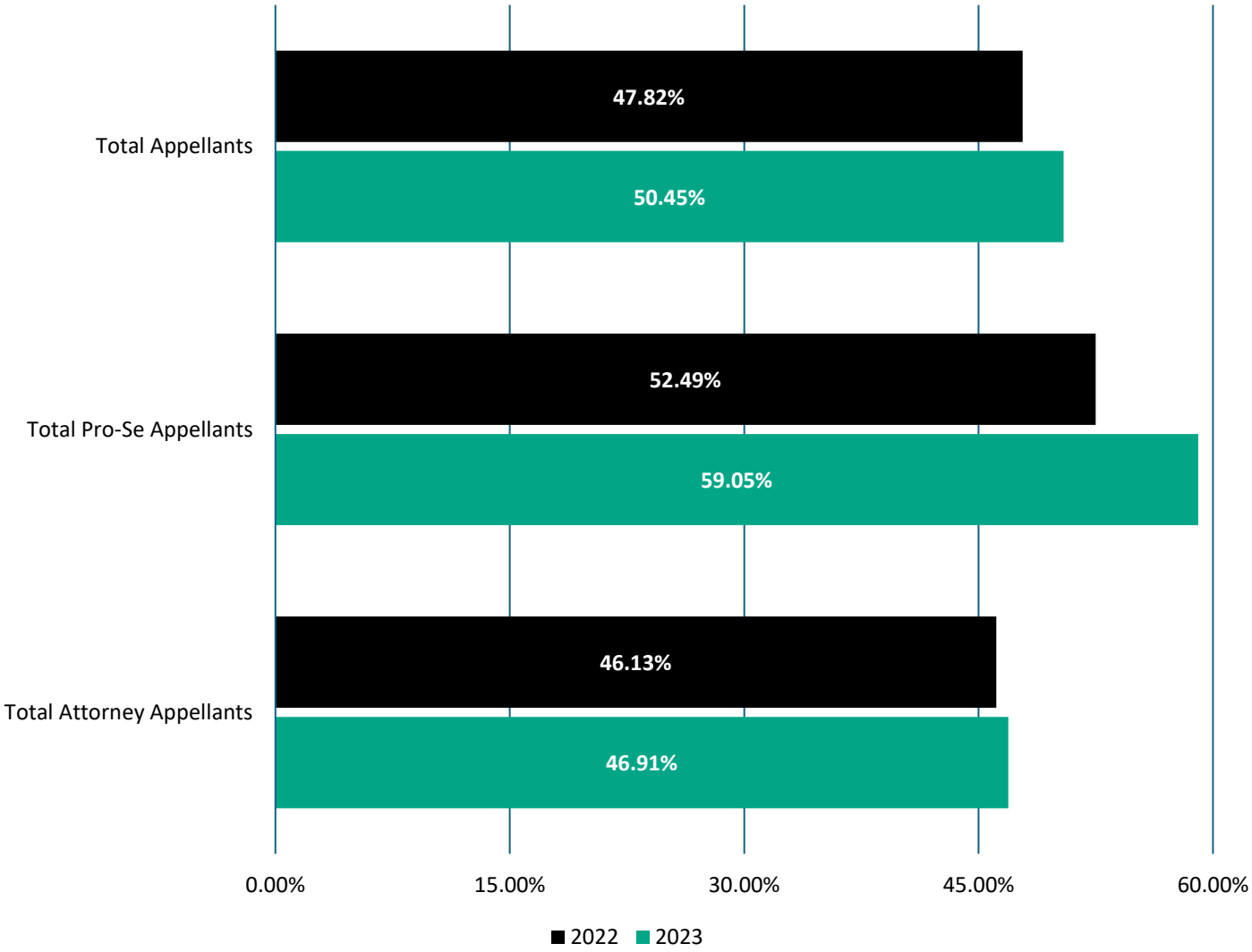
Appeals Resulting in a Reduction

Property Value Reductions for Board of Review Appellants

50.45% of Cook County Board of Review appellants received a property value reduction in Tax Year 2023. Meanwhile, the percentage of pro-se appellants (those appealing without counsel) receiving a property value reduction was **59.05%** while the percentage of appellants who appealed with counsel and received a property value reduction was **46.91%.**

Percentage of Cook County Board of Review Appellants Receiving a Property Value Reduction (All Property Classes)



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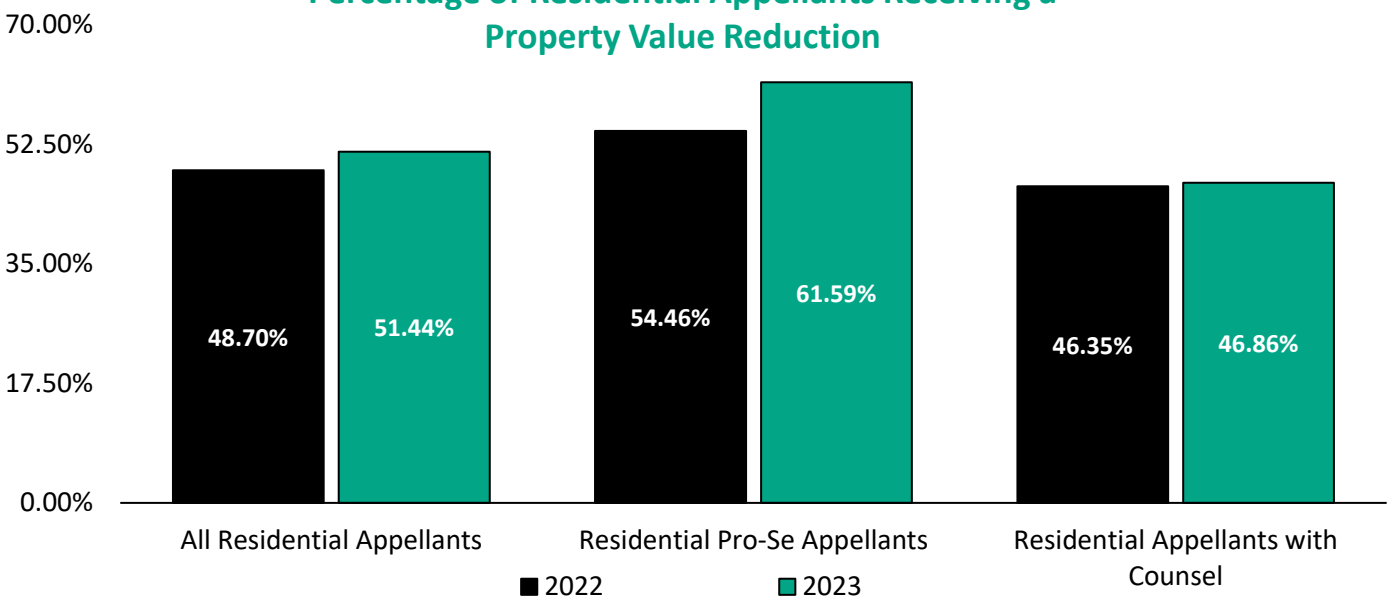
Appeals Resulting in a Reduction (Ctd.)

Residential and Commercial Appellant Property Value Reductions

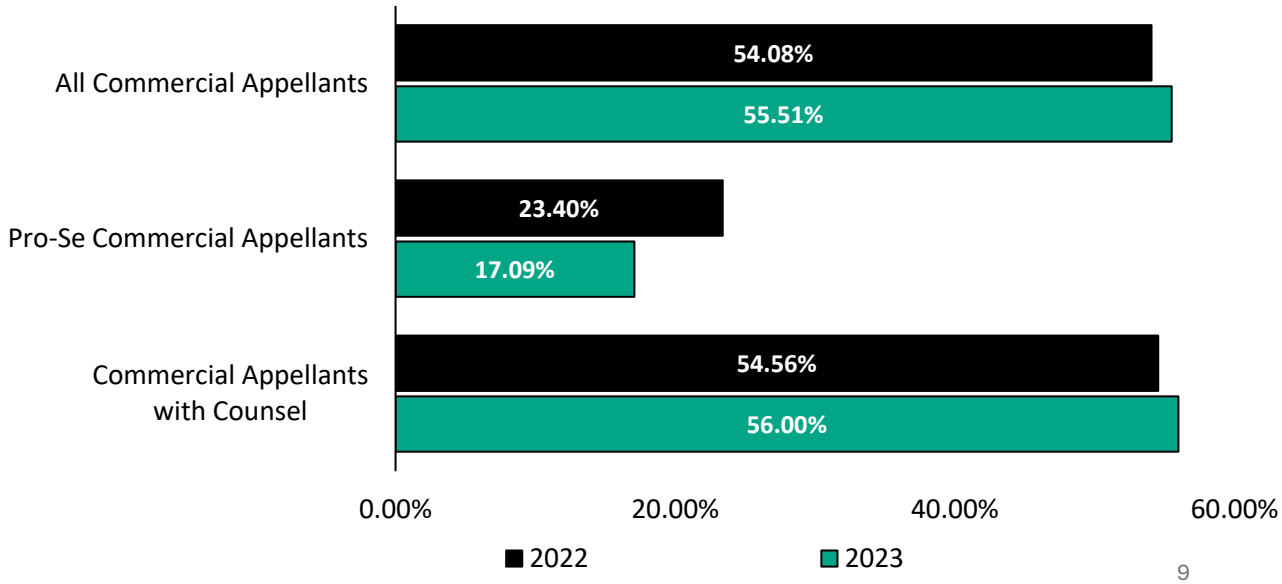
The percentage of residential appellants receiving a reduction continued to increase. Notably, nearly **62%** of residential pro-se appellants (those who appealed to the Board of Review without an attorney) received a property value decrease, which is a **7.13%** increase compared to Tax Year 2022.

Percentage of Residential Appellants Receiving a Property Value Reduction



*Excluding Condominiums

Percentage of Commercial Appellants Receiving a Property Value Reduction



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Fiscal Year 2024 Budget Highlights

Initiatives and Outcomes

- Implementation of GovQA, a FOIA Request Management System to enhance security with encryption and redaction, benefiting both the agency and the public
- Integration with iasWorld which eliminated the need to extract data from the legacy mainframe
- Implementation of an electronic Certificate of Error process that streamlines the review of applications from the Assessor's Office, enables electronic delivery, and reduces paper usage

Upcoming Goals

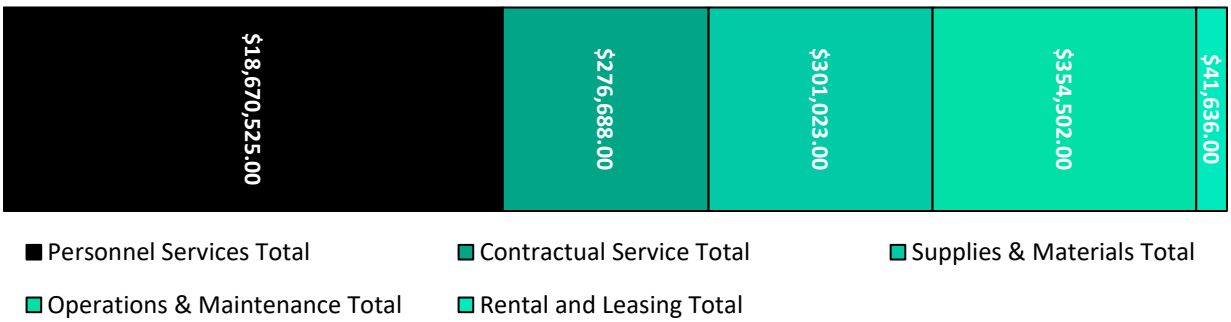
- Continue organizational restructuring to ensure the Board of Review hires, develops, and retains high-performing employees with the appropriate skills and competencies to respond to the needs of taxpayers
- Implement data dashboards to provide real-time analytics of the Board of Review's initiatives and results

Operating Fund Total

$19.64M

167 Approved Positions
(6.4% Increase From FY2023)

Board of Review Operating Fund, Excluding Special Purpose Funds



Special Purpose Funds

American Rescue Plan Act (ARPA) Fund

$268,000

Revenue Collected*

$330,000

* BOR bulk subscription service

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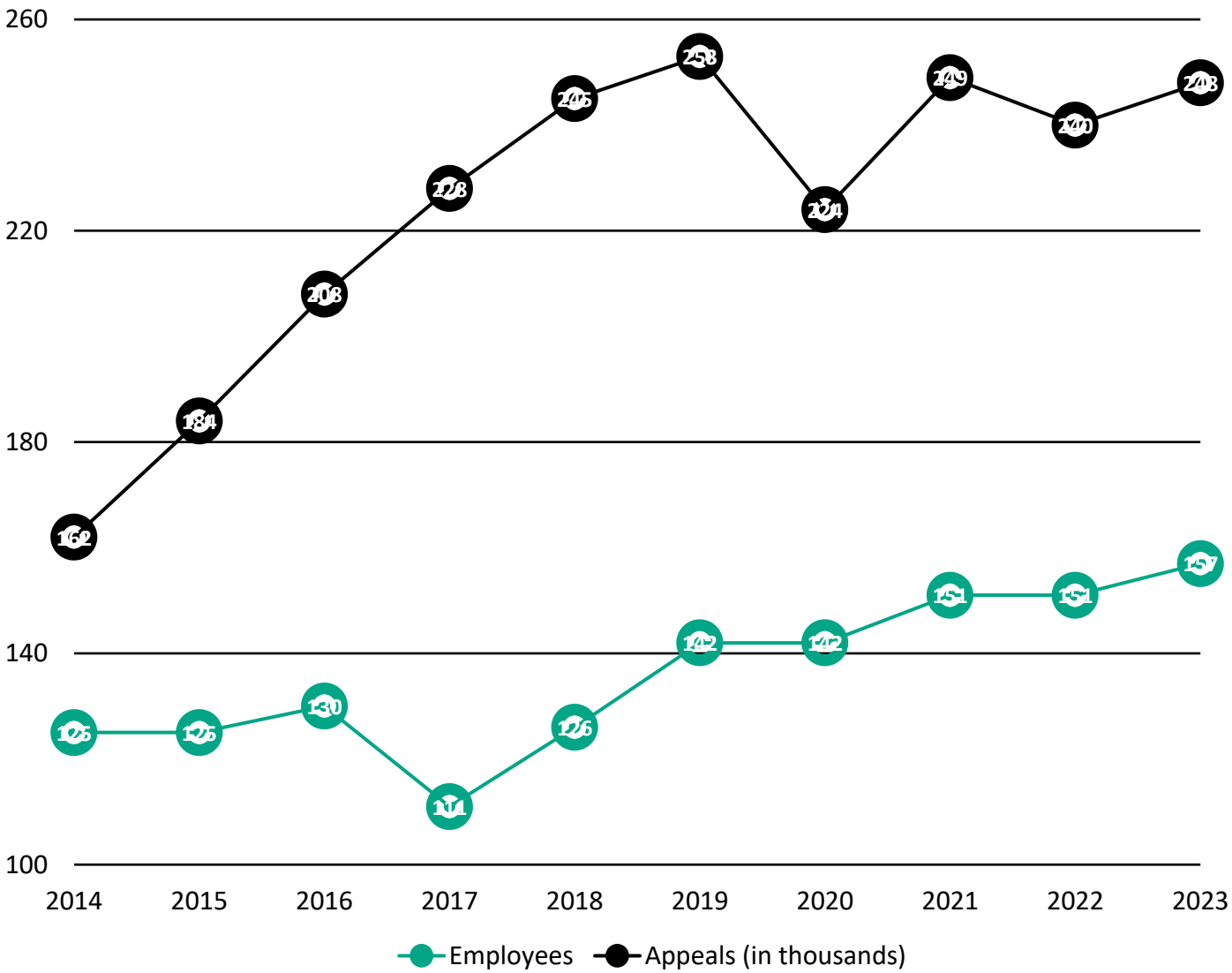
Full Time Equivalent Employees (FTEs) and Appeals

Key Highlights

While the volume of property assessment appeals has steadily increased, the Board of Review's staffing—measured in full-time equivalents (FTEs)—has grown only marginally. Despite this limited headcount growth, the Board of Review has consistently increased the number of appeals reviewed by modernizing its operations. Key initiatives include deployment of a digital appeals system and other technology upgrades that streamline case management and eliminate dependence on the legacy mainframe. In parallel, the Board of Review has expanded taxpayer outreach, ensuring that residents and attorneys can access services both in-person and remotely.

2014 - 2023 FTEs vs. Appeal Volume



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Property Tax Appeal Board Defense Division

PTAB and the Cook County Board of Review

The Illinois Property Tax Appeal Board (PTAB) is frequently the next level most taxpayers can choose to appeal the decision of the Cook County Board of Review.

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 Cook County Board of Review's decision.

PTAB Defense Division

The Board of Review's statutory obligation is to uphold the County's assessment determinations in response to appeals submitted to the Illinois Property Tax Appeal Board (PTAB). The BOR operates year-round to prepare and submit evidence, attend hearings, negotiate settlements, and manage appeals from all prior years until they are closed. Despite limited resources, the BOR has reduced the combined PTAB and BOR backlog from four years to two and a half years, consistently completing files on or ahead of schedule, and continually improving digital file workflows in partnership with PTAB.

Fiscal Year 2023:

(Dec 01, 2022 – Nov. 30, 2023)

Initial Liability:	Savings:
$341,230,396.00	**$212,144,984.00**

2023 PTAB Caseload:

# Dockets Closed	# Dockets for Hearings
35,980	**15,409**

PTAB Hearings:

398

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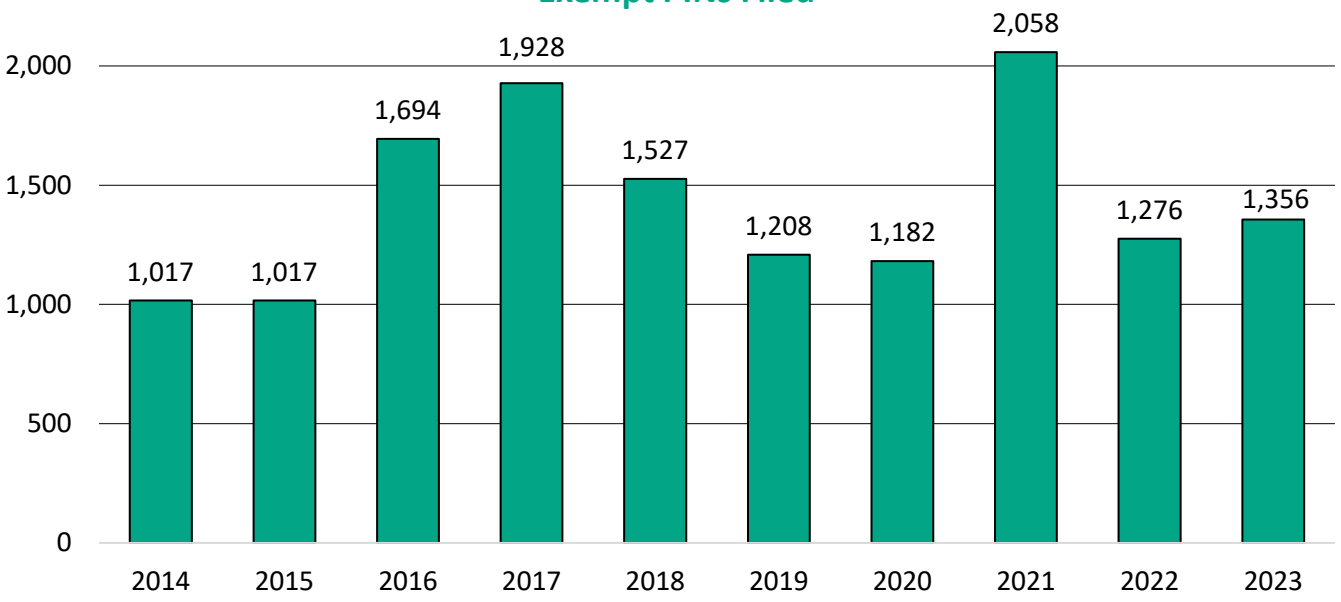
Exempt Properties and the Board of Review

Tax Exempt Properties

The Board of Review 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 Board of Review examines each case to determine whether the property meets the requirements of exempt status by statute and whether the property owner has met the required burden of proof. The Board of Review 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 (IDOR).

While the Board of Review makes a recommendation, only the State of Illinois can grant exempt status and remove property from the property tax roll. In assessment year 2023, the Board of Review processed 1,356 exempt parcels requesting exempt status.

Exempt PINs Filed



2023 Total Exempt Appeals

Governmental	455
Religious/Charitable	283
Total	*738*

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2023 Tax Year Outreach Efforts

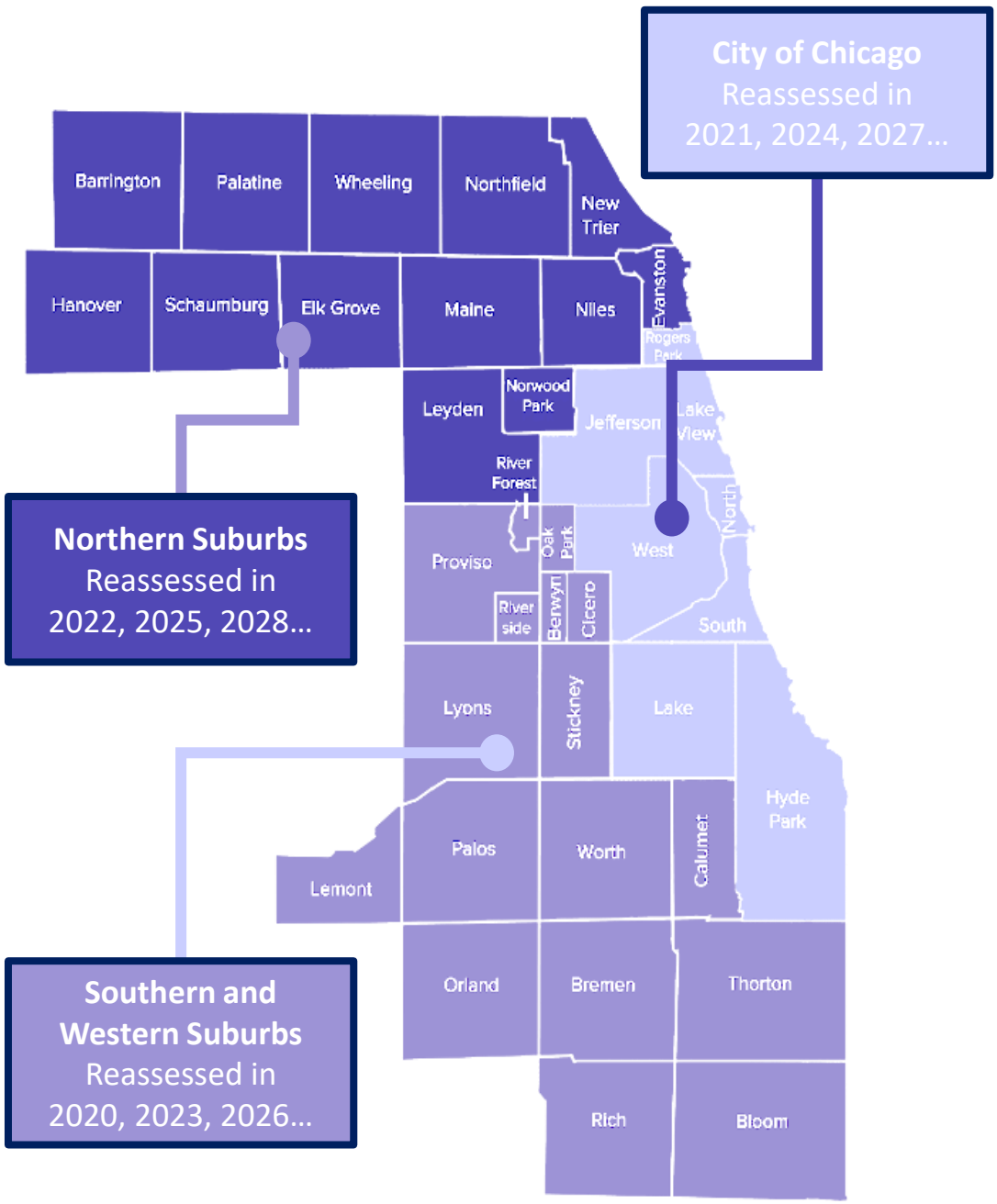
Increasing Access to the Board of Review's Services

Through the Board of Review's community outreach programs, we bring assessed valuation complaint services to the community. During the 2023 assessment year, our office conducted over 120 outreach events and serviced thousands of taxpayers throughout Cook County. The focus of these events is to educate and inform taxpayers of the Board of Review's services and to explain the appeal process. Our outreach programs have proven to be an effective way to provide the community with important information and to provide transparent access to this office. We're also proud to offer support and resources in languages other than English, such as Spanish, Mandarin, Cantonese, and Polish.

The recent Civic Consulting Alliance (CCA) report noted the underserved communities 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 Board of Review provides transparent access to the assessment appeal process via its outreach programs.

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

CCAO Triennial Assessment Cycle



Frequently Asked Questions About the Cook County Board of Review

How Do I Contact the Board of Review?

You can contact the Board of Review in-person or over the phone on weekdays between 9:00AM – 5:00PM. The Board of Review offers its services, including appealing your property's assessed value, in-person and online.

County Building
118 N. Clark St., Room 601
Chicago, IL 60602
(312)-603-5542
www.cookcountyboardofreview.com

How Do I Find Out Who My Board of Review Commissioner Is and What Township I Live In?

You can find this information by entering your address in the "Find your Township, District, Pin & Commissioner" section of the Cook County Board of Review's homepage:
www.cookcountyboardofreview.com

Is There a Cost to Appeal My Property's Assessed Value?

No. Appealing your property's assessed value to the Cook County Board of Review is **free.**

Where Can I Learn More?

Visit www.cookcountyboardofreview.com/about/frequently-asked-questions for answers to more of your questions.

SEAL OF COOK COUNTY
ILLINOIS
JANUARY 1831