

**The
Civic
Federation**

Cook County Property Taxes, Assessments and Appeals 1995



**Prepared by
The Civic Federation
October 1997**

*This study
made possible
through the
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Foreword

THE CIVIC FEDERATION HAS MONITORED AND EVALUATED the budgetary and financial policies of local governments in Illinois since 1894. Our mission has always been to promote economy and efficiency in the organization and management of public business and to furnish the public with accurate information concerning governmental revenues and expenditures.

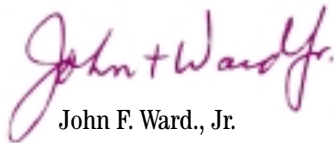
Since 1934, The Civic Federation has published annual overviews of the tax levels of major local units of government in Cook County. This document is the latest in that sequence, providing comparative data on taxes, assessments and assessment appeals through tax year 1995, the latest date for which information in all these areas is available.

This document represents revenues over a 15-year period. The data necessary to produce this report are gathered from a variety of sources over a protracted period of time. Unfortunately, some segments are not available until 15–18 months after the close of the calendar year. Hence, some information was not yet available for tax year 1995, the final year of this study.

Information in this document comes from the financial officers of the major local units of government and their staffs. The Cook County Clerk, Treasurer, Assessor, and Board of Appeals, as well as the State of Illinois Department of Revenue have provided essential information. We thank the many local government officials whose cooperation and assistance made this study possible as well as Civic Federation Board member Theodore M. Swain for his helpful comments and suggestions.

The study was prepared by Roland Calia, Ph.D., Director of Research at The Civic Federation and Susan Fortin, Research Associate.

We are indebted to the generosity of the Arthur Rubloff Residuary Trust for funding this publication.



John F. Ward, Jr.
Chairman



Lance Pressl, Ph.D.
President

About The Civic Federation

The Civic Federation is a nonpartisan government and fiscal watchdog and research organization founded in 1894. The Federation provides three primary services. First, it promotes efficiency and economy in the organization and management of public business. Second, it guards against excessive taxation and wasteful expenditure of public funds. Finally, the organization serves as a technical resource providing objective information regarding state and local governmental revenues and expenditures.

The Civic Federation fulfills its mission by analyzing public finance and government service delivery through research reports and public commentary. Recent research reports have assessed the impact of tax increment finance in northeastern Illinois, evaluated the status of major local pension funds and analyzed Cook County property tax trends.

The Federation is a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code and is incorporated as a nonprofit Illinois corporation. For more information, please contact The Civic Federation at 312/341-9603 or visit our website at <http://www.mcs.net/~civicfed/>.

About the Co-Authors

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Susan Fortin joined the Civic Federation as a Research Associate in December 1996. She concentrates on analyzing local governments' long-term debt positions, reliance on user charges and fees, and efforts to privatize services. Susan has a Master of Public Policy from the John F. Kennedy School of Government at Harvard University and a B.A. in political science and history from Williams College. She has worked as a research assistant in Tax Policy Studies at the National Bureau of Economic Research, and as an intern in Education and Employment Issues at the U.S. General Accounting Office in Boston.

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The Cook County Property Tax and Assessment Process

The Cook County Property Tax and Assessment Cycle

The property tax is the most important revenue source for local governments in Illinois. The State's approximately 6,041 taxing districts billed over \$12.3 billion in property taxes in tax year 1994, while Cook County's 520 taxing bodies billed over \$6.6 billion.¹

The following section provides a brief chronological description of the complex process by which property taxes are levied, collected and distributed in Cook County.² Due to myriad historical, political, legal and constitutional reasons, the property tax system in Cook County differs significantly from that found in the state's other 101 counties. Efforts to establish greater uniformity in practices statewide have gained ground in recent years.

The property tax cycle lasts two years. It begins when local government budgets are adopted, then proceeds through tax extension, which in turn depends upon the results of the assessment and equalization processes, and concludes when property tax revenues are collected and disbursed the following year.

Budget and Levy Process

To start the budget and levy process, a local government legislative body—County Board, City Council or School Board adopts a **budget** (fiscal plan), an **appropriation ordinance** (spending authorization) and a tax levy for their upcoming fiscal year. The **levy ordinance**³ specifies the amount of revenues to be provided from the property tax. Levies are expressed in terms of dollars.⁴

If the dollar amount of the proposed levy is more than 5% greater than the prior year's levy, a **truth in taxation** hearing for purposes of disclosure and public input must be held prior to adoption of the levy ordinance.

The Assessment and Equalization Process

At the same time that the budgeting and levying processes are going forward, so is the assessment of the real estate that will be the subject of those taxes. In Cook County, it is the **County Assessor** who assesses, i.e. determines the value of, all property for tax purposes (except for certain railroad and pollution control facilities, which are assessed by the State). The assessment is based on a determination of the property's "fair cash" or "fair market" value.

¹ Illinois Department of Revenue. *Property Tax Statistics 1994*, pp. 24 and 26

² For a detailed treatment of the subject, see Ronald D. Picur and Rowan Miranda. *Taxation Without Explanation: The Illinois Property Tax System*. (Springfield: Taxpayers' Federation of Illinois, 1993).

³ The levy includes allowances for loss and cost of collection.

⁴ In 1995, the General Assembly approved tax caps for Cook County, limiting annual increases in the levies of non-home rule governments to 5% or the rate of inflation, whichever is less.

The Cook County Property Tax and Assessment Cycle, continued

To this determination of full value, the Cook County Assessor applies percentage “levels of assessment” prescribed by Cook County’s Classification Ordinance. The assessment levels for the various classes (determined by the use of the property) run from 16% for homes to 38% for commercial buildings. Cook County is the only county that currently has a classification system.⁵ In most other counties, property is assessed by **township assessors**,⁶ and the assessments are reviewed by a supervisor of assessments.

Since 1990 Cook County has been divided into **triads**, or districts, for assessment purposes: North Cook County, South Cook County and the City of Chicago.⁷ Most property in each district is assessed once every three years, with the valuation remaining the same in between assessments. Exceptions to this rule occur when there have been changes to the property between regular assessments, usually due to new construction or improvements to property. The second triennial reassessment cycle began in 1993, when South Cook County was reassessed. In 1994, the City of Chicago was reassessed and, in 1995, so were the North Cook County suburbs.

After the Assessor’s initial work is completed for a particular township, those taxpayers receive an assessment valuation notice by mail. The notice advises them that they may file a complaint with the Assessor’s office to obtain an internal review of the proposed assessment. The taxpayer may then appeal the valuation determined by the Assessor to the Cook County **Board of Appeals**. The Board currently is a two-member elected body with the power to review assessments prior to equalization.⁸ It is specifically charged with hearing taxpayers’ complaints on valuation (i.e. regarding over assessment or underassessment) and exemptions.

After the Board has completed its assessment review, property valuations are then subject to the **equalization** process by the **Illinois Department of Revenue**. The purposes of equalization are to develop a common level of assessment among the 102 Illinois counties, resulting in a uniform basis for the distribution of state aid to education and other state grants-in-aid programs; to ensure equitable sharing of the tax burden of governmental units which lie in more than one county; and to apply statutory tax rate limits uniformly statewide.⁹

The Illinois Department of Revenue establishes an **equalization factor** (often called the **multiplier**) for each county. State statute mandates that the aggregate value of assessments within each county must be equalized at 33 1/3% of the estimated fair market value of real property within the county. The equalization factor is based upon the Department’s annual **sales ratio study**, a comparison of the assessments of properties which have been sold to the sales price of those same properties.¹⁰

⁵ A de facto classification system has existed in Cook County since the time of the Great Depression. Article IX of the 1970 Illinois Constitution codified the practice by stating that “counties with a population of more than 200,000 may classify or continue to classify real property for purposes of taxation.” As of 1995, no other county had elected to adopt a classification system.

⁶ The 30 suburban townships in Cook County still elect assessors. However, these officials perform mainly public information functions.

⁷ Between 1959 and 1990, Cook County was divided into four assessment districts or quadrants.

⁸ In 1995, the General Assembly passed and the Governor signed legislation abolishing the Board of Appeals and replacing it with a three-member Board of Review elected by district beginning in 1998.

⁹ Civic Federation. *Debts/Taxes and Assessments*, Spring 1982, p. 19.

¹⁰ Civic Federation. *Municipal Finance in Chicago and Cook County: A Desktop Manual for Reporters and Editors*. (Chicago, 1983), p. 172.

Illinois Department of Revenue Equalization Factors: 1980–1995

Tax Year	State Equalization Factor
1980	1.7432
1981	1.8548
1982	1.9288
1983	1.9122
1984	1.8445
1985	1.8085
1986	1.8486
1987	1.8916
1988	1.9266
1989	1.9133
1990	1.9946
1991	2.0523
1992	2.0897
1993	2.1407
1994	2.1135
1995	2.1243

Source: Illinois Department of Revenue

Once the **equalization factor** has been established, the **County Clerk** determines the equalized assessed valuation or EAV of each parcel. EAV is calculated by a two-step process. First, the assessed valuation per parcel is multiplied by the equalization factor. Second, the value of all applicable **homestead exemptions** is deducted. In Cook County, taxpayers may be eligible for two major homestead exemptions: a \$4,500 general exemption and a \$2,000 senior citizen exemption.¹¹ The resultant EAV is the property valuation used to determine the taxpayer's tax liability. The aggregate EAV for all parcels within a jurisdiction plus the valuation of all State-assessed property equals the total **assessment base** of that government.

Tax Extension Process

After the equalization process has been completed, the **County Clerk** calculates a **tax rate** for each levy. This process is usually completed as soon as the Board of Appeals certifies final assessments and the Illinois Department of Revenue certifies the equalization factor. Rates are expressed in terms of dollars of taxes per \$100 of equalized assessed valuation. Calculation of the rates is the first step in the extension process. **Extensions** are the actual tax dollar amounts billed to the individual taxpayer. In the aggregate, these extensions become the income streams to the various governments.

In home rule governments, such as the City of Chicago and Cook County, the Clerk determines a **rate** by dividing the levy amount by the current year's EAV. Non-home rule governments, however, such as school districts, are subject to maximum rate limits set by state statute and referendum. They are also limited by the recent law which provides that the levy cannot be larger than the amount the government would get if it used the **prior year EAV** in its calculations. In these jurisdictions, the Clerk compares the levy amount with the amount produced by multiplying the rate limit by the prior year's **EAV**. If that latter amount is less than the amount levied, the Clerk must lower the levy to this level before computing the rate.

In all jurisdictions, the individual tax bills are determined by multiplying the current year's EAV of a particular property by the aggregate of the tax rates of all taxing bodies within which the property lies.

¹¹ In counties outside of Cook, the general homestead exemption equals \$3,500 and the senior exemption is \$2,000.

The Cook County Property Tax and Assessment Cycle, continued

Collection Process

After the levy has been **extended**, the **County Treasurer**, acting in his or her capacity as the **County Collector**, has the real estate tax bills prepared and mails them to property owners.

There is more than a year lag from the time a tax is levied to the time the second installment bill is mailed. For example, taxes levied in 1995 are actually payable in 1996.

Tax bills are mailed in **two installments**. Because Cook County operates under an accelerated billing cycle, the first bill is due March 1, at a time when the tax rates for that year have not yet been established. It is, of necessity, an “estimate” that, by law, is based on one-half of the prior year’s total bill. The **second installment** is mailed on a date that is difficult to predict, since it can be determined only after the Board of Appeals has completed its revisions and the equalization factor has been set. The second installment may be due as early as August 1 but is dependent upon these two prior steps. This installment is the taxpayer’s final bill and reflects actual assessed values and tax rates for the tax year in question.

Upon receipt of payment from taxpayers, the County **Treasurer** distributes property tax proceeds to the various taxing bodies within the County. Funds are distributed in two waves: The first distribution begins on April 1; the second distribution begins within a month of the second installment due date.

Most taxes are paid on time. However, if they are not, the tax delinquent properties are sold at an annual **tax sale** conducted by the Treasurer after proper notice has been filed and authorization has been granted by the Circuit Court. At the tax sale, the tax delinquent properties are offered for the amount of the taxes due, plus interest and penalties. Properties with two or more years of delinquencies are offered for sale at an annual scavenger sale. Funds from both the tax sale and the **scavenger sale** are distributed to the appropriate taxing bodies in the same manner as are regular tax collections.

Local Government Fiscal Years

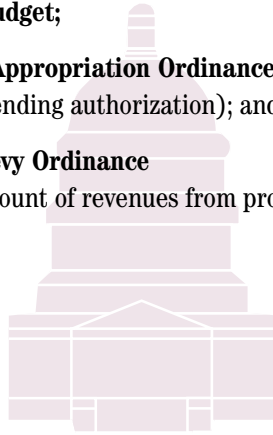
Jan 1–Dec 31	July 1–June 30	Sep 1–Aug 31	Dec 1–Nov 30
<ul style="list-style-type: none"> ■ City of Chicago ■ Chicago Park District ■ Forest Preserve District of Cook County ■ Metropolitan Water Reclamation District 	<ul style="list-style-type: none"> ■ Chicago City Colleges District #508 	<ul style="list-style-type: none"> ■ Chicago Public Schools ■ Chicago School Finance Authority 	<ul style="list-style-type: none"> ■ Cook County

Outline of Cook County Property Tax Cycle

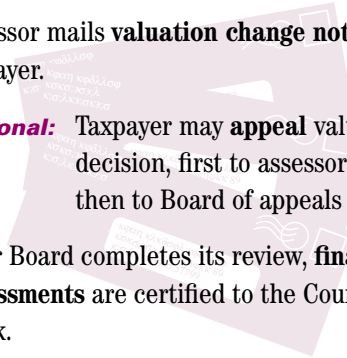
Concurrently:

Local government adopts:

- a **Budget**;
- an **Appropriation Ordinance** (spending authorization); and
- a **Levy Ordinance** (amount of revenues from property taxes).



1. **County Assessor** determines allocation of property tax burden among property owners by establishing an **assessed valuation (AV)** for each parcel.
2. Assessor mails **valuation change notice** to taxpayer.
 - optional:** Taxpayer may **appeal** valuation decision, first to assessor and then to Board of appeals
3. After Board completes its review, **final assessments** are certified to the County Clerk.
4. **Equalization process** begins when Illinois Department of Revenue establishes an equalization factor for each county.



Then:

1. **County Clerk** determines **Equalized Assessed Valuation (EAV)** for each parcel:

$$(AV \times \text{Equalization Factor}) - \text{Homestead Exemptions} = \text{EAV}$$

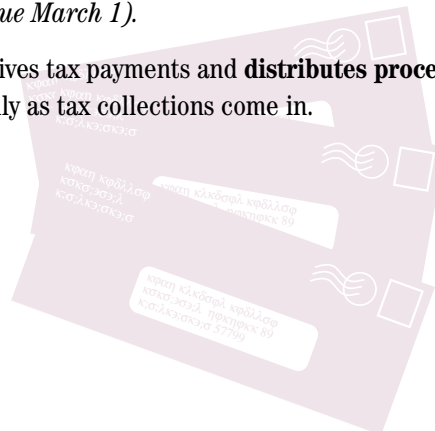
2. **County Clerk** calculates a **tax rate** for each levy:

$$\text{Levy} \div \text{Taxing Body's EAV} = \text{Tax Rate (limited by statutory rate)}$$

3. **Individual tax bills** are calculated:

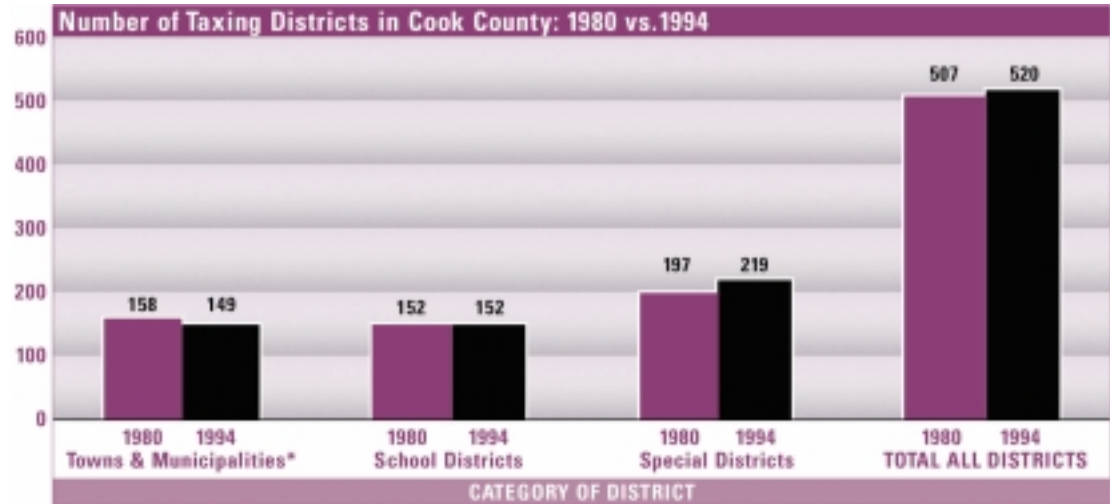
$$\text{Individual Tax Bill} = \text{EAV} \times \text{Composite Tax Rate (the sum of rates of all taxing bodies which include that parcel)}$$

4. **Second installment tax bills** prepared and mailed to taxpayer by **County Collector** usually on or after August 1. (*First installment estimated tax bill had previously been mailed by February 1 and was due March 1*).
5. **County Collector** receives tax payments and **distributes proceeds** in two parts to the various governments continually as tax collections come in.



Taxing Bodies in Cook County: 1980 vs. 1994

Cook County's 520 taxing districts can be broken down into three general categories: townships and municipalities; school and community college districts; and special districts. The largest category is special districts, made up of fire, park, sanitary, library, mosquito abatement, and other¹² districts. Special districts was the only category to have increased in number during the last 14 years, from 197 in 1980 to 219 in 1994, due largely in part to the creation of 16 library districts during this time period. In addition to the 219 special districts, there are 152 school and community college districts and 149 townships and municipalities.



Source: Illinois Department of Revenue. *Property Tax Statistics: 1980, 1994.*

* Includes Cook County.

Hypothetical Individual Tax Bills

*City of Chicago:
1990 vs. 1995*

The Cook County Classification Ordinance specifies that residential property be assessed at 16% of fair market value, industrial property at 36%, and commercial property at 38%. The following are calculations of hypothetical tax bills based on ordinance assessment levels.

Calculating a Tax Bill:

$$\text{Fair Market Value} \times \text{Assessment \%} = \text{AV}$$

$$\text{AV} \times \text{Equalization Factor} = \text{EAV}^*$$

$$\text{EAV} \times \text{City Tax Rate} = \text{Tax Bill}$$

AV = Assessed Valuation

EAV = Equalized Assessed Valuation

*Homeowners subtract average homestead exemption from EAV before multiplying by the City Tax Rate.

	1990	1995
State Equalization Factor	1.9946	2.1243
Overall Chicago Tax Rate (per \$100 EAV)	9.964	9.345

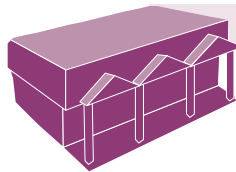
¹² Includes TB sanitarium, Forest Preserve, River Conservancy, Street Lighting, Mass Transit, and other districts.



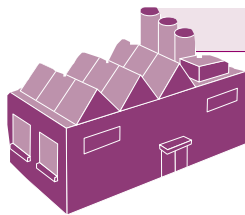
\$100,000 Home	1990	1995
AV	\$16,000	\$16,000
EAV	\$31,914	\$33,989
Average Homestead Exemption	\$3,500	\$4,500
Tax Bill	\$2,831	\$2,756



\$1,000,000 Home	1989	1995
AV	\$160,000	\$160,000
EAV	\$319,136	\$339,888
Average Homestead Exemption	\$3,500	\$4,500
Tax Bill	\$31,450	\$31,342



\$1,000,000 Commercial Property	1990	1995
AV	\$380,000	\$380,000
EAV	\$757,948	\$807,234
Tax Bill	\$75,552	\$75,436



\$1,000,000 Industrial Property	1990	1995
AV	\$360,000	\$360,000
EAV	\$718,056	\$764,748
Tax Bill	\$71,547	\$71,466

Hypothetical Individual Tax Bills

Ordinance vs. Assessment/Sales Ratio

The Cook County Classification Ordinance specifies that residential property be assessed at 16% of fair market value. However, the Illinois Department of Revenue's assessment sales ratio study reported that the assessment level for homes (i.e., Class 2 residential property) in tax year 1995 was closer to 9.77%. The tables below illustrate the difference between a hypothetical tax bill for a \$100,000 and \$1,000,000 home at both the ordinance and assessment/sales ratio levels.



\$100,000 Home	Ordinance Level	A/S Ratio Study
AV	\$16,000	\$9,770
EAV	\$33,989	\$20,754
Average Homestead Exemption	\$4,500	\$4,500
Tax Bill	\$2,756	\$1,519



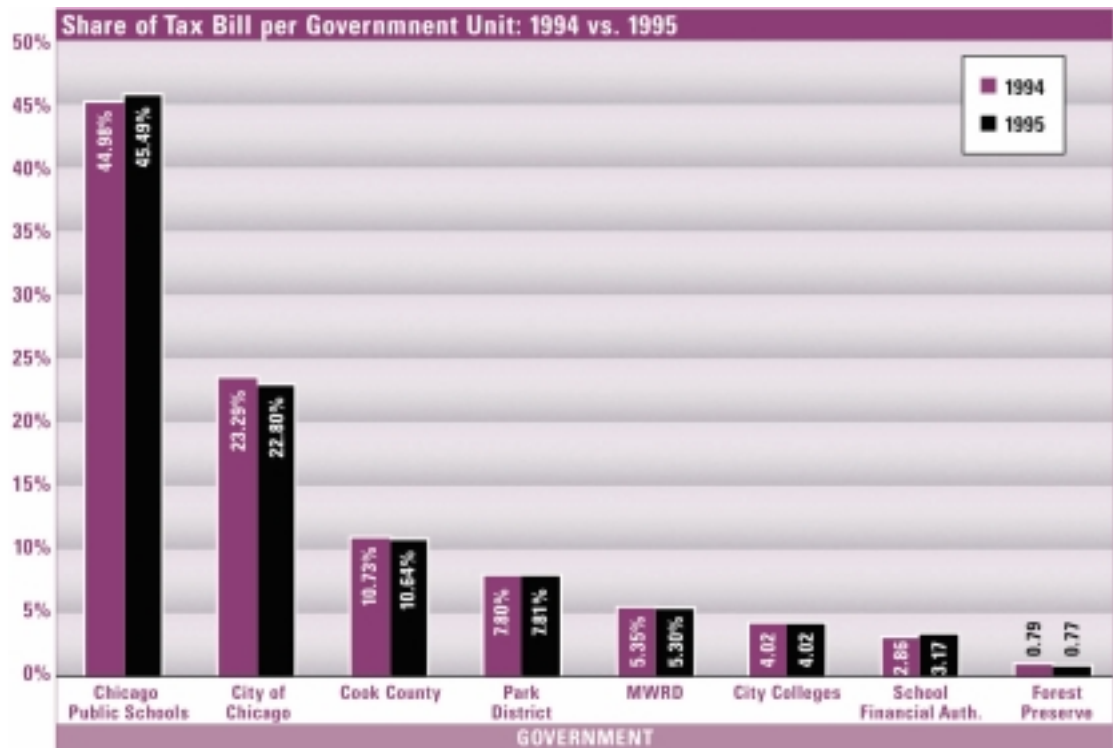
\$1,000,000 Home	Ordinance Level	A/S Ratio Study
AV	\$160,000	\$97,700
EAV	\$339,888	\$207,544
Average Homestead Exemption	\$4,500	\$4,500
Tax Bill	\$31,342	\$18,974

Chicago Area Governments

Percentage of Tax Bill by Government Unit and Tax Rates

The City of Chicago property tax bill consists of property taxes owed to eight major taxing governments: the City of Chicago, the Chicago Public Schools, the School Finance Authority, City Colleges District #508, the Chicago Park District, Cook County, the Forest Preserve District of Cook County, and the Metropolitan Water Reclamation District (MWRD).

The following chart illustrates the proportion of the total property tax bill broken down by the percentage owed to each of these government units in 1994 and 1995. The Chicago Public Schools are allocated the greatest proportion of the overall tax bill, claiming 44.98% in 1994 and 45.49% in 1995. The second highest total goes to the City of Chicago, with 22.8% in 1995, down slightly from 23.29% in 1994. Cook County holds the third highest tax rate, with a significantly smaller share (10.64% in 1995) of the overall tax bill.

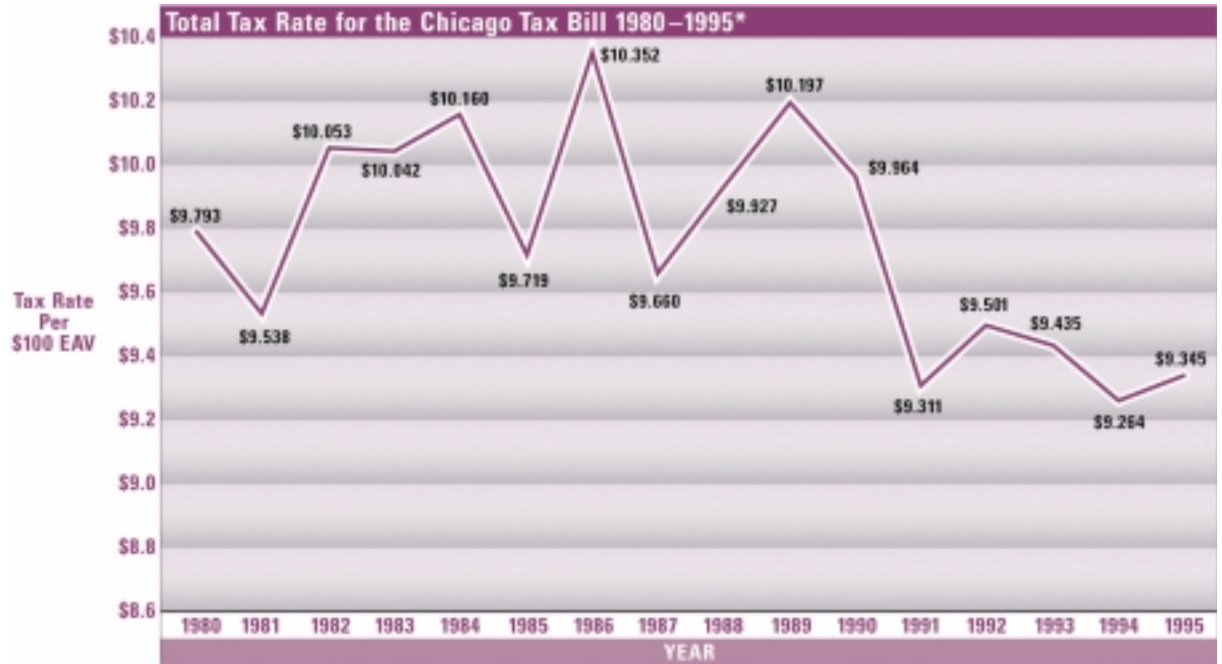


Source: Cook County Clerk

Note: Does not include the South Cook County Mosquito Abatement District or the Urban Mass Transit District.

**City of Chicago
Tax Rate:
1980–1995**

The following graph shows the change in the overall City of Chicago tax rate from 1980 to 1995. The overall tax rate is the sum of the individual tax rates of the eight major government units listed on page 8.¹³ As illustrated below, in 1995 the overall tax rate rose after reaching its lowest in over a decade in 1994. After fluctuating significantly in the 1980s, the total tax rate has generally declined in the 1990s to its 1995 level of \$9.345 per \$100 EAV. It is important to note that there is no correlation between a declining tax rate and a lower tax bill. Other factors must be considered in computing a tax bill, including the state equalization factor and the actual assessed value of the property.



Source: Cook County Clerk

*Does not include the South Cook County Mosquito Abatement District, UMTA, or Special Service Areas

**Cook County Property
Taxes Billed
and Uncollected**

For governments relying heavily on property taxes as a revenue source, a rising percentage of uncollected property taxes may indicate a declining amount of cash on hand to pay bills or invest. Most governments will usually be unable to collect up to 3 percent of property taxes in the year that they are due. Uncollected property tax rates greater than 5 percent or increases in delinquency rates for two or more years signal possible instability in the property tax base.¹⁴

¹³ Tax rates are given as a dollar amount per one hundred dollars of Equalized Assessed Valuation.

¹⁴ Sanford M. Groves and Maureen Godsey Valente. *Evaluating Financial Condition: A Handbook for Local Government*. (Washington, D.C.: International City Managers Association, 1994), p. 42

Cook County Property Taxes Billed and Uncollected, continued

Total Property Taxes Billed and Uncollected in Cook County in the First Year of Collection (\$000s)

Tax Year	Total Property Tax Extension	Total Property Tax Uncollected	% of Property Tax Uncollected
1985	\$3,295,402	\$71,809	2.2%
1986	\$3,703,974	\$76,154	2.1%
1987	\$4,009,043	\$109,491	2.7%
1988	\$4,550,189	\$134,428	3.0%
1989	\$4,832,168	\$121,916	2.5%
1990	\$5,273,957	\$181,187	3.4%
1991	\$5,725,384	\$235,890	4.1%
1992	\$6,058,901	\$152,471	2.5%
1993	\$6,346,005	\$116,996	1.8%
1994	\$6,639,015	\$235,752	3.6%
1995*	\$6,856,510	\$20,292	0.3%

Source: Office of the Cook County Treasurer

* Data for 1995 includes first year and one-half of collection.

The chart above shows total real property taxes in Cook County billed and uncollected in the first year of collection from tax year 1985 through 1995. It does not include proceeds from the tax and scavenger sales. Over this period of time, the percent of delinquent taxes has averaged 2.8 percent.

The following chart shows the current percentage of uncollected property taxes in Cook County after the proceeds from the tax sale and scavenger sales have been credited to the appropriate tax year. As these processes for the tax year 1995 had not been completed by the time of publication, data are not included. By this measure, the percentage of uncollected property taxes averaged 0.8 percent.

Appendices 3 and 4 present data showing the percentage of property taxes collected by major Chicago area governments.

Total Real Property Taxes Billed and Uncollected in Cook County: 1980–1994 (\$000s)

Tax Year	Total Property Tax Extension	Total Property Tax Collected	Total Property Tax Uncollected	% of Property Tax Uncollected
1980	\$2,455,217	\$2,413,609	\$41,608	1.7%
1981	\$2,673,556	\$2,630,069	\$43,487	1.6%
1982	\$2,981,140	\$2,949,492	\$31,648	1.1%
1983	\$3,085,927	\$3,061,324	\$24,603	0.8%
1984	\$3,224,983	\$3,209,755	\$15,228	0.5%
1985	\$3,313,240	\$3,320,861	\$(7,621)	0.2%
1986	\$3,703,974	\$3,650,265	\$53,709	1.5%
1987	\$4,009,043	\$3,983,199	\$25,844	0.6%
1988	\$4,550,489	\$4,490,828	\$59,661	1.3%
1989	\$4,832,168	\$4,801,404	\$30,764	0.6%
1990	\$5,273,957	\$5,245,873	\$28,084	0.5%
1991	\$5,725,384	\$5,696,566	\$28,818	0.5%
1992	\$6,058,901	\$6,053,300	\$5,601	0.1%
1993	\$6,346,005	\$6,316,090	\$29,915	0.5%
1994	\$6,639,016	\$6,624,354	\$14,662	0.2%

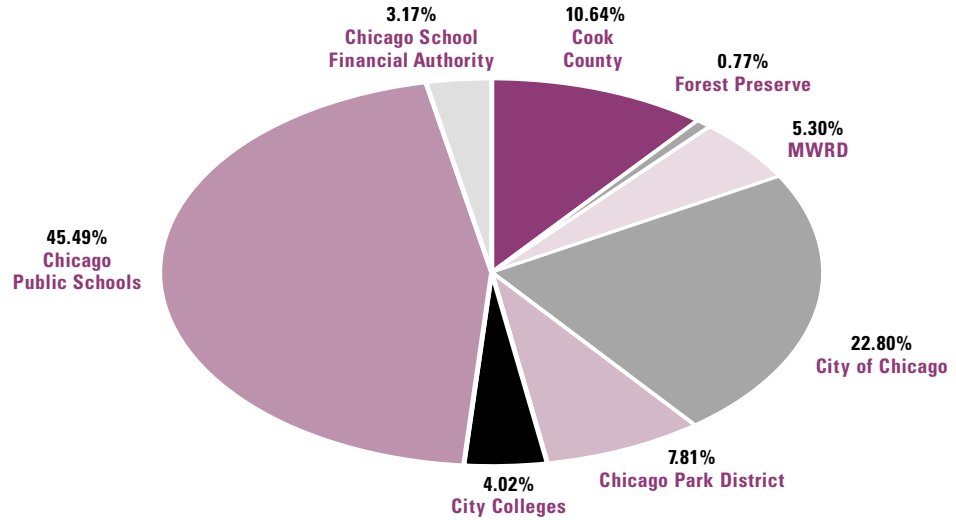
Source: Office of the Cook County Treasurer includes railroad and tax increment finance levies.

Aggregate Taxes Extended by Major Government within the City of Chicago

Aggregate Tax Extensions are the actual dollar amounts billed to individual taxpayers per local government. In 1995, eight major governments levy property taxes within the corporate limits of the City of Chicago: the Chicago Public Schools, the City of Chicago, Cook County, the Forest Preserve District of Cook County, the Metropolitan Water Reclamation District, the Chicago Park District, the Chicago City Colleges, and the Chicago School Finance Authority.

The charts below shows the proportion of taxes extended by each of these governments for tax years 1995 and 1994.

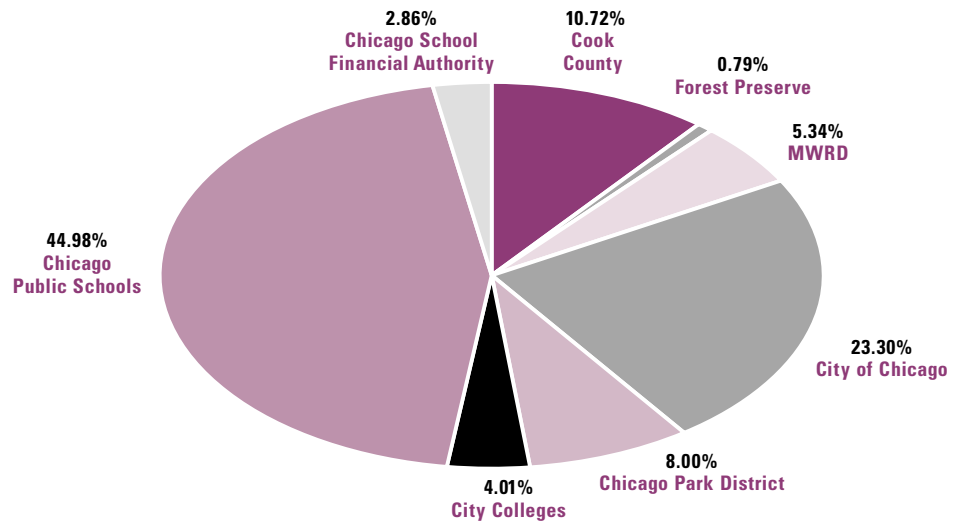
Property Taxes Extended by Major Governments in City of Chicago: 1994



In 1995, the Chicago Public Schools extended nearly 46% of all property taxes levied by major governments within the City of Chicago. The City of Chicago was in second place, extending 22.80% of the property tax bill. Cook County was a distant third, extending 10.64% of the property taxes levied within the Chicago’s corporate limits. None of the other six major governments received a share of the property tax bill greater than 10%.

As the chart below indicates, the proportion of property taxes extended by major government was very similar in tax years 1994 and 1995. The Chicago Public Schools increased its share of property taxes extended, from 44.89% to 45.49%, while the City of Chicago’s share of the aggregate tax bill fell slightly, from 23.30% to 22.80%.

Property Taxes Extended by Major Governments in City of Chicago: 1995



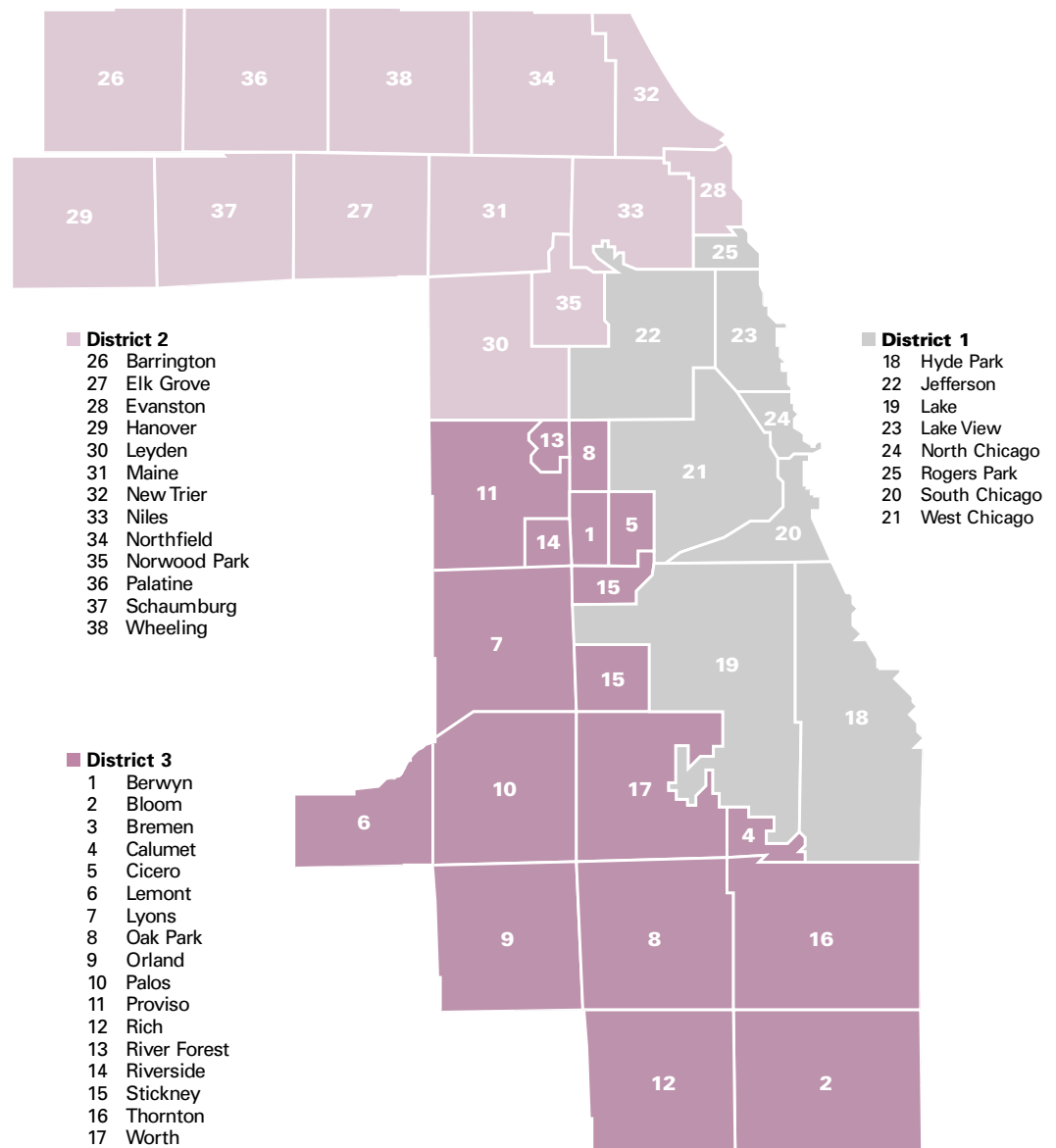
Cook County Assessment Districts

Cook County is currently divided into three assessment districts, one of only four Illinois counties that does not review and reassess real property on a countywide basis.¹⁵ In these four counties, only the properties in one district are reassessed each year. Since 1960, the Cook County Board of Commissioners has altered the boundaries of the assessment districts three times.

Between 1960 and 1986, Cook County was divided into four assessment districts grouping together both suburban and City of Chicago townships.¹⁶ In 1986, the districts were realigned to place all suburban townships in two assessment districts and the City townships in two additional districts.

Finally, in 1990, Cook County moved toward a triennial assessment system, grouping all City townships in a single triad and dividing the suburbs into North and South triads. Approximately 43% of the County's 1.54 million parcels are located within the boundaries of the City of Chicago, 25% are in the North Cook assessment triad and 32% are in the South Cook triad.¹⁷

Cook County Townships by Triad Assessment District



¹⁵ The others are Lake, St. Clair and Madison, all of which are divided into four assessment districts. Illinois Department of Revenue. *Property Tax Statistics 1993*, p. 3.

¹⁶ Townships within the City of Chicago no longer retain any legal or administrative powers or functions.

¹⁷ A Report From Cook County Assessor Thomas C. Hynes, 1993

Quadrennial Reassessment Cycle (1960–1986)

Quadrant	Northeast	Northwest	Southwest	Southeast
Reassessment Years	'76, '80, '84	'77, '81, '85	78, '82	79, '83
Suburban Townships	Barrington Evanston New Trier Niles Northfield Palatine Wheeling Riverside	Elk Grove Hanover Leyden Maine Norwood Park Proviso River Forest Worth Schaumburg	Berwyn Cicero Lemont Lyons Oak Park Palos Stickney	Bloom Bremen Calumet Orland Rich Thornton
Chicago Townships	Lake View North Rogers Park	Jefferson	Lake West	Hyde Park South

Quadrennial Realignment (1986–1990)

Quadrant	South	North	W/S City	N/NW City
Reassessment Years	1986	1989	1987	1988
Townships (City & Suburbs)	Berwyn Bloom Bremen Calumet Cicero Lemont Lyons Oak Park Orland Palos Proviso * Rich River Forest * Riverside * Stickney Thornton Worth	Barrington Elk Grove Evanston Hanover Leyden Maine New Trier Niles Northfield Norwood Park Palatine Schaumburg Wheeling	Hyde Park Lake South West	Jefferson Lake View North Rogers Park

* As Proviso, River Forest and Riverside had been reassessed in 1985, they were not reassessed until 1990.

Cook County Triennial Reassessment Cycle (1990–present)

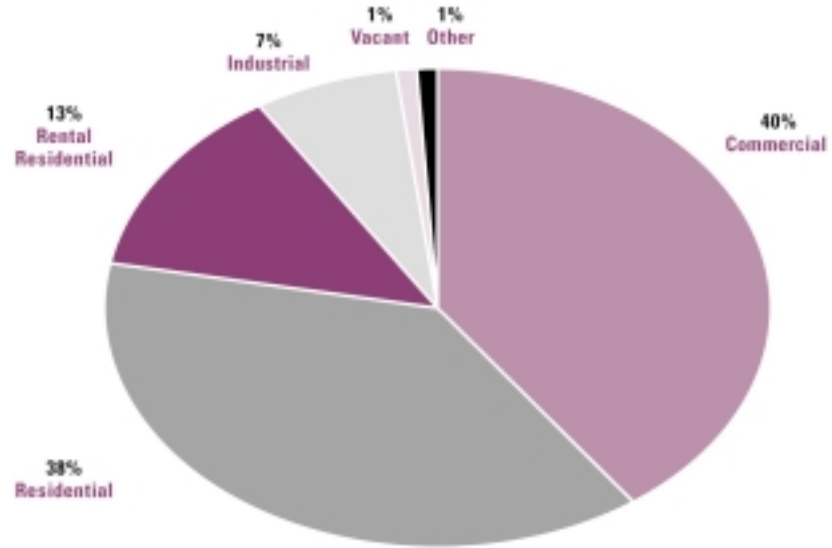
Triad	North	South	City
Reassessment Years	'92, '95	'90, '93	'91, '94
Townships (Suburban & City)	Barrington Elk Grove Evanston Hanover Leyden Maine New Trier Niles Northfield Norwood Park Palatine Schaumburg Wheeling	Berwyn Bloom Bremen Calumet Cicero Lemont Lyons Oak Park Orland Palos Proviso Rich River Forest Riverside Stickney Thornton Worth	Hyde Park Jefferson Lake Lake View North Rogers Park South West

Real Estate Assessed Valuation (AV) by Class of Property

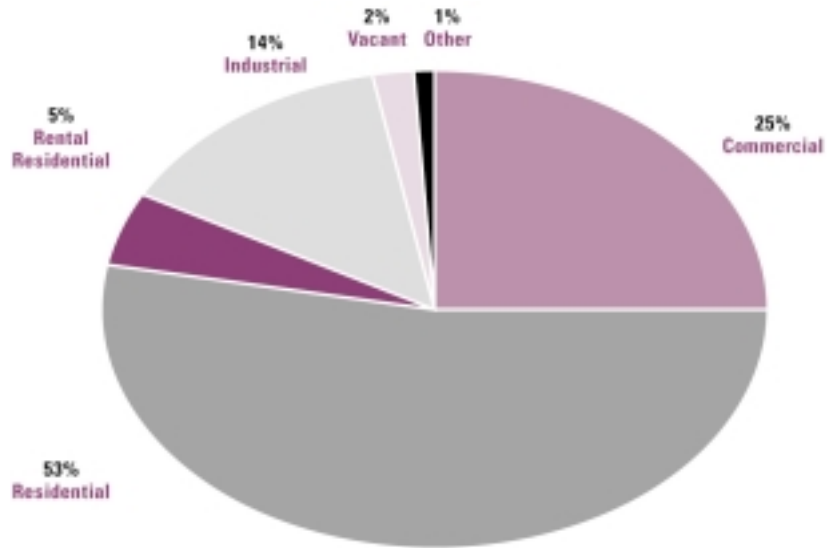
Assessments by Class: City and Suburb

Cook County employs a property assessment classification system that is unique among Illinois counties. This classification system results in different classes of property being assessed at different rates,¹⁸ rather than one uniform rate applied to all property. The following charts show assessed valuation within the City of Chicago and Suburban Cook County broken down by class of property.

Assessed Valuation by Class: 1995, City of Chicago



Assessed Valuation by Class: 1995, Suburban Cook County



¹⁸ See the Glossary for a complete description of the Cook County classification system.

Comparison of assessed values, Chicago versus Suburban Cook, for tax year 1995:

- Commercial property made up the greatest portion of AV within Chicago at 40%;
In Suburban Cook County, Commercial AV represented only 25%.
- The proportion of Industrial AV in Suburban Cook was 14%;
In Chicago, Industrial AV was 7%.
- Residential property (< 6 units) made up the greatest portion of AV within Suburban Cook County at 53%;
Within the City of Chicago, Residential property only made up 38%.
- The City of Chicago had a greater proportion of Rental Residential property (> 6 units) with 13%;
Rental Residential property in Suburban Cook made up only 5%.
- The percentage of assessed value for Vacant Land was small within both the Chicago (1%) and Suburban Cook (2%).

Over the time period 1986 to 1995, one of the most striking trends was the declining proportion of Industrial assessed valuation to total assessed value. Within the City of Chicago, Industrial AV declined by 32%, while in suburban Cook County, it dropped by 20%. Over the same time period, Commercial and Residential AV categories increased, while AV for Rental Residential, Vacant Land, and Other property categories remained relatively constant.¹⁹

Equalized Assessed Valuation

Equalized Assessed Valuation (EAV) is the assessed valuation per parcel multiplied by the state equalization factor less homestead exemptions. EAV is the property valuation used to determine the taxpayer's tax liability. The chart below shows aggregate EAV for the City of Chicago, suburban Cook County and all of Cook County for tax years 1980 through 1995. EAV has increased by 157% in all of Cook County, 151% in the City of Chicago and 161% in the suburbs over the time of this study. Suburban EAV averaged 56% of aggregate EAV in Cook County, ranging from a high of nearly 59% in 1986 to a low of 53.3% in 1988.

Equalized Assessed Valuation in Cook County: 1980–1995

Tax Year	City of Chicago EAV*	Cook Suburban EAV	Total Cook EAV*
1980	\$ 12,098,730	\$ 15,349,690	\$27,448,420
1981	\$ 13,202,915	\$ 17,633,468	\$30,836,383
1982	\$ 14,149,772	\$ 19,042,211	\$33,191,983
1983	\$ 14,602,279	\$ 19,023,257	\$33,625,536
1984	\$ 15,181,245	\$ 19,585,186	\$34,766,431
1985	\$ 15,604,112	\$ 20,885,276	\$36,489,388
1986	\$ 16,284,410	\$ 23,199,413	\$39,483,823
1987	\$ 18,993,636	\$ 23,898,402	\$42,892,038
1988	\$ 21,693,816	\$ 24,717,933	\$46,411,749
1989	\$ 21,711,267	\$ 28,395,263	\$50,106,530
1990	\$ 23,104,106	\$ 32,068,760	\$55,172,866
1991	\$ 27,397,830	\$ 32,580,177	\$59,978,007
1992	\$ 27,964,128	\$ 35,995,211	\$63,959,339
1993	\$ 28,661,954	\$ 38,166,137	\$66,828,091
1994	\$ 30,090,355	\$ 37,671,259	\$67,761,614
1995	\$ 30,388,258	\$ 40,035,227	\$70,423,485

Source: Cook County Clerk's Office

* Does not include EAV for that portion of Chicago in DuPage County

¹⁹ See Appendix 6, **Assessed Valuation by Class of Property: 1986–1995**, for complete statistics on assessed value for both the City of Chicago and Suburban Cook County during this time period.

Estimated Full Value

Full value is an estimate of the market value of a property. The Civic Federation annually estimates the total full value of property in Cook County based on sales assessment ratio data from the Illinois Department of Revenue and on assessment data from the Cook County Assessor's office.

The table below illustrates estimated full value trends between tax years 1980 and 1995 for the City of Chicago, suburban Cook County and all of Cook County. Aggregate full value increased by 122% over the time of this study, from \$109 billion to just over \$242 billion. The City-suburban proportions of total full value remained fairly constant, with Chicago averaging 41% and the suburbs 59% of total full value.

In tax year 1995, estimated full value for the City of Chicago increased from \$94.18 billion to 97.29 billion, while estimated full value for suburban Cook County increased from \$138.73 billion to \$144.41 billion. The total increase in estimated full value for all of Cook County was approximately \$8.79 billion.

Cook County Estimated Full Value: Tax Years 1980–1995 (\$000s)

Tax Year	City of Chicago Estimated Full Value*	Cook Suburban Estimated Full Value	Total Cook Estimated Full Value
1984	\$49,461,048	\$72,555,085	\$122,016,133
1985	\$51,193,280	\$73,438,465	\$124,631,745
1986	\$58,036,788	\$79,726,571	\$137,763,359
1987	\$60,126,675	\$86,417,693	\$146,544,368
1988	\$67,031,890	\$91,907,383	\$158,939,273
1989	\$68,825,425	\$102,268,326	\$171,093,751
1993	\$94,219,758	\$131,077,295	\$225,297,053
1994	\$94,181,736	\$138,730,866	\$232,912,602
1995	\$97,291,355	\$144,412,766	\$241,704,122

* Does not include values for Railroad, Pollution Control or that part of O'Hare Airport in DuPage County.

Effective Tax Rates for Selected Municipalities in Northeastern Illinois

Effective tax rates represent the tax bill of a typical property divided by its market value. The following table presents sample effective tax rates for residential, commercial and industrial properties in Chicago and selected Cook, DuPage and Lake County suburbs. As the table shows, effective tax rates for commercial and industrial properties in DuPage and Lake Counties are sharply lower than comparable properties in Cook County. This is due in part to the effects of the Cook County classification system, which assesses commercial and industrial properties at rates over twice as much as for residential property.

Sample Effective Tax Rates: Tax Year 1995

Municipality	Residential*	Commercial	Industrial
Chicago	1.94	7.54	7.15
Cook County Suburbs			
Elk Grove Village (portion)**	1.53	5.96	5.64
Schaumburg	1.67	6.46	6.12
Rosemont**	1.65	6.39	6.05
Skokie**	2.28	8.88	8.41
Harvey**	3.41	13.24	12.55
Chicago Heights	3.16	12.28	11.63
Northbrook**	1.67	6.52	6.17
Orland Park**	2.04	7.94	7.52
South Holland**	2.74	10.67	10.11
Buffalo Grove	1.85	7.20	6.82
DuPage County Suburbs			
Elk Grove Village (portion)	1.83	1.87	1.87
Oak Brook	1.21	1.26	1.26
Burr Ridge	1.75	1.82	1.82
Lake County Suburbs			
Deerfield	2.16	2.26	2.26
Buffalo Grove (portion)	2.30	2.37	2.37
Lincolnshire	1.85	1.90	1.90

The effective tax rates are based upon data supplied by the Illinois Department of Revenue and the Clerks of Cook, DuPage and Lake Counties. They represent the tax bill of a typical home or business divided by an estimate of the full market value of that property. Such calculations of the market value employ Illinois Department of Revenue assessment/sales ratio figures. Calculations for commercial and industrial categories merely assume ordinance levels because sufficient valid data are not available from the assessment/sales ratio studies.

* Not adjusted for state homestead exemption.

** The figures are selected representative rates for municipalities with several different tax rates.

The Cook County Assessment Appeals System

The Cook County Assessment Appeals System

During the period of this study, Cook County had a unique assessment appeals system. The Cook County Board of Appeals was a two-person elected body possessing quasi-judicial powers charged with hearing taxpayers' valuation and exemption complaints prior to the equalization process. Taxpayers had the option to represent themselves before the Board (*pro se* hearings) or to retain legal counsel. There was no further administrative review of a taxpayer complaint after the Board of Appeals adjourned. The only remaining remedy was for taxpayers to electing to pay the tax under protest and file tax objection complaints in Circuit Court. The only permitted court results were either "no change" or a reduction in the assessment. The burden in tax objection cases was to show that the assessment was the product of constructive fraud.

In Illinois' other 101 counties, a three person Board of Review heard complaints by taxpayers or taxing bodies challenging their assessment. Taxpayers dissatisfied with Board of Review decisions had a choice of two additional remedies: 1) appealing to the state Property Tax Appeal Board (PTAB); or 2) electing to pay the tax under protest and following the judicial objection process discussed above.

In 1995, the General Assembly approved and the Governor signed House Bill 1465 (HB 1465)²⁰, which dramatically reformed both the administrative and judicial objection procedures in Cook County. Signed into law on July 11, 1995 as Public Act 89-126, HB 1465 embodies what may well be the most significant change in Illinois property tax appeal procedures in over a century. This legislation was driven by two factors: 1) discontent with some aspects of the Cook County administrative appeals procedures in comparison with procedures available downstate and 2) widely shared dissatisfaction with the judicial tax objection process among taxpayers, taxpayer organizations, and government officials of both political parties. The second concern was most strongly felt by members of the new Republican majority in the General Assembly elected in 1994.

HB 1465: Administrative Reforms

Three principal administrative reforms were contained in HB 1465. First, the Board of Appeals was abolished and replaced it with a three member appointed interim Board beginning in 1996 and an elected Board beginning in 1998. Second, the Board of Review was granted considerably broader powers than the existing Board of Appeals. Third, the statewide Property Tax Appeal Board's (PTAB) jurisdiction was extended to Cook County for the 1996 tax year as to residential property and for the 1997 tax year as to all property.²¹ Shortly thereafter, however, a Cook County Circuit Court prelimi-

²⁰ Public Act 89-126.

²¹ While supporting those portions of HB 1465 which established a new judicial standard of review and expanded the size of the Board of Review, the Civic Federation was concerned about some of the bill's administrative provisions. We felt that establishing a new Board of Review on January 1, 1996 could potentially disrupt the 1995 tax collection cycle (in the Fall of 1996), with an enormous fiscal impact on Cook County's taxing districts. It would also be very difficult to fundamentally restructure the County's assessment appeals system—adopting new rules, establishing new procedures, hiring and training new staff—in such a short period of time. To mitigate such potential problems, we suggested that the Governor exercise an amendatory veto to delay the transition to a new Board of Review past January 1st. However, this suggestion was not taken up and the bill was approved as written.

The Cook County Assessment Appeals System, continued

narily enjoined these provisions of HB 1465. The legislature responded with passage of Senate Bill 1516, which abolished the proposed Interim Board and provided for election of the new three member Board of Review by district beginning in 1998.

HB 1465: Judicial Objection Reforms

In the Spring of 1994, a movement developed among tax objection lawyers, government officials, taxpayer organizations and legislators to ameliorate, if not abolish, the “constructive fraud” doctrine, which arbitrarily limited relief available in challenges to assessments in circuit court. Senate Bill 1336 (which took effect as P.A. 88-642 in September, 1994) was passed as a start toward this goal. Shortly after the bill passed, The Civic Federation convened a Task Force, which brought together representatives of government offices, taxpayers, bar associations and taxpayer watchdog groups in an effort to craft a more comprehensive reform of the tax objection process. A consensus on the Task Force was ultimately achieved, and its report and legislative proposal to abolish constructive fraud and substitute a clearer and fairer standard of review for judicial tax objection proceedings was released in February, 1995.²²

In the meantime, various other proposals to alter both the judicial and administrative property tax appeals systems in Cook County were introduced in the legislature in the wake of the November 1994 election. HB1465, now enacted as P.A. 89-126, contains an amalgam of ideas from several of these proposals.

The recommendations of the Civic Federation Task Force were largely incorporated into HB1465. They include:

1. The abolition of constructive fraud
2. The burden of proof in assessment appeals cases is to be “by clear and convincing evidence.”
3. The standard of review to be used by the courts is “incorrect or unlawful”.
4. The tax objection hearings are to be separated from the unrelated application of the County Collector for judgment against tax delinquent property.
5. The archaic and burdensome requirement of filing a separate protest letter in order to challenge taxes in court is eliminated.

The Task Force’s commentary was also incorporated by reference into the floor debates as part of the legislative history of the Act.²³

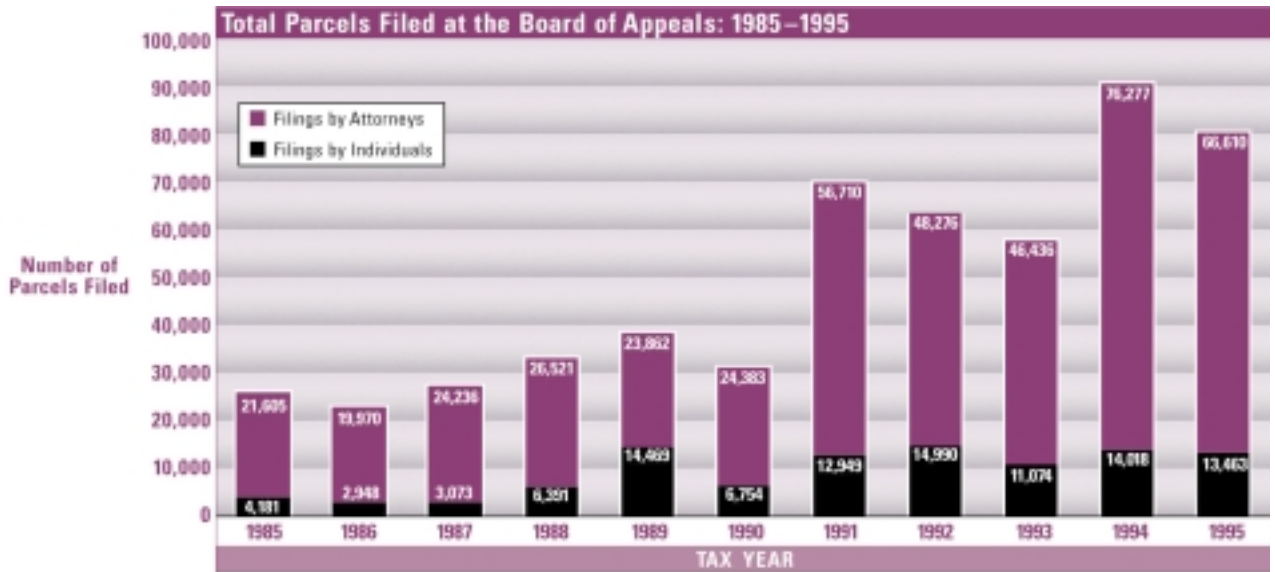
²² See The Civic Federation. Report of the Task Force on the Reform of the Cook County Property Tax Appeals Process. (Chicago: The Civic Federation, March 1995).

²³ As of this writing, a Cook County Circuit Court judge had struck down the judicial objection procedure in P.A. 89-126 as unconstitutional. The Illinois Supreme Court is currently hearing an appeal of that ruling.

Total Parcels Filed at Board of Appeals

The chart below shows the total number of parcels filed at the Board of Appeals between 1984 and 1995 and broken down into the number of parcels filed by individuals and by attorneys. The greatest number of parcels were filed in 1994, when the continuing drop in real estate market values prompted a larger than usual number of taxpayers to pursue an aggressive appeals strategy at the Board.

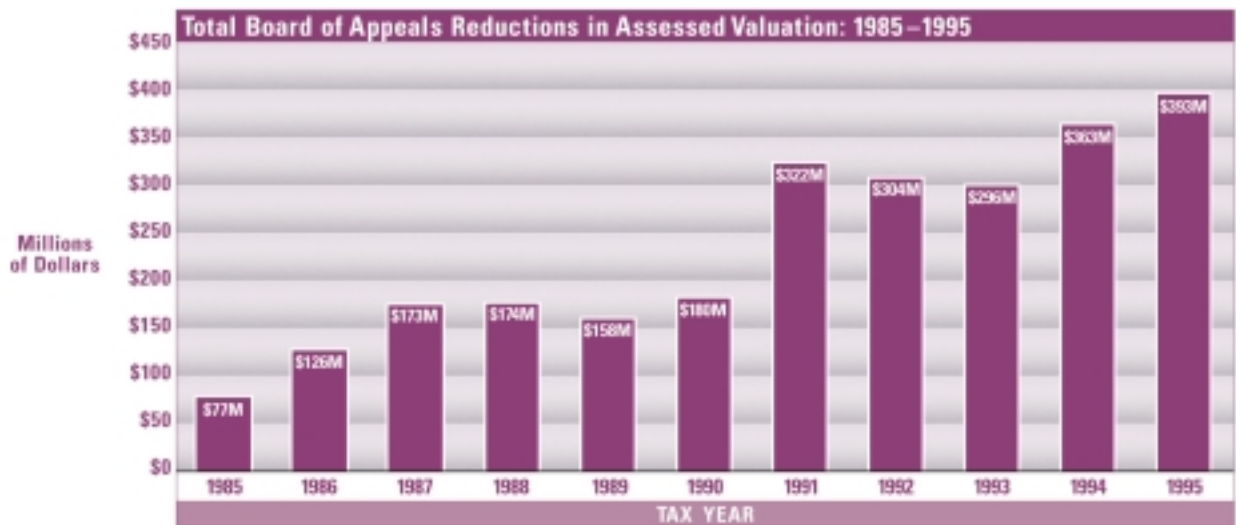
Between 1985 and 1995, an average of 49,018 parcels were filed. In every year of this study, far more taxpayers opted to retain the services of attorneys than to represent themselves. From 1984 to 1994, attorneys filed 80.7% of all appeals.



Sources: Board of Appeals Annual Reports. Office of the Cook County Assessor, Annual Board of Appeals Analysis.

Total Reductions in Assessed Valuation by the Board of Appeals

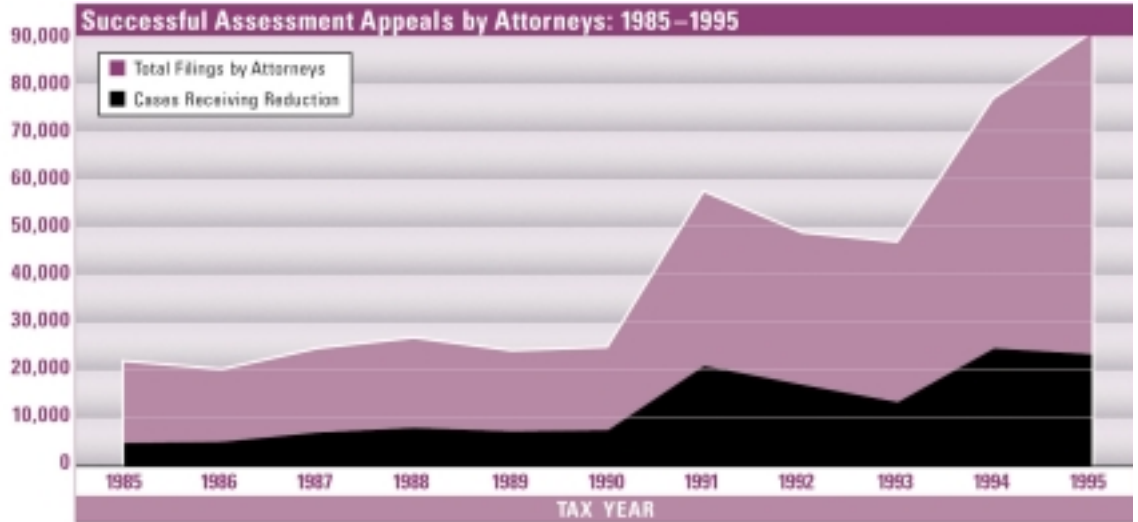
From 1985 to 1995, the Board of Appeals reduced assessed valuation in Cook County by \$2.5 billion, averaging \$212 million. Between 1985 and 1995, total assessment valuation reductions increased by 413 percent, from \$77 million to \$393 million.



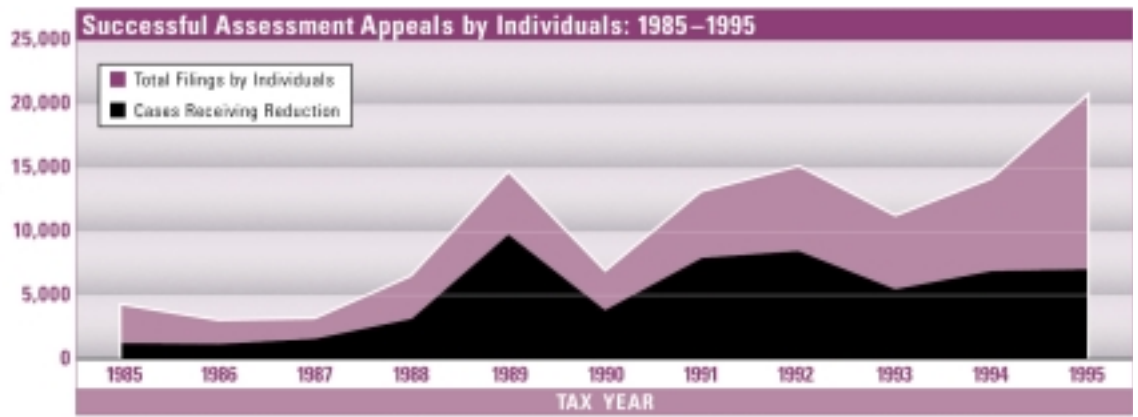
Sources: Board of Appeals Annual Reports. Office of the Cook County Assessor, Annual Board of Appeals Analysis.

Successful Assessment Appeals

The following charts present data showing the proportion of successful assessment appeals filed at the Board of Appeals by individuals and attorneys. Over the ten-year period of this study, individuals won their appeals in 49% of all cases. Attorneys, however, were successful in winning reductions for 29% of all parcels filed.



Sources: Board of Appeals Annual Reports. Office of the Cook County Assessor, Annual Board of Appeals Analysis.



Sources: Board of Appeals Annual Reports. Office of the Cook County Assessor, Annual Board of Appeals Analysis.

Homeowner's Savings With Assessment Reduction

Homeowners who successfully appealed their assessments before the Board of Appeals received an average tax savings of \$286 between 1985 and 1995. The lowest annual average tax savings was \$224 for tax year 1985, while the biggest average reduction was \$398, in tax year 1990.



Sources: Board of Appeals Annual Reports. Office of the Cook County Assessor, Annual Board of Appeals Analysis.

Glossary

Assessed Value (AV)

The dollar amount certified by the Cook County Assessor each year as the assessment for real estate tax purposes. By Cook County ordinance, the assessed value should be a certain percentage of a property's market value, depending on the classification (by use) of that particular parcel of property. (See EAV and Classification System.)

Classification System

The 1970 Illinois Constitution permits counties with populations over 200,000 to classify real property at varying assessment levels for taxation purposes. Cook County is the only county that has elected to employ a classification system. The other 101 counties assess all properties at 33 1/3 percent of full value. In 1995, Cook County's assessment classes were as follows:

Assessment Class	% of Market Value Assessed
1 Vacant Land	22%
2 Residential (6 units or less)	16%
3 Rental Residential	33%
4 Not for Profit	30%
5a Commercial	38%
5b Industrial	36%
6a Industrial w/Redevelopment Tax Incentive Industrial	16% (8 years only)
6b Industrial in Enterprise Zone or Manufacturing with Redevelopment Tax Incentive	16% (8 years only)
7 Commercial Tax Incentive in Special Areas	16% (8 years only)
8 Added Value Development Incentive Commercial/Industrial in Blighted Areas	16% (12 years only)
9 Apartments with Rehab Incentive	16% (8 years only)

County Equalization System

Every year, the Illinois Department of Revenue determines and assigns each county its own equalization factor. This factor is based on a comparison of the property assessments of those properties which have been sold over the preceding several years to their actual sales prices. This factor is applied to each property assessment in the county in an effort to make the total assessments in all counties equal to 33 1/3 percent of all the full value of the property assessed in the county.

Effective Tax Rate

The tax bill of a property divided by its market value. If all property were able to be precisely assessed at the percentage of full value prescribed by Cook County's Classification Ordinance, the effective tax rate would be equal to the actual tax rate times the county equalization factor times the assessment level. For Class 2 residences in the City of Chicago, that would be approximately 3.2%

Equalized Assessed Value (EAV)

The assessed value as determined by the assessor multiplied by the county equalization factor. The EAV in the county is what is normally meant when one refers to a county's property tax base or assessment base.

Full Value

In Illinois, Full Value is an estimate of the market value of a property. The terms "full value," "fair cash value" and "market value" are used interchangeably.

Tax Extension

Tax extensions are the actual tax dollar amounts billed to the individual taxpayer. The aggregate of all extensions is collected and distributed to the various units of local government. In the case of a non home-rule government unit which has a ceiling on its tax rate, like the Chicago Public Schools, this figure would not necessarily be the same as the tax levy. The levy amount requested by a government unit that has a tax rate limit may force the tax rate to be higher than the legal rate limit. Thus, the extension for this government unit will be set lower than the tax levy in order to keep the tax rate within the legal range. *See Tax Levy.*

Tax Levy

The total dollar amount of a local government's annual budget appropriation which it requests to be collected in property taxes. *See Tax Extension.*

Tax Rate

The percentage calculated by taking the total property tax dollars allocated to the local government unit (final tax extension) and dividing by the total EAV in that locality. In the case of the City of Chicago, it is based on the total EAV within the city boundaries.

Triennial Assessment

Under Cook County's triennial assessment system, property will normally be reassessed once every three years. The assessment of individual properties will ordinarily stay the same for the two years in between reassessment. However, when there have been changes in the property in the years between regular assessments (e.g. due to new construction or improvements to the property), the property will be reassessed in a non-triennial year.

Appendix 1

Number of Taxing Bodies in Cook County: 1980 vs.1994

DISTRICT	1980	1994
Cook County	1	1
Townships	38	30
Municipalities	119	118
SUBTOTAL TOWNSHIPS AND MUNICIPALITIES	158	149
Elementary School	115	115
High School	27	27
Unit School	2	2
Community College	8	8
SUBTOTAL SCHOOL/COMMUNITY COLLEGE DISTRICTS	152	152
Fire Protection Districts	36	38
Park Districts	89	91
Sanitary Districts	27	25
Library Districts	33	49
Mosquito Abatement Districts	4	4
Other*	8	12
SUBTOTAL SPECIAL DISTRICTS	197	219
TOTAL	507	520

	1980	1994
SUBTOTAL TOWNSHIPS AND MUNICIPALITIES	158	149
SUBTOTAL SCHOOL/COMMUNITY COLLEGE DISTRICTS	152	152
SUBTOTAL SPECIAL DISTRICTS	197	219
TOTAL	507	520

Source: Illinois Department of Revenue Property Tax Statistics: 1980, 1994.

* Includes TB Sanitarium, Forest Preserve, River Conservancy, etc.

Appendix 2

Tax Rates and Share of City of Chicago Tax Bill by Major Government Unit

Tax Years 1980–1995 (per \$100 Equalized Assessed Value)

Unit of Government	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
City of Chicago	2.998	2.944	2.929	2.769	\$2.768	\$2.536	\$3.068	\$2.716	\$2.871	\$2.848	\$2.570	\$2.183	\$2.210	\$2.288	\$2.158	\$2.131
% of Total	30.61%	30.87%	29.14%	27.57%	27.24%	26.10%	29.64%	28.12%	29.72%	27.93%	25.79%	23.45%	23.26%	24.25%	23.29%	22.80%
Chicago Public Schools	3.597	3.445	3.827	3.777	\$3.720	\$3.721	\$3.776	\$3.783	\$3.773	\$4.088	\$4.246	\$4.222	\$4.267	\$4.324	\$4.167	\$4.251
% of Total	36.73%	36.12%	38.07%	37.61%	36.61%	38.28%	36.48%	39.16%	38.01%	40.09%	42.61%	45.34%	44.91%	45.83%	44.98%	45.49%
School Finance Authority	0.565	0.507	0.371	0.442	\$0.492	\$0.472	\$0.399	\$0.304	\$0.266	\$0.253	\$0.239	\$0.204	\$0.190	\$0.150	\$0.265	\$0.296
% of Total	5.77%	5.32%	3.69%	4.40%	4.84%	4.86%	3.85%	3.15%	2.68%	2.48%	2.40%	2.19%	2.00%	1.59%	2.86%	3.17%
City Colleges #508	0.326	0.277	0.369	0.371	\$0.377	\$0.363	\$0.527	\$0.471	\$0.481	\$0.478	\$0.420	\$0.398	\$0.390	\$0.381	\$0.372	\$0.376
% of Total	3.33%	2.90%	3.67%	3.69%	3.71%	3.73%	5.09%	4.88%	4.85%	4.69%	4.22%	4.27%	4.10%	4.04%	4.02%	4.02%
Park District	0.862	0.912	0.956	0.987	\$1.062	\$1.061	\$0.983	\$0.854	\$0.771	\$0.861	\$0.816	\$0.718	\$0.735	\$0.778	\$0.741	\$0.730
% of Total	8.80%	9.56%	9.51%	9.83%	10.45%	10.92%	9.50%	8.84%	7.77%	8.44%	8.19%	7.71%	7.74%	8.25%	7.80%	7.81%
Cook County	0.79	0.703	0.82	0.865	\$0.929	\$0.847	\$0.858	\$0.913	\$1.128	\$1.048	\$1.068	\$1.040	\$1.176	\$0.971	\$0.993	\$0.994
% of Total	8.07%	7.37%	8.16%	8.61%	9.14%	8.71%	8.29%	9.45%	11.36%	10.28%	10.72%	11.17%	12.38%	10.29%	10.73%	10.64%
MWRD	0.551	0.643	0.664	0.715	\$0.694	\$0.612	\$0.635	\$0.517	\$0.536	\$0.522	\$0.525	\$0.482	\$0.470	\$0.471	\$0.495	\$0.495
% of Total	5.63%	6.74%	6.60%	7.12%	6.83%	6.30%	6.13%	5.35%	5.40%	5.12%	5.27%	5.18%	4.95%	4.99%	5.35%	5.30%
Forest Preserve	0.104	0.107	0.117	0.116	\$0.118	\$0.107	\$0.106	\$0.102	\$0.101	\$0.099	\$0.080	\$0.064	\$0.063	\$0.072	\$0.073	\$0.072
% of Total	1.06%	1.12%	1.16%	1.16%	1.16%	1.10%	1.02%	1.06%	1.02%	0.97%	0.80%	0.69%	0.66%	0.76%	0.79%	0.77%
TOTAL TAX RATE	\$9.793	\$9.538	\$10.053	\$10.042	\$10.160	\$9.719	\$10.352	\$9.660	\$9.927	\$10.197	\$9.964	\$9.311	\$ 9.501	\$ 9.435	\$9.264	\$9.345

Source: Cook County Clerk

Notes: Does not include the South Cook County Mosquito Abatement District or the Urban Mass Transit District.

Appendix 3

Total Property Taxes Billed and Uncollected in Cook County

Tax Years 1980–1994 (\$000s)

Tax Year	Total Property Tax Extension	Total Property Tax Collected	Total Refunds And Reserves	Total Property Tax Uncollected	Percent of Property Tax Uncollected
1980	\$2,455,217	\$2,413,609	\$36,615	\$41,608	1.7%
1981	\$2,673,556	\$2,630,069	\$36,557	\$43,487	1.6%
1982	\$2,981,140	\$2,949,492	\$51,377	\$31,648	1.1%
1983	\$3,085,927	\$3,061,324	\$50,440	\$24,603	0.8%
1984	\$3,224,983	\$3,209,755	\$51,036	\$15,228	0.5%
1985	\$3,313,240	\$3,320,861	\$64,970	\$(7,621)	-0.2%
1986	\$3,703,974	\$3,650,265	\$75,645	\$53,709	1.5%
1987	\$4,009,043	\$3,983,199	\$65,988	\$25,844	0.6%
1988	\$4,550,489	\$4,490,828	\$67,310	\$59,661	1.3%
1989	\$4,832,168	\$4,801,404	\$65,290	\$30,764	0.6%
1990	\$5,273,957	\$5,245,873	\$66,883	\$28,084	0.5%
1991	\$5,725,384	\$5,696,566	\$68,746	\$28,818	0.5%
1992	\$6,058,901	\$6,053,300	\$76,324	\$5,601	0.1%
1993	\$6,346,005	\$6,316,090	\$64,252	\$29,915	0.5%
1994	\$6,639,016	\$6,624,354	\$60,282	\$14,662	0.2%
AVERAGE	\$53,677,160	\$53,392,495	\$726,726	\$284,665	0.5%

Source: Office of the Cook County Treasurer

- Notes
1. Total Property Tax Extension includes railroad and tax increment financing levies.
 2. Uncollected is the difference between property tax extended and collected.
 3. Data for 1995 not given because effects of tax sales and scavenger sales are unavailable.
 4. Collections data as of 6/30/97.

Appendix 4

Percentage of Property Tax Collected By Chicago Major Governments

Tax Years 1980–1994

Chicago Area Government	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
Cook County	98.4%	98.5%	99.0%	99.2%	99.5%	100.0%	98.3%	98.9%	98.1%	98.5%	98.1%	98.1%	98.2%	99.7%	99.9%
Forest Preserve District	98.4%	98.5%	99.0%	99.2%	99.5%	100.0%	98.3%	98.9%	98.1%	98.5%	98.1%	98.1%	98.2%	99.6%	99.9%
MWRD	98.4%	98.5%	99.0%	99.2%	99.4%	100.0%	98.3%	98.9%	98.0%	98.5%	98.2%	98.1%	98.2%	99.6%	99.9%
City of Chicago	96.7%	97.2%	97.9%	98.2%	98.3%	100.0%	97.4%	98.4%	97.2%	98.3%	98.1%	98.2%	98.5%	99.2%	99.4%
City of Chicago—Special Service Areas 1–14	100.3%	97.5%	99.5%	98.2%	101.7%	99.4%	98.9%	106.6%	98.2%	97.7%	93.8%	96.2%	96.4%	99.3%	99.1%
Chicago Park District	96.7%	97.5%	97.9%	98.2%	98.3%	100.0%	97.4%	98.4%	99.6%	98.3%	98.1%	98.2%	98.5%	99.2%	99.4%
Chicago Board of Education	96.7%	97.2%	97.9%	98.2%	100.0%	100.0%	97.2%	98.4%	97.2%	98.3%	98.1%	98.2%	98.5%	99.2%	99.4%
Chicago School Finance Authority	96.7%	97.2%	97.9%	98.2%	98.3%	100.0%	97.4%	98.4%	97.2%	98.3%	98.1%	98.2%	98.5%	99.2%	99.6%
Chicago Community College District #508	96.7%	97.7%	97.9%	98.2%	98.3%		97.4%	98.4%	97.2%	98.3%	98.1%	98.2%	98.5%	99.2%	99.4%
AVERAGE ALL GOVERNMENTS	97.7%	97.7%	98.5%	98.5%	99.2%	100.0%	96.8%	99.5%	97.9%	98.3%	97.6%	97.9%	98.2%	99.4%	99.5%

Source: Office of the Treasurer, Cook County

- Notes: 1. Gross Collections, not including refunds.
- 2. Data for 1995 was unavailable at the time of this printing.
- 3. Includes escrow accounts.

Appendix 5

Taxes Extended by Type of Government

Tax Years 1980–1995 (\$000s)

Government Unit	1980			1981			1982		
	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended
Cook County	\$95,580	\$121,278	\$216,858	\$92,816	\$123,963	\$216,779	\$116,028	\$156,146	\$272,174
Forest Preserve	\$12,583	\$15,965	\$28,548	\$14,127	\$18,868	\$32,995	\$16,555	\$22,280	\$38,835
MWRD	\$66,665	\$80,790	\$147,455	\$84,895	\$108,651	\$193,546	\$93,955	\$121,423	\$215,378
City of Chicago	\$363,494		\$363,494	\$389,437		\$389,437	\$415,244		\$415,244
Chicago Park District	\$104,294		\$104,294	\$120,414		\$120,414	\$135,276		\$135,276
City Colleges	\$39,437		\$39,437	\$36,569		\$36,569	\$52,204		\$52,204
Chicago Public Schools	\$435,191		\$435,191	\$454,840		\$454,840	\$541,512		\$541,512
Chicago School Fin. Auth.	\$68,358		\$68,358	\$66,939		\$66,939	\$52,496		\$52,496
S. Cook Mosquito Abatement District	\$199	\$735	\$934	\$238	\$912	\$1,150	\$208	\$832	\$1,040
Suburban T.B. Sanitation		\$2,149	\$2,149		\$2,293	\$2,293		\$2,285	\$2,285
Cities & Villages		\$179,869	\$179,869		\$201,231	\$201,231		\$223,488	\$223,488
Townships		\$31,293	\$31,293		\$31,572	\$31,572		\$31,483	\$31,483
Sanitary Districts		\$1,040	\$1,040		\$1,164	\$1,164		\$985	\$985
Mosquito Abatement Dists.		\$1,536	\$1,536		\$1,556	\$1,556		\$1,479	\$1,479
Elem/Unit School District		\$393,574	\$393,574		\$432,325	\$432,325		\$464,987	\$464,987
High Schools		\$328,914	\$328,914		\$357,815	\$357,815		\$392,773	\$392,773
Junior Colleges		\$40,551	\$40,551		\$44,137	\$44,137		\$48,238	\$48,238
Park Districts		\$49,957	\$49,957		\$55,405	\$55,405		\$59,554	\$59,554
Fire Protection Districts		\$13,233	\$13,233		\$14,894	\$14,894		\$16,181	\$16,181
Public Libraries		\$10,150	\$10,150		\$11,647	\$11,647		\$14,479	\$14,479
Special Districts		\$177	\$177		\$6,852	\$6,852		\$1,049	\$1,049
Total Extensions	\$1,185,801	\$1,271,211	\$2,457,012	\$1,260,275	\$1,413,285	\$2,673,560	\$1,423,478	\$1,557,662	\$2,981,140

Government Unit	1983			1984			1985		
	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended
Cook County	\$126,310	\$164,551	\$290,861	\$141,034	\$181,946	\$322,980	\$132,167	\$176,898	\$309,065
Forest Preserve	\$16,939	\$22,067	\$39,006	\$17,914	\$23,111	\$41,025	\$16,696	\$22,347	\$39,044
MWRD	\$104,406	\$130,495	\$234,901	\$105,358	\$130,433	\$235,791	\$95,497	\$122,970	\$218,467
City of Chicago	\$405,546		\$405,546	\$420,217		\$420,217	\$395,720		\$395,720
Chicago Park District	\$144,124		\$144,124	\$161,225		\$161,225	\$165,560		\$165,560
City Colleges	\$54,152		\$54,152	\$57,211		\$57,211	\$56,615		\$56,615
Chicago Public Schools	\$551,528		\$551,528	\$564,742		\$564,742	\$580,629		\$580,629
Chicago School Fin. Auth.	\$64,542		\$64,542	\$74,692		\$74,692	\$73,651		\$73,651
S. Cook Mosquito Abatement District	\$214	\$908	\$1,122	\$204	\$876	\$1,080	\$209	\$916	\$1,126
Suburban T.B. Sanitation		\$2,283	\$2,283		\$2,350	\$2,350		\$2,297	\$2,297
Cities & Villages		\$236,165	\$236,165		\$249,322	\$249,322		\$270,831	\$270,831
Townships		\$35,584	\$35,584		\$36,041	\$36,041		\$39,458	\$39,458
Sanitary Districts		\$1,063	\$1,063		\$1,047	\$1,047		\$1,092	\$1,092
Mosquito Abatement Dists.		\$1,576	\$1,576		\$1,580	\$1,580		\$1,479	\$1,479
Elem/Unit School District		\$470,002	\$470,002		\$492,490	\$492,490		\$531,376	\$531,376
High Schools		\$403,928	\$403,928		\$411,587	\$411,587		\$446,441	\$446,441
Junior Colleges		\$46,733	\$46,733		\$47,605	\$47,605		\$58,713	\$58,713
Park Districts		\$60,865	\$60,865		\$64,699	\$64,699		\$71,203	\$71,203
Fire Protection Districts		\$16,377	\$16,377		\$16,862	\$16,862		\$17,936	\$17,936
Public Libraries		\$14,663	\$14,663		\$17,941	\$17,941		\$20,162	\$20,162
Special Districts		\$10,906	\$10,906		\$4,899	\$4,899		\$13,061	\$13,061
Total Extensions	\$1,467,761	\$1,618,166	\$3,085,927	\$1,542,597	\$1,682,789	\$3,225,386	\$1,516,745	\$1,797,182	\$3,313,927

Appendix 5, continued

Government Unit	1986			1987			1988		
	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended
Cook County	\$139,720	\$198,202	\$337,922	\$173,412	\$218,192	\$391,604	\$244,706	\$278,818	\$523,525
Forest Preserve	\$17,261	\$24,457	\$41,718	\$19,374	\$24,376	\$43,750	\$21,911	\$24,965	\$46,876
MWRD	\$103,406	\$140,974	\$244,380	\$98,197	\$118,756	\$216,953	\$116,279	\$127,965	\$243,665
City of Chicago ¹	\$499,606		\$499,606	\$515,867		\$515,867	\$622,829		\$622,829
Chicago Park District	\$160,076		\$160,076	\$162,206		\$162,206	\$167,259		\$167,529
City Colleges	\$85,777		\$85,777	\$89,421		\$89,421	\$104,309		\$104,309
Chicago Public Schools	\$614,899		\$614,899	\$718,529		\$718,529	\$818,508		\$818,508
Chicago School Fin. Auth.	\$64,975		\$64,975	\$57,741		\$57,741	\$57,706		\$57,706
S. Cook Mosquito Abatement District	\$190	\$1,027	\$1,217	\$248	\$1,166	\$1,415	\$249	\$1,214	\$1,463
Suburban T.B. Sanitation		\$2,310	\$2,310		\$2,390	\$2,390		\$2,472	\$2,472
Cities & Villages		\$291,581	\$291,581		\$307,637	\$307,637		\$333,117	\$333,117
Townships ²		\$45,720	\$45,720		\$48,632	\$48,632		\$49,833	\$49,833
Sanitary Dists.		\$1,355	\$1,355		\$1,435	\$1,435		\$1,870	\$1,870
Mosquito Abatement Dists.		\$2,729	\$2,729		\$3,131	\$3,131		\$1,912	\$1,912
Elem/Unit School District		\$602,915	\$602,915		\$672,621	\$672,621		\$733,607	\$733,607
High Schools		\$502,699	\$502,699		\$533,297	\$533,297		\$574,193	\$574,193
Junior Colleges		\$64,330	\$64,330		\$72,393	\$72,393		\$79,765	\$79,765
Park Districts		\$80,597	\$80,597		\$88,953	\$88,953		\$94,566	\$94,566
Fire Protection Districts		\$20,523	\$20,523		\$23,226	\$23,226		\$26,028	\$26,028
Public Libraries		\$23,282	\$23,282		\$25,887	\$25,887		\$28,046	\$28,046
Special Districts ³		\$5,180	\$5,180		\$11,654	\$11,654		\$161	\$161
Total Extensions	\$1,685,910	\$2,007,881	\$3,693,791	\$1,834,995	\$2,153,745	\$3,988,741	\$2,153,756	\$2,358,532	\$4,511,709

Government Unit	1989			1990			1991		
	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended
Cook County	\$227,534	\$297,582	\$525,116	\$246,752	\$342,494	\$589,246	\$284,937	\$338,834	\$623,771
Forest Preserve	\$21,494	\$28,111	\$49,605	\$18,483	\$25,655	\$44,138	\$17,535	\$20,851	\$38,386
MWRD	\$113,333	\$142,524	\$255,857	\$121,297	\$161,911	\$283,208	\$132,058	\$151,029	\$283,087
City of Chicago ¹	\$618,337		\$618,337	\$593,776		\$593,776	\$598,095		\$598,095
Chicago Park District	\$186,934		\$186,934	\$188,530		\$188,530	\$196,716		\$196,716
City Colleges	\$103,748		\$103,748	\$97,008		\$97,008	\$109,043		\$109,043
Chicago Public Schools	\$887,557		\$887,557	\$981,000		\$981,000	\$1,156,736		\$1,156,736
Chicago School Fin. Auth.	\$54,930		\$54,930	\$55,219		\$55,219	\$55,892		\$55,892
S. Cook Mosquito Abatement District	\$233	\$1,170	\$1,403	\$110	\$646	\$756	\$269	\$1,446	\$1,717
Suburban T.B. Sanitation		\$2,556	\$2,556		\$2,566	\$2,566		\$2,606	\$2,606
Cities & Villages		\$348,244	\$348,244		\$372,176	\$372,176		\$399,802	\$399,802
Townships ²		\$53,230	\$53,230		\$46,520	\$46,520		\$61,354	\$61,354
Sanitary Dists.		\$1,809	\$1,809		\$4,599	\$4,599		\$2,069	\$2,069
Mosquito Abatement Dists.		\$2,075	\$2,075		\$2,124	\$2,124		\$2,165	\$2,165
Elem/Unit School District		\$818,175	\$818,175		\$927,416	\$927,416		\$1,012,753	\$1,012,753
High Schools		\$610,909	\$610,909		\$703,442	\$703,442		\$754,964	\$754,964
Junior Colleges		\$87,951	\$87,951		\$99,409	\$99,409		\$107,892	\$107,892
Park Districts		\$104,171	\$104,171		\$148,189	\$148,189		\$127,991	\$127,991
Fire Protection Districts		\$27,795	\$27,795		\$32,661	\$32,661		\$35,106	\$35,018
Public Libraries		\$31,706	\$31,706		\$36,190	\$36,190		\$40,333	\$40,333
Special Districts ³		\$10,032	\$10,032	\$1,945	\$129	\$2,074	\$2,030	\$7,683	\$9,713
Total Extensions	\$2,214,100	\$2,568,040	\$4,782,140	\$2,304,120	\$2,906,127	\$5,210,247	\$2,553,311	\$3,066,790	\$5,620,103

Appendix 5, continued

Government Unit	1992			1993			1994		
	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended	Within Chicago	Outside Chicago	Total Extended
Cook County	\$328,858	\$423,304	\$752,162	\$278,307	\$370,593	\$648,900	\$298,797	\$374,075	\$672,872
Forest Preserve	\$17,617	\$22,677	\$40,294	\$20,636	\$27,480	\$48,116	\$21,965	\$27,500	\$49,465
MWRD	\$131,431	\$162,609	\$294,040	\$134,997	\$172,834	\$307,831	\$148,947	\$179,270	\$328,217
City of Chicago¹	\$618,007		\$618,007	\$655,785		\$655,785	\$649,349		\$649,349
Chicago Park District	\$205,536		\$205,536	\$222,990		\$222,990	\$222,969		\$222,969
City Colleges	\$109,060		\$109,060	\$109,139		\$109,139	\$111,860		\$111,860
Chicago Public Schools	\$1,193,229		\$1,193,229	\$1,239,342		\$1,239,342	\$1,253,865		\$1,253,564
Chicago School Fin. Auth.	\$55,132		\$55,132	\$42,992		\$42,992	\$79,739		\$79,739
S. Cook Mosquito Abatement District	\$246	\$1,341	\$1,587	\$211	\$1,246	\$1,457	\$251	\$1,308	\$1,559
Suburban T.B. Sanitation		\$2,880	\$2,880		\$2,710	\$2,710		\$3,013	\$3,013
Cities & Villages		\$493,696	\$493,696		\$448,114	\$448,114		NA	NA
Townships²		\$65,533	\$65,533		\$72,580	\$72,580		NA	NA
Sanitary Dists.		\$1,960	\$1,960		\$2,354	\$2,354		NA	NA
Mosquito Abatement Dists.		\$2,482	\$2,482		\$2,629	\$2,629		NA	NA
Elem/Unit School District		\$1,062,791	\$1,062,791		\$1,167,313	\$1,167,313		NA	NA
High Schools		\$790,059	\$790,059		\$862,296	\$862,296		NA	NA
Junior Colleges		\$109,188	\$109,188		\$117,508	\$117,508		NA	NA
Park Districts		\$133,258	\$133,258		\$142,580	\$142,580		NA	NA
Fire Protection Districts		\$36,155	\$36,155		\$39,012	\$39,012		NA	NA
Public Libraries		\$41,821	\$41,821		\$46,517	\$46,517		NA	NA
Special Districts³	\$1,517	\$187	\$1,684		\$10,023	\$10,023		NA	NA
Total Extensions	\$2,660,633	\$3,349,921	\$6,010,554	\$2,704,399	\$3,485,789	\$6,190,188	\$2,787,742	\$585,166	\$3,372,607

Government Unit	1995 ⁴		
	Within Chicago	Outside Chicago	Total Extended
Cook County	\$301,992	\$397,950	\$699,942
Forest Preserve	\$21,875	\$28,825	\$50,700
MWRD	\$150,389	\$198,174	\$348,563
City of Chicago	\$647,429		\$647,429
Chicago Park Dist.	\$221,785		\$221,785
City Colleges	\$114,234		\$114,234
Chicago Public Schools	\$1,291,517		\$1,291,517
Chgo School Fin. Auth.	\$89,929		\$89,929
Total Extensions	\$2,704,399	\$624,949	\$3,464,099

Source: Office of the Cook County Clerk. Tax Extensions do not include tax increment financing levies or special service area levies.

Notes: 1. Includes Chicago Public Library tax levy

2. Township includes township road and bridge, general assistance, mental health, public health and township police districts.

3. Includes River Conservancy, Street Lighting, Consolidated Elections (for odd numbered years when suburban elections only are taxed by County), Bond Districts, Drainage Districts, Home Equity Districts (in Chicago as of 1990), DuPage Water District and Mass Transit Districts. Until 1991 Special Police Districts were in this category too. As of 1991, these Police Districts are under Townships.

4. Data not available for suburban Cook County extensions for tax year 1995.

Appendix 6

**Assessed Valuation
by Class of Property**

Tax Years 1986–1995

City of Chicago Assessed Value by Class

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
Commercial	37.6%	40.1%	40.2%	41.0%	42.0%	41.4%	41.8%	42.2%	40.7%	40.8%
Residential	35.0%	33.8%	34.2%	34.2%	33.8%	35.1%	35.1%	35.5%	37.2%	37.6%
Rental Res.	14.1%	13.5%	14.1%	13.7%	13.4%	13.2%	13.1%	13.1%	13.2%	12.9%
Industrial	10.6%	9.5%	8.6%	8.0%	7.8%	7.6%	7.5%	7.4%	7.3%	7.2%
Vacant Land	1.4%	1.6%	1.6%	1.6%	1.6%	1.5%	1.3%	1.2%	1.1%	1.0%
Other	0.5%	1.4%	1.2%	1.4%	1.4%	1.3%	1.2%	0.5%	0.5%	0.5%

Suburban Cook County Assessed Value by Class

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
Commercial	23.0%	23.3%	23.6%	24.2%	24.7%	24.9%	25.0%	25.4%	25.5%	25.4%
Residential	50.1%	50.5%	50.7%	50.9%	50.9%	51.1%	51.9%	52.0%	52.3%	52.9%
Rental Res.	6.2%	6.2%	6.2%	5.9%	5.9%	5.7%	5.5%	5.5%	5.3%	5.1%
Industrial	17.3%	16.8%	16.1%	15.3%	14.9%	14.6%	14.3%	14.1%	14.0%	13.8%
Vacant Land	2.7%	2.5%	2.5%	2.7%	2.7%	2.6%	2.3%	2.1%	2.0%	1.9%
Other	0.6%	0.8%	0.8%	1.3%	1.5%	1.6%	1.0%	0.8%	0.8%	0.8%

Source: Cook County Assessor

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