



SCAVENGER SALE

COOK COUNTY TREASURER
MARIA PAPPAS



EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

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1. The Cook County Treasurer's Office collects 99.5% of property taxes billed for any given tax year after the Annual Tax Sale is held. Delinquent taxes will be included in a Scavenger Sale only if the property has unpaid taxes for three or more years over a 20-year period. By the time the Scavenger Sale is held, only 0.23% of taxes for any year will be offered at the Scavenger Sale.
 - Slides 7, 8
2. The purpose of the Scavenger Sale is not to collect delinquent taxes, but it is to find new owners and get the properties back on the tax rolls. Per the Illinois Supreme Court, the Scavenger Sale "assumes that the other available methods of tax collection have been exhausted" and "is designed, as a last resort, to extinguish tax liens and forfeitures and to attempt to restore the property to a productive status." *In re Application of Rosewell (Levin)*, 97 Ill. 2d 434, 442 (1983).
 - Slide 9
3. The process to go to deed on a residential property takes more than two and a half years. This lengthy process may discourage participation and bidding at the Scavenger Sale.
 - Slides 12, 13
4. Properties offered at Scavenger Sales do not generate interest from tax buyers. Over the seven Scavenger Sales from 2007 through 2019, a mere 8,449 properties (5.8%) of 145,030 properties offered were actually sold to private buyers. 136,581 properties (94.2%) were not sold to private buyers.
 - Slide 16
5. Properties continued to accrue delinquent taxes year after year, drawing no interest from private buyers at sale. 7,272 properties offered at Scavenger Sale had 19 or 20 years of unpaid taxes. 5,820 of the properties are vacant lots.
 - Slide 21



EXECUTIVE SUMMARY

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6. The majority of properties offered at the Scavenger Sale are vacant lots, which helps explain why they attract few bids from private buyers. Vacant lots accounted for 88,015 (60.7%) of all 145,030 listings included at Scavenger Sales 2007 through 2019.
 - Slide 15
7. A disproportionate number of properties on the Scavenger Sale list are located in wards in Chicago that have predominantly Black populations. Majority Black wards accounted for 21,533 (84%) of the 25,730 Chicago properties offered at Scavenger Sales from 2007 through 2019.
 - Slide 34
8. There is also a disproportionate number of properties on the Scavenger Sale list that are located in Cook County suburbs with a Black population of at least 40%. Those 29 suburbs make up 20,366 (79%) of the 25,590 suburban properties.
 - Slide 37
9. Chicago wards with the most properties on the Scavenger Sale list lost population, reflecting a lack of demand for housing and an obstacle for development. 12 of the top 13 wards with the most properties offered at the last seven Scavenger Sales lost 31,335 residents between 2010 and 2016.
 - Slide 35
10. Disproportionate tax increases on Scavenger Sale properties discouraged potential tax buyers. Scavenger Sale properties in the suburbs saw taxes rose 183% compared to the 83% increase from 2000 to 2019 on all properties in those suburbs, according to “The Pappas Study.”
 - Slide 44



EXECUTIVE SUMMARY

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11. Violent crime drives down demand for housing in wards with the most properties offered at the 2007-2019 Scavenger Sales. Half of all violent crime in the city is focused in the top 13 wards with the most properties listed on the Scavenger Sale.
 - Slides 46, 47
12. High delinquent taxes discourage owners from saving their property from the Scavenger Sale. Of 50,554 properties with known market values offered at the Scavenger Sale between 2007 and 2019, 21,589 (42.7%) owed taxes that were more than half of the market value.
 - Slide 51
13. Cook County Land Bank has sought residential property more than vacant land or commercial/industrial property. Of the 22,786 unique properties with a no-cash bid by the Land Bank, 12,673 (48%) were residential properties.
 - Slide 54
14. Of the 8,886 properties returned by Land Bank from the 2015 and 2017 Scavenger Sales, 6,147 are located in Chicago, compared to 2,739 in suburban Cook County.
 - Slide 57
15. The Cook County Land Bank's practice of bidding, returning, and then re-bidding on properties prevents any other interested party from bidding on the property at either future annual or Scavenger Sales. Of the 9,190 properties it sought in 2019, 3,653 (39.7%) were properties it had previously returned.
 - Slides 58, 61
16. The General Assembly should re-examine the Scavenger Sale, which it created in 1943.



BACKGROUND – PROPERTY TAX COLLECTION



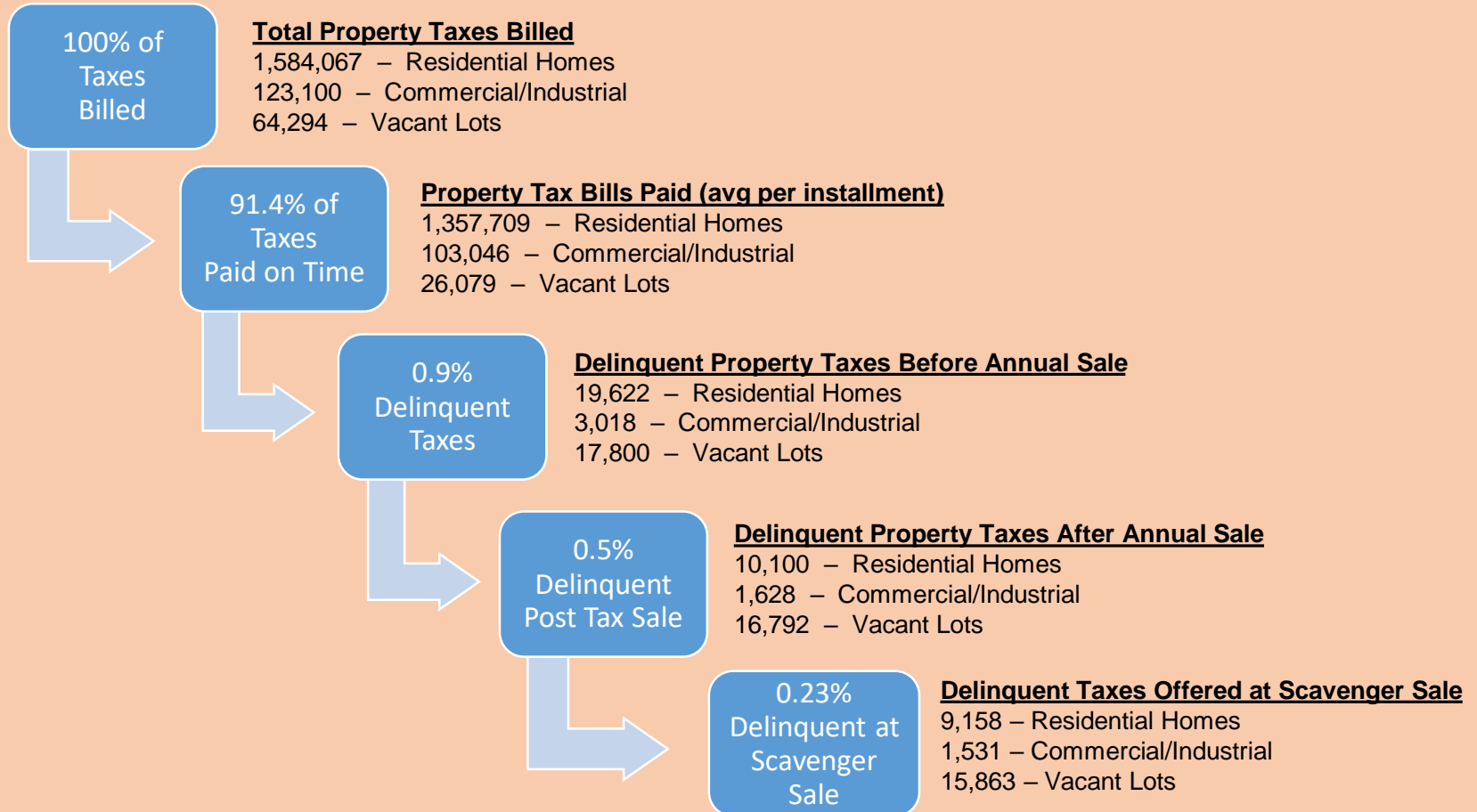
SCAVENGER SALE

BACKGROUND – PROPERTY TAX COLLECTION

- The Cook County Treasurer sends out property tax bills in two installments each year.
- Unpaid taxes are offered at the Annual Tax Sale—the State’s main delinquent tax enforcement system.
 - Private tax buyers buy the delinquent taxes on many properties and pass on the rest.
- If a property was not sold at the Annual Tax Sale three or more times (or otherwise has three or more years of unpaid taxes), it is offered at the Scavenger Sale.
- Tax Year 2017, the last full collection year where delinquent taxes were offered at the 2019 Scavenger Sale, is shown as an example on the next page.



COOK COUNTY TREASURER PROPERTY TAX YEAR 2017





SCAVENGER SALE

LEGISLATIVE INTENT

- The legislative intent of the Scavenger Sale Act is to find new owners of tax-delinquent properties who will pay property taxes in the future.
- Per the Illinois Supreme Court, The Scavenger Sale “assumes that the other available methods of tax collection have been exhausted” and “is designed, as a last resort, to extinguish tax liens and forfeitures and to attempt to restore the property to a productive status.” *In re Application of Rosewell (Levin)*, 97 Ill. 2d 434, 442 (1983).



SCAVENGER SALE

SCAVENGER SALES – POSSIBLE OUTCOMES

- Properties with three or more years of delinquent taxes are offered at a biennial Scavenger Tax Sale.
- There are three possible outcomes for a Property Index Number (“PIN”):
 - **Sold**
 - A private tax buyer places a minimum bid of \$250 on the delinquent taxes.
 - The winning, highest bid only entitles the buyer to a tax lien on the property—the buyer does not own the property unless they follow all steps required by Illinois law to receive a tax deed.
 - **Not Sold (Forfeited)**
 - No successful bids were received for a property.
 - **No-Cash Bid**
 - No-cash bids are placed by/on behalf of government entities.
 - Per 35 ILCS 200/21-260(g), Cook County places no-cash bids on behalf of the other taxing districts/municipalities.
 - County Ordinance 13-0-07 also grants the Land Bank the authority to place no-cash bids on properties within Cook County.
 - A no-cash bid does not transfer ownership unless all steps required by Illinois law to receive a tax deed are followed.



SCAVENGER SALE

WHAT IS A REDEMPTION?

- If taxes were sold to a private buyer or sold via no-cash bid by a government entity, the property owner has the ability to **redeem** (to pay back the taxes, interest and fees) to return the property to good standing.
- The redemption period depends on the classification of the property. See 35 ILCS 200/21-350.
- Subject to limited exceptions, the redemption period is as follows:
 - Commercial/industrial properties: 6 months
 - Vacant lots: 6 months
 - Residential properties: 2½ years
- However, the private buyer or no-cash bidder can choose to extend the redemption period to a maximum of 3 years from the date of the Scavenger Sale. See 35 ILCS 200/21-385.



SCAVENGER SALE

WHAT IS A TAX DEED?

- If the property owner fails to redeem property taxes within the redemption period, the private buyer or government entity can be awarded a **tax deed, which grants them ownership of the property.**
- The private buyer or government entity must follow all steps required by the Illinois Property Tax Code in order to receive a tax deed. See 35 ILCS 200/22-5 through 22-85.
- The process to go to deed on a residential property takes more than two and a half years. This lengthy process may discourage participation and bidding at the Scavenger Sale.



SCAVENGER SALE

WHAT ARE THE STEPS TO GET A TAX DEED?

- Private buyers and government entities must take the following steps to obtain a tax deed:
 - **Within 4 months, 15 days after tax sale:** Submit “take notice” to County Clerk, who then mails notice to property owner to alert them of tax sale and last day to redeem
 - **Between 3 and 6 months prior to last day to redeem:** File petition in court for tax deed and send three sets of notices of the tax deed case to property owner and holders of liens on property:
 - 1 notice sent by Clerk of Circuit Court
 - 1 notice served by County Sheriff
 - 1 notice published in local newspaper
 - **After redemption period expires:** File application in court for order directing the County Clerk to issue tax deed. Once deed is issued, record tax deed with County Recorder’s Office within 1 year of last day to redeem (or else deed will be voided).
- **NOTE:** In addition to the above steps, **private tax buyers** must pay all taxes that come due on the property after the Scavenger Sale. No-cash bidders do not have to pay these subsequent taxes.



SCAVENGER SALE – SUMMARY STATISTICS 2007 TO 2019



2007-2019 SUMMARY STATISTICS

LISTINGS BY PROPERTY TYPE

- Over the past seven Scavenger Sales held in Cook County, the overwhelming majority of properties offered were **vacant lots, accounting for 88,015 (60.7%) of all 145,030 listings for sale.**

Classification	Total Listings	Percent
Vacant Lots	88,015	60.7%
Residential	47,618	32.8%
Commercial/Industrial	9,397	6.5%
Total	145,030	

The 145,030 listings in the seven sales account for **51,320 unique properties**, since many of the properties are offered at multiple sales.



2007-2019 SUMMARY STATISTICS

RESULTS BY YEAR

- Over the seven sales, **just 8,449 (5.8%) of 145,030 listings were sold** to private buyers.
- **136,581 properties (94.2%) were not sold** to anyone.

Year	Sold (To Private Buyers)	No-Cash Bid Other Governments	No-Cash Bid Land Bank	Not Sold (Forfeited)	Total Listings
2007	1,326	134		2,806	4,266
2009	545	33		8,642	9,220
2011	918	193		17,457	18,568
2013	1,198	283		22,496	23,977
2015	1,619	353	7,777	23,003	32,752
2017	1,094	79	9,564	17,044	27,781
2019	1,749	156	9,190	17,371	28,466
Total	8,449	1,231	26,531	108,819	145,030

Combined: 136,581

The 145,030 listings in the seven sales account for **51,320 unique properties**, since many of the properties are offered at multiple sales.



2007-2019 SUMMARY STATISTICS

51,320 UNIQUE PROPERTIES

- Properties have been listed multiple times at the seven Scavenger Sales between 2007 and 2019. There have been **145,030 total listings** for the seven sales.
- The 145,030 figure translates into **51,320 actual, unique properties** because many are offered at multiple Scavenger Sale years.
- Of the 51,320 unique properties:
 - **25,601 are vacant lots**
 - **21,171 are residential properties**
 - **4,548 are commercial/industrial properties**

Classification	Unique Properties	Percent
Vacant Lots	25,601	49.9%
Residential	21,171	41.2%
Commercial/Industrial	4,548	8.9%
Total	51,320	



2007-2019 SUMMARY STATISTICS

UNIQUE PROPERTIES BY LOCATION

(1 OF 3)

- The following is a breakdown of the **location of the 51,320 unique properties**.
- The properties are nearly evenly split between the City of Chicago (25,730) and Suburbs (25,590).

Location	Commercial/ Industrial	Residential	Vacant Lots	Total
Chicago	1,722	11,438	12,570	25,730
Harvey	535	2,750	2,151	5,436
Chicago Heights	315	877	1,395	2,587
Robbins	62	762	928	1,752
Markham	55	477	1,026	1,558
Calumet City	213	592	573	1,378
Ford Heights	18	355	604	977
Unincorporated	26	140	706	872
Riverdale	111	645	95	851
Dixmoor	42	220	414	676
Dolton	116	417	136	669
Phoenix	27	254	251	532
Hazel Crest	66	238	201	505
Maywood	93	311	99	503
Lansing	65	74	243	382
Park Forest	14	221	75	310
South Holland	56	67	185	308
Calumet Park	70	109	128	307
Cicero	98	120	70	288
Matteson	22	21	228	271
Blue Island	47	90	134	271
Burnham	64	42	157	263
Sauk Village	5	180	53	238
Posen	29	27	140	196

Location	Commercial/ Industrial	Residential	Vacant Lots	Total
Steger	33	44	100	177
Country Club Hills	7	78	61	146
Bellwood	43	58	41	142
Lynwood	2	10	127	139
Midlothian	24	31	77	132
South Chicago Heights	28	40	62	130
Richton Park	10	33	75	118
Schaumburg	8	22	84	114
Palatine	11	38	61	110
Des Plaines	11	48	49	108
Oak Forest	9	19	79	107
Tinley Park	8	29	66	103
Skokie	5	38	52	95
Crestwood	7	53	33	93
Hoffman Estates	1	37	51	89
Oak Lawn	13	28	48	89
Evanston	7	48	27	82
Summit	21	31	30	82
Flossmoor	6	20	56	82
Homewood	10	27	41	78
Evergreen Park	11	33	28	72
Franklin Park	33	16	22	71
Orland Park	9	6	52	67
Elgin	15	11	38	64

Population at least 40% Black
 Population at least 40% Hispanic



2007-2019 SUMMARY STATISTICS

UNIQUE PROPERTIES BY LOCATION

(2 OF 3)

- The following is a breakdown of the **location of the 51,320 unique properties**.
- The properties are nearly evenly split between the City of Chicago (25,730) and Suburbs (25,590).

Location	Commercial/ Industrial	Residential	Vacant Lots	Total	Location	Commercial/ Industrial	Residential	Vacant Lots	Total
Thornton	20	16	25	61	Northbrook		7	25	32
Alsip	7	12	41	60	Prospect Heights	11	3	18	32
Arlington Heights	9	17	33	59	Melrose Park	9	8	15	32
Streamwood	9	7	42	58	Brookfield	12	8	12	32
Niles	5	43	9	57	East Hazel Crest	4	17	10	31
Bridgeview	9	8	36	53	Worth	9	7	15	31
Wheeling	8	10	34	52	Wilmette	1	15	13	29
Mount Prospect	7	28	15	50	Northlake	16	6	6	28
Bartlett	2	1	46	49	Hanover Park	5	8	15	28
Oak Park	13	29	7	49	La Grange		13	14	27
Burbank	11	21	14	46	Palos Hills	3	5	19	27
Hillside	24	5	17	46	Hickory Hills	5	7	14	26
Schiller Park	4	10	32	46	Berkeley	4	4	18	26
Berwyn	11	25	10	46	Willow Springs	1	3	21	25
Westchester	2	9	33	44	Inverness	1	1	23	25
Glenwood	10	15	18	43	Lyons	6	14	5	25
Morton Grove		15	26	41	Forest Park	5	17	3	25
Olympia Fields	1	10	29	40	Orland Hills	1	3	18	22
Broadview	11	12	15	38	Hinsdale		3	19	22
Glenview	1	14	23	38	Elmwood Park	3	13	5	21
Park Ridge		27	10	37	Palos Park	1	3	17	21
Lemont	4	1	32	37	Elk Grove Village	2	4	15	21
Chicago Ridge	8	6	22	36	Rolling Meadows	3	4	10	17
Justice	4	12	19	35	Stone Park	2	6	9	17

Population at least 40% Black
 Population at least 40% Hispanic



2007-2019 SUMMARY STATISTICS

UNIQUE PROPERTIES BY LOCATION

(3 OF 3)

- The following is a breakdown of the **location of the 51,320 unique properties**.
- The properties are nearly evenly split between the City of Chicago (25,730) and Suburbs (25,590).

Location	Commercial/ Industrial	Residential	Vacant Lots	Total	Location	Commercial/ Industrial	Residential	Vacant Lots	Total
River Grove	4	6	6	16	Riverside		1	2	3
Stickney	4	10	2	16	North Riverside	1		2	3
Bedford Park	7		5	12	Forest View	1		1	2
Northfield	1	5	6	12	Kenilworth		1		1
Winnetka		8	3	11	Harwood Heights	1			1
Rosemont	3		8	11	Hometown			1	1
Burr Ridge		3	8	11					
Lincolnwood	1	3	7	11					
Western Springs		2	8	10					
Indian Head Park		1	8	9					
Roselle	1	1	7	9					
Palos Heights		1	8	9					
South Barrington		2	7	9					
Glencoe		6	3	9					
Hodgkins	2		6	8					
La Grange Park	3	1	4	8					
Countryside	2	3	3	8					
Buffalo Grove		4	3	7					
Barrington Hills		4	3	7					
Merrionette Park	2	2	1	5					
McCook	3		2	5					
River Forest		5		5					
Norridge		2	2	4					
Barrington	2	1	1	4					

Population at least 40% Black
 Population at least 40% Hispanic



2007-2019 SUMMARY STATISTICS

NUMBER YEARS OF UNPAID TAXES BY PROPERTY TYPE

- Of the **51,320 properties**, more vacant lots had 19 or 20 years of unpaid taxes compared to commercial/industrial and residential properties.

Years Unpaid	Commercial/Industrial	Residential	Vacant Lots	Grand Total
2	254	673	877	1,804
3	502	2,434	1,388	4,324
4	558	2,313	1,497	4,368
5	458	2,153	1,157	3,768
6	456	2,733	1,266	4,455
7	418	2,299	1,551	4,268
8	362	2,127	2,310	4,799
9	382	1,865	1,780	4,027
10	247	1,606	2,056	3,909
11	156	882	1,247	2,285
12	126	598	1,033	1,757
13	86	256	640	982
14	74	165	530	769
15	64	145	439	648
16	38	130	430	598
17	27	119	390	536
18	33	163	555	751
19	204	697	2,287	3,188
20	80	471	3,533	4,084
Grand Total	4,525	21,829	24,966	51,320

7,272 properties had 19 or 20 years of unpaid taxes.
5,820 were vacant lots.



2007-2019 SUMMARY STATISTICS

19 AND 20 YEARS OF UNPAID TAXES BY LOCATION

- **7,272 properties** had 19 or 20 years of unpaid taxes, with the **City of Chicago accounting for 1,559 properties (21.4%)** and the **suburbs accounting for 5,713 (78.6%)**.

Area	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Chicago	56	109	1,394	1,559
Harvey	71	339	972	1,382
Chicago Heights	33	78	745	856
Ford Heights	4	97	362	463
Robbins	14	229	127	370
Unincorporated	6	21	254	281
Dixmoor	3	40	177	220
Calumet City	4	6	160	170
Phoenix	2	53	104	159
Markham	11	22	117	150
Lansing	1	2	117	120
Burnham	4	2	106	112
Matteson	1		102	103
South Holland		2	76	78
Blue Island	3	5	49	57
Calumet Park	2	2	38	42
Oak Forest	1	3	38	42
Hazel Crest		5	36	41
Other Locations	68	153	846	1,067
Total	284	1,168	5,820	7,272

■ Population at least 40% Black
■ Population at least 40% Hispanic



2007-2019 SUMMARY STATISTICS

19 AND 20 YEARS OF UNPAID TAXES BY LOCATION

- Of the 1,559 properties in Chicago unpaid for 19 or more years, 1,394 were vacant lots.

Ward	Alderman	Commercial/ Industrial	Residential	Vacant Lots	Grand Total	Ward	Alderman	Commercial/ Industrial	Residential	Vacant Lots	Grand Total
1	Daniel La Spata			3	3	26	Roberto Maldonado	1	1	4	6
2	Brian Hopkins			1	1	27	Walter Burnett, Jr.		7	50	57
3	Pat Dowell	2	7	26	35	28	Jason Ervin	5	2	15	22
4	Sophia King	1		6	7	29	Chris Taliaferro		1	2	3
5	Leslie Hairston			4	4	30	Ariel E. Reboyras			2	2
6	Roderick Sawyer	4	8	42	54	31	Felix Cardona, Jr.		2	3	5
7	Gregory Mitchell	1	1	20	22	32	Scott Waguespack			5	5
8	Michelle Harris	3		26	29	33	Rossana Rodriguez Sanchez			3	3
9	Anthony Beale	4	4	55	63	34	Carrie Austin	1	30	130	161
10	Susan Sadlowski Garza	5	2	538	545	35	Carlos Ramirez-Rosa			6	6
11	Patrick Thompson	9	3	24	36	36	Gilbert Villegas			5	5
12	George A. Cardenas	1	1	6	8	37	Emma Mitts	1	1	4	6
13	Marty Quinn		1	28	29	38	Nicholas Sposato		1	9	10
14	Ed Burke			7	7	39	Samantha Nugent	3		11	14
15	Raymond Lopez	1	2	37	40	40	Andre Vasquez, Jr.		1	4	5
16	Stephanie D. Coleman	2	11	85	98	41	Anthony Napolitano			11	11
17	David Moore		8	50	58	42	Brendan Reilly	2	1	11	14
18	Derrick Curtis	1		11	12	43	Michele Smith	1		4	5
19	Matthew O'Shea		3	25	28	44	Thomas M. Tunney	1		1	2
20	Jeanette B. Taylor	3	2	29	34	45	James M. Gardiner	1	4	14	19
21	Howard Brookins Jr.		2	27	29	46	James Cappleman		1	2	3
22	Michael D. Rodriguez			4	4	47	Matthew J. Martin	1	1	3	5
23	Silvana Tabares			18	18	48	Harry Osterman				0
24	Michael Scott Jr.	1		15	16	49	Maria E. Hadden			1	1
25	Byron Sigcho Lopez			3	3	50	Debra Silverstein	1	1	4	6
						Total					
								56	109	1,394	1,559

Population at least 40% Black
 Population at least 40% Hispanic



NOT SOLD (FORFEITED) STATISTICS

SCAVENGER SALE RESULTS OVER LAST 7 SALES (2007-2019)

- Of the 51,320 properties offered over the last seven Scavenger Sales, 21,843 (42.6%) were never sold and never received a no-cash bid.
- Of those 21,843 properties, 15,579 (71%) were not sold (forfeited) at two or more Scavenger Sales.

Scavenger Sale Results	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Forfeited One Time	480	3,192	2,592	6,264
Forfeited Two Times	127	1,623	1,502	3,252
Forfeited Three Times	57	1,133	2,046	3,236
Forfeited Six Times	1	305	2,842	3,148
Forfeited Five Times	10	673	2,373	3,056
Forfeited Four Times	12	695	1,502	2,209
Forfeited Seven Times		76	602	678
Grand Total	687	7,697	13,459	21,843

**15,579
Properties**



SOLD STATISTICS

SCAVENGER SALE RESULTS OVER LAST 7 SALES (2007-2019)

- Of the **51,320 properties** offered at Scavenger Sales 2007 through 2019, **3,655 have been sold at least once at a Scavenger Sale**, but never forfeited or received a no-cash bid.
- Of these 3,655 properties, **177 were sold at more than one Scavenger Sale**. Likely reasons that these properties reappeared at future Scavenger Sales are:
 1. Tax buyer did not complete the process to receive a tax deed
 2. Taxes for future years were not paid after taxes were redeemed or deeded

Scavenger Sale Results	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Sold One Time	446	2,391	641	3,478
Sold Two Times	37	96	32	165
Sold Three Times	3	4	5	12
Grand Total	486	2,491	678	3,655

177 Properties



NO-CASH BID STATISTICS

SCAVENGER SALE RESULTS OVER LAST 7 SALES (2007-2019)

- Of the **51,320 properties** offered at Scavenger Sales 2007 through 2019, **8,187 have been acquired via no-cash bid by a government entity at least once at a Scavenger Sale.**
- These 8,187 were never forfeited and never sold to a private buyer.

Scavenger Sale Results	Commercial /Industrial	Residential	Vacant Lots	Grand Total
No-Cash Bid at One Scavenger Sale	1,172	4,093	1,578	6,843
No-Cash Bid at Two Scavenger Sales	266	535	539	1,340
No-Cash Bid at Three Scavenger Sales	3			3
No-Cash Bid at Four Scavenger Sales			1	1
Grand Total	1,441	4,628	2,118	8,187



COMBINATION STATISTICS

SCAVENGER SALES RESULTS – 2007 THROUGH 2019 (1 OF 3)

- Of the **51,320 properties** offered over the last seven Scavenger Sales:
 - **21,843** were never sold (forfeited) every time they were offered
 - **3,655** were sold to private buyers every time they were offered
 - **8,187** received a no-cash bid every time they were offered
- **The remaining 17,635** properties have some combination of forfeited, sold to a private buyer, or no-cash bid by a governmental entity.

Scavenger Sale Results	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Forfeited One Time, No-Cash Bid One Time	464	2,296	1,710	4,470
Forfeited Two Times, No-Cash Bid One Time	239	1,303	1,546	3,088
Forfeited Three Times, No-Cash Bid One Time	182	765	1,599	2,546
Forfeited Four Times, No-Cash Bid One Time	68	372	717	1,157
Forfeited One Time, Sold One Time	106	528	317	951
Forfeited One Time, No-Cash Bid Two Times	152	316	398	866
Forfeited Two Times, No-Cash Bid Two Times	69	223	489	781
Sold One Time, No-Cash Bid One Time	227	280	94	601
Forfeited Two Times, Sold One Time	20	247	288	555
Forfeited Three Times, Sold One Time	7	165	258	430



COMBINATION STATISTICS

SCAVENGER SALES RESULTS – 2007 THROUGH 2019 (2 OF 3)

- Of the **51,320 properties** listed over the last seven Scavenger Sales:
 - 21,843 were never sold (forfeited) every time they were offered
 - 3,655 were sold to private buyers every time they were offered
 - 8,187 received a no-cash bid every time they were offered
 - The remaining 17,635 received some combination of the above.

Scavenger Sale Results	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Forfeited One Time, Sold One Time, No-Cash Bid One Time	109	133	111	353
Forfeited Five Times, No-Cash Bid One Time	18	97	157	272
Forfeited Four Times, Sold One Time	1	79	174	254
Forfeited Three Times, No-Cash Bid Two Times	37	9	159	205
Forfeited Two Times, Sold One Time, No-Cash Bid One Time	47	56	81	184
Forfeited Six Times, Sold One Time		20	160	180
Forfeited Five Times, Sold One Time		24	104	128
Forfeited Four Times, Sold One Time, No-Cash Bid One Time	24	37	50	111
Forfeited One Time, Sold Two Times	9	48	30	87
Sold One Time, No-Cash Bid Two Times	58	16	12	86
Forfeited Three Times, Sold One Time, No-Cash Bid One Time	31	12	38	81
Sold Two Times, No-Cash Bid One Time	35	6	4	45
Forfeited Two Times, Sold Two Times	2	12	21	35
Forfeited Four Times, No-Cash Bid Two Times	10	3	15	28
Forfeited One Time, Sold One Time, No-Cash Bid Two Times	13	2	10	25
Forfeited Three Times, Sold Two Times	1	4	12	17
Forfeited Three Times, Sold One Time, No-Cash Bid Two Times	12		4	16
Forfeited Six Times, No-Cash Bid One Time	1	3	11	15



COMBINATION STATISTICS

SCAVENGER SALES RESULTS – 2007 THROUGH 2019 (3 OF 3)

- Of the **51,320 properties** listed over the last seven Scavenger Sales:
 - 21,843 were never sold (forfeited) every time they were offered
 - 3,655 were sold to private buyers every time they were offered
 - 8,187 received a no-cash bid every time they were offered
 - The remaining 17,635 received some combination of the above.

Scavenger Sale Results	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Forfeited One Time, Sold Two Times, No-Cash Bid One Time	4	4	3	11
Forfeited Two Times, Sold One Time, No-Cash Bid Two Times	2	1	8	11
Forfeited Four Times, Sold Two Times		3	5	8
Forfeited Five Times, No-Cash Bid Two Times	4		3	7
Forfeited Five Times, Sold One Time, No-Cash Bid One Time		1	5	6
Forfeited Four Times, Sold One Time, No-Cash Bid Two Times	6			6
Forfeited Two Times, Sold Two Times, No-Cash Bid One Time	1	1	3	5
Forfeited Two Times, Sold Three Times		2	1	3
Forfeited Three Times, Sold Three Times			2	2
Forfeited Three Times, Sold Two Times, No-Cash Bid One Time	1	1		2
Forfeited Five Times, Sold Two Times			1	1
Forfeited One Time, Sold Three Times, No-Cash Bid One Time	1			1
Forfeited One Time, Sold Two Times, No-Cash Bid Two Times	1			1
Forfeited Two Times, Sold Two Times, No-Cash Bid Two Times	1			1
Sold Three Times, No-Cash Bid One Time			1	1
Sold Three Times, No-Cash Bid Two Times	1			1
Sold Two Times, No-Cash Bid Two Times	1			1
Total	1,965	7,069	8,601	17,635



PROPERTY AT MULTIPLE SALES

EXAMPLE PIN 16-04-312-019-0000

- Vacant Lot located at 1058 N. Lorel Ave., Chicago
 - Offered at four of five sales between 2011 and 2019.
 - 2011: Not sold (forfeited)
 - 2013: Not sold (forfeited)
 - 2015: Land Bank No-Cash Bid. Returned to Scavenger Sale on May 8, 2019.
 - 2017: Not offered, due to Land Bank's 2015 no cash bid.
 - 2019: Sold, but buyer did not proceed to deed.



Sale Year	Scavenger Sale Result	Tax Buyer	Outcome
2009	Not Sold (Forfeited)		
2011	Not Sold (Forfeited)		
2013	Not Sold (Forfeited)		
2015	No-Cash Bid (Land Bank)		Land Bank returned property on May 8, 2019.
2017	Not offered		Not offered, because of Land Bank's 2015 no-cash bid.
2019	Sold	James Dendor & Assoc.	"Dead sale"—last day to redeem has passed & tax buyer has not filed petition for deed



DEMOGRAPHICS



DEMOGRAPHICS

BLACK POPULATION – CITY OF CHICAGO

- There are 18 wards in City of Chicago that are a majority Black, according to census data.

Ward	Alderman	2016 % Black Population	2007 through 2019 Scavenger Sale Properties
21	Howard Brookins Jr.	97%	761
8	Michelle Harris	97%	872
6	Roderick Sawyer	96%	1,960
34	Carrie Austin	96%	2,884
9	Anthony Beale	92%	1,766
7	Gregory Mitchell	91%	875
24	Michael Scott Jr.	85%	1,512
17	David Moore	78%	1,359
20	Jeanette B. Taylor	77%	2,130
28	Jason Ervin	73%	1,357
37	Emma Mitts	72%	722
29	Chris Taliaferro	68%	257
5	Leslie Hairston	62%	344
16	Stephanie D. Coleman	61%	3,037
4	Sophia King	60%	233
3	Pat Dowell	60%	723
18	Derrick Curtis	55%	140
27	Walter Burnett, Jr.	54%	601



DEMOGRAPHICS

HISPANIC POPULATION – CITY OF CHICAGO

- There are 12 wards in City of Chicago that are a majority Hispanic, according to census data.

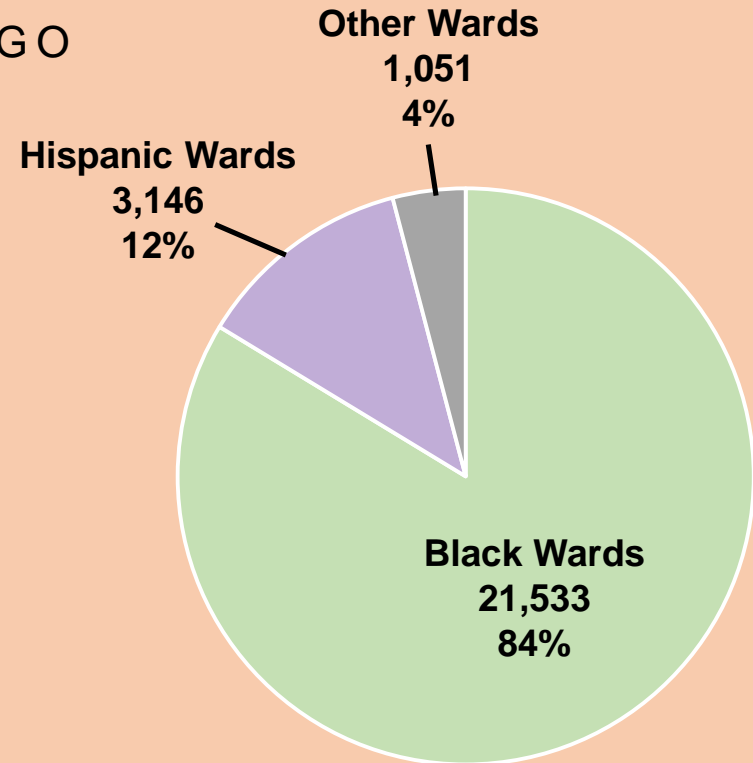
Ward	Alderman	2016 % Hispanic Population	2007 through 2019 Scavenger Sale Properties
22	Michael D. Rodriguez	83%	161
14	Ed Burke	80%	73
12	George A. Cardenas	72%	98
31	Felix Cardona, Jr.	70%	25
23	Silvana Tabares	69%	84
30	Ariel E. Reboyras	67%	27
13	Marty Quinn	67%	55
36	Gilbert Villegas	66%	57
35	Carlos Ramirez-Rosa	64%	26
15	Raymond Lopez	63%	887
26	Roberto Maldonado	57%	69
10	Susan Sadlowski Garza	55%	1,584



DEMOGRAPHICS

POPULATION – CITY OF CHICAGO

- Majority Black wards accounted for a disproportionate number of properties on the 2007-2019 Scavenger Sales, with **21,533 (84%)** of the **25,730 Chicago properties** and **42% of the 51,320 properties countywide**.
- Hispanic Wards accounted for 3,146 (12%) of all Chicago properties offered at 2007-2019 Scavenger Sales
- Other wards accounted for only 1,051 (4%) of all Chicago properties offered at 2007-2019 Scavenger Sales



The 145,030 listings in the seven sales account for **51,320 unique properties**, since many of the properties are offered at multiple sales.



DEMOGRAPHICS

POPULATION LOSS – CITY OF CHICAGO

- According to the most recent census data available, 12 of the top 13 wards with the most properties offered at the last seven Scavenger Sales lost population between 2010 and 2016.

Rank	Alderman	Ward	No-Cash Bid	No-Cash Bid (Land Bank)	Not Sold (Forfeited)	Sold	2007 - 2019 Scavenger Sale Properties	2010 Population	2016 Population	2010 vs. 2016 Population Change	2010 vs. 2016 Population % Change
1	Stephanie D. Coleman	16	1	2,477	5,269	229	7,976	51,954	49,535	-2,419	-5%
2	Carrie Austin	34	1	2,490	4,444	206	7,141	51,599	48,099	-3,500	-7%
3	Susan Sadlowksi Garza	10	4	438	5,337	194	5,973	51,535	49,342	-2,193	-4%
4	Jeanette B. Taylor	20		1,260	3,646	291	5,197	52,372	47,996	-4,376	-8%
5	Roderick Sawyer	6		1,453	3,494	188	5,135	52,341	49,735	-2,606	-5%
6	Anthony Beale	9	4	1,245	3,167	288	4,704	51,519	50,863	-656	-1%
7	Michael Scott Jr.	24	2	1,182	2,803	239	4,226	54,909	52,041	-2,868	-5%
8	David Moore	17		1,206	1,968	109	3,283	51,846	49,271	-2,575	-5%
9	Jason Ervin	28	1	1,112	1,732	227	3,072	55,199	56,091	892	2%
10	Raymond Lopez	15		694	1,416	77	2,187	51,501	47,155	-4,346	-8%
11	Michelle Harris	8		649	1,049	208	1,906	51,687	48,507	-3,180	-6%
12	Gregory Mitchell	7		573	1,073	206	1,852	51,581	49,609	-1,972	-4%
13	Howard Brookins Jr.	21		742	853	137	1,732	51,632	50,096	-1,536	-3%
Total			13	15,521	36,251	2,599	54,384	679,675	648,340	-31,335	-5%

Population at least 40% Black
 Population at least 40% Hispanic



DEMOGRAPHICS

BLACK POPULATION – SUBURBS

- There are 134 suburbs in Cook County.
- Of those, 29 have a Black population of at least 40%, according to census data.
- All 29 suburbs are located in southern and western Cook County.

Suburb	2018 % Black Population
Riverdale	91%
Dolton	91%
Ford Heights	89%
Calumet Park	88%
Hazel Crest	87%
Country Club Hills	86%
Robbins	85%
Richton Park	84%
Phoenix	82%
South Holland	81%
Matteson	81%
Markham	80%
Bellwood	75%
Olympia Fields	74%

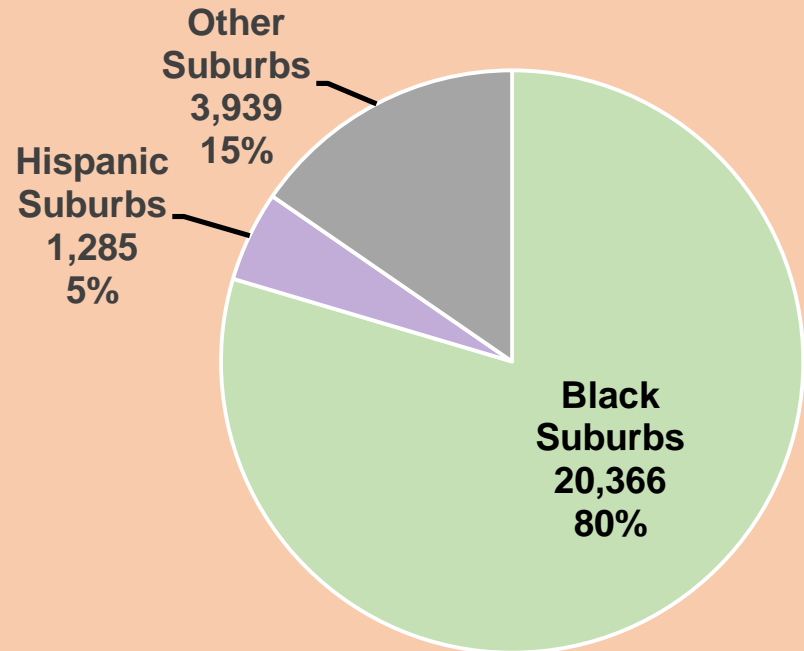
Calumet City	74%
Glenwood	70%
Harvey	70%
Sauk Village	68%
Lynwood	68%
Maywood	68%
Park Forest	64%
Burnham	60%
Flossmoor	59%
East Hazel Crest	56%
Dixmoor	49%
Hillside	45%
Homewood	42%
Lansing	41%
Chicago Heights	40%



DEMOGRAPHICS

BLACK POPULATION – SUBURBS CONT'D

- The 29 suburbs with a Black population of at least 40% accounted for a disproportionate number of properties on the 2007-2019 Scavenger Sales.
- Those suburbs made up 20,366 (79%) of the 25,590 suburban properties and 40% of the 51,320 properties countywide on the Scavenger Sale.
- Hispanic suburbs accounted for 1,285 (5%) of all suburban properties offered at the 2007-2019 Scavenger Sales.
- Other suburbs accounted for only 3,939 (15%) of all suburban properties offered at the 2007-2019 Scavenger Sales.





DEMOGRAPHICS

BLACK POPULATION – SUBURBS CONT'D

- Out of the 134 suburbs, the **top 16** with the most properties offered at the 2007-2019 Scavenger Sales **are all at least 40% Black** in population.
- The **top 16 suburbs all lost population between 2000 and 2018**.

Rank	Suburb	2007 through 2019 Scavenger Sale Properties	2000 Population	2018 Population	2000 vs. 2018 Population Change	2000 vs. 2018 Population % Change
1	Harvey	5,437	30,000	24,599	-5,401	-18%
2	Chicago Heights	2,588	32,776	30,087	-2,689	-8%
3	Robbins	1,741	6,635	5,003	-1,632	-25%
4	Markham	1,560	12,620	12,600	-20	-0.2%
5	Calumet City	1,378	39,071	36,856	-2,215	-6%
6	Ford Heights	977	3,456	2,755	-701	-20%
7	Riverdale	851	15,055	12,786	-2,269	-15%
8	Dixmoor	676	3,934	3,657	-277	-7%
9	Dolton	669	25,614	22,927	-2,687	-10%
10	Phoenix	531	2,157	2,020	-137	-6%
11	Hazel Crest	507	14,816	13,729	-1,087	-7%
12	Maywood	503	26,987	23,810	-3,177	-12%
13	Lansing	382	28,332	28,141	-191	-1%
14	Park Forest	310	23,462	21,699	-1,763	-8%
15	South Holland	308	22,147	21,866	-281	-1%
16	Calumet Park	307	8,516	8,442	-74	-1%



DEMOGRAPHICS

BLACK POPULATION – DOUBLE DIGIT INCREASES

- While the 29 suburbs with a Black population of 40% or more lost population as a group, two had **double-digit population increases** between 2000 and 2018:
 - Matteson’s population **increased** by 6,408 (49.6%).
 - Lynwood’s population **increased** by 1,939 (26.3%).

Rank	Suburb	2000 Population	2018 Population	2000 vs. 2018 Population Change	2000 vs. 2018 Population % Change
1	Matteson	12,928	19,336	6,408	49.6%
2	Lynwood	7,377	9,316	1,939	26.3%
3	Richton Park	12,533	13,629	1,096	8.7%
4	Olympia Fields	4,732	5,055	323	6.8%
5	East Hazel Crest	1,607	1,694	87	5.4%
6	Country Club Hills	16,169	16,801	632	3.9%
7	Flossmoor	9,301	9,427	126	1.4%
8	Sauk Village	10,411	10,516	105	1.0%
9	Burnham	4,170	4,189	19	0.5%
10	Homewood	19,543	19,592	49	0.3%
11	Markham	12,620	12,600	-20	-0.2%
12	Lansing	28,332	28,141	-191	-0.7%
13	Hillside	8,155	8,096	-59	-0.7%
14	Calumet Park	8,516	8,442	-74	-0.9%
15	South Holland	22,147	21,866	-281	-1.3%

Table continues on next page



DEMOGRAPHICS

POPULATION CHANGE – BLACK SUBURBS – CONT'D

Rank	Municipality	2000 Population	2018 Population	2000 vs. 2018 Population Change	2000 vs. 2018 Population % Change
16	Glenwood	9,000	8,766	-234	-2.6%
17	Calumet City	39,071	36,856	-2,215	-5.7%
18	Phoenix	2,157	2,020	-137	-6.4%
19	Bellwood	20,535	19,112	-1,423	-6.9%
20	Dixmoor	3,934	3,657	-277	-7.0%
21	Hazel Crest	14,816	13,729	-1,087	-7.3%
22	Park Forest	23,462	21,699	-1,763	-7.5%
23	Chicago Heights	32,776	30,087	-2,689	-8.2%
24	Dolton	25,614	22,927	-2,687	-10.5%
25	Maywood	26,987	23,810	-3,177	-11.8%
26	Riverdale	15,055	12,786	-2,269	-15.1%
27	Harvey	30,000	24,599	-5,401	-18.0%
28	Ford Heights	3,456	2,755	-701	-20.3%
29	Robbins	6,635	5,003	-1,632	-24.6%
	Total	432,039	416,506	-15,533	-3.60%



DEMOGRAPHICS

BLACK POPULATION – DEVELOPMENT IN THE SUBURBS

- Development can be measured by the change in the total number of properties.
- Out of the 134 suburbs, the **top 16** with the most properties offered at the 2007-2019 Scavenger Sales, **all saw a decline or no significant growth** in development.

Rank	Suburb	2000 Total Properties in Suburb	2019 Total Properties in Suburb	Difference in Total Properties in Suburb	% Change
1	Harvey	13,455	12,998	-457	-3.4%
2	Chicago Heights	12,687	11,972	-715	-5.6%
3	Robbins	5,194	3,994	-1,200	-23.1%
4	Markham	7,404	6,885	-519	-7.0%
5	Calumet City	14,335	13,458	-877	-6.1%
6	Ford Heights	1,568	1,585	17	1.1%
7	Riverdale	4,762	4,536	-226	-4.7%
8	Dixmoor	1,994	1,787	-207	-10.4%
9	Dolton	8,948	8,978	30	0.3%
10	Phoenix	1,562	1,307	-255	-16.3%
11	Hazel Crest	5,884	5,883	-1	0.0%
12	Maywood	7,493	7,307	-186	-2.5%
13	Lansing	12,076	11,917	-159	-1.3%
14	Park Forest	6,042	5,571	-471	-7.8%
15	South Holland	8,954	8,921	-33	-0.4%
16	Calumet Park	3,222	3,033	-189	-5.9%



DEMOGRAPHICS

DEVELOPMENT – MATTESON AND LYNWOOD

- In addition to Matteson and Lynwood’s population growth, both show signs of increased development not only when compared to the 29 Black suburbs, but when compared to **all cities/villages countywide**, regardless of racial makeup.
- **In fact, Matteson and Lynwood are ranked first and fourth** countywide in the percentage of **new properties added between 2000 and 2019**, a sign of development.
 - Matteson’s property count increased from 4,837 to 7,128 (47%).
 - Lynwood’s property count increased from 2,468 to 3,380 (37%).

Rank	City / Village	2000 Total Properties	2019 Total Properties	Difference	% Change
1	Matteson	4,837	7,128	2,291	47.4%
2	Lemont	5,209	7,306	2,097	40.3%
3	South Barrington	1,685	2,313	628	37.3%
4	Lynwood	2,468	3,380	912	37.0%
5	Bartlett	4,168	5,683	1,515	36.3%
6	Burr Ridge	1,669	2,173	504	30.2%
7	Chicago	677,966	833,867	155,901	23.0%
8	Wheeling	10,743	13,179	2,436	22.7%
9	Palatine	21,878	26,599	4,721	21.6%
10	Willow Springs	2,506	3,032	526	21.0%



DEMOGRAPHICS

MATTESON AND LYNWOOD

- Out of the 29 Black suburbs, Matteson and Lynwood also have a relatively low percentage of their properties on the Scavenger Sale, at 4%.
- Matteson and Lynwood's high population growth and increased development, shown on prior pages, are contributing factors to their low Scavenger Sale numbers.

Rank	Municipality	2019 All Properties	2007-2019 Scav. Sale Properties	% of Scav. Sale / All Properties
1	Ford Heights	1,585	977	62%
2	Robbins	3,994	1,741	44%
3	Harvey	12,998	5,437	42%
4	Phoenix	1,307	531	41%
5	Dixmoor	1,787	676	38%
6	Markham	6,885	1,560	23%
7	Chicago Heights	11,972	2,588	22%
8	Riverdale	4,536	851	19%
9	Burnham	1,933	263	14%
10	Calumet City	13,458	1,378	10%
11	Calumet Park	3,033	307	10%
12	Hazel Crest	5,883	507	9%
13	Dolton	8,978	669	7%
14	Sauk Village	3,374	242	7%
15	Maywood	7,307	503	7%
16	East Hazel Crest	551	31	6%

Rank	Municipality	2019 All Properties	2007-2019 Scav. Sale Properties	% of Scav. Sale / All Properties
17	Park Forest	5,571	310	6%
18	Lynwood	3,380	139	4%
19	Matteson	7,128	271	4%
20	South Holland	8,921	308	3%
21	Lansing	11,917	382	3%
22	Richton Park	4,255	118	3%
23	Country Club Hills	6,176	146	2%
24	Bellwood	6,506	142	2%
25	Flossmoor	4,003	82	2%
26	Olympia Fields	2,135	40	2%
27	Hillside	3,249	46	1%
28	Glenwood	3,644	43	1%
29	Homewood	8,194	78	1%



DEMOGRAPHICS

BLACK SUBURBS – “THE PAPPAS STUDY”

- Out of the 134 suburbs, the top 16 with the highest number of Scavenger Sale properties:
 - According to “**The Pappas Study**,” saw taxes rise 83% from 2000 to 2019 on all properties, including those not on Scavenger Sale.
 - Saw taxes rise 183% from 2000 to 2019 on properties offered at Scavenger Sale.

Rank	Suburbs	2007 through 2019 Scavenger Sale Properties	% of Tax Increase of Scav Properties 2000 to 2019	% of Tax Increase of ALL Properties 2000 to 2019
1	Harvey	5,437	163%	91%
2	Chicago Heights	2,588	142%	54%
3	Robbins	1,741	173%	108%
4	Markham	1,560	235%	158%
5	Calumet City	1,378	174%	75%
6	Ford Heights	977	153%	88%
7	Riverdale	851	266%	66%
8	Dixmoor	676	141%	77%
9	Dolton	669	200%	88%
10	Phoenix	531	306%	111%
11	Hazel Crest	507	210%	70%
12	Maywood	503	239%	110%
13	Lansing	382	162%	80%
14	Park Forest	310	179%	82%
15	South Holland	308	165%	90%
16	Calumet Park	307	187%	92%
	Total	18,725	183%	83%



CRIME STATISTICS



CRIME STATISTICS

CITY OF CHICAGO – VIOLENT CRIME BY WARD

- The City of Chicago is divided into 50 wards.
- As a group, the top 13 wards with the most properties offered at the 2007-2019 Scavenger Sales saw **high violent crime figures** from 2015 to 2019.
- **Overall violent crime was virtually unchanged in the remaining 37 wards** from 2015 to 2019.
- In Chicago, **50% of all violent crime** in 2019 occurred in the **top 13 wards** with the most properties listed on the Scavenger Sale.

Wards	2007 through 2019 Scavenger Sale Properties	2015 Violent Crimes	2016 Violent Crimes	2017 Violent Crimes	2018 Violent Crimes	2019 Violent Crimes
Top 13 Wards	20,984	11,217	13,513	13,058	12,313	11,955
Remaining 37 Wards	4,746	12,016	14,772	15,011	13,580	12,014
Total	25,730	23,233	28,285	28,069	25,893	23,969

Note: Violent crimes are the Index Crimes of murder, rape, robbery, and aggravated assault.

Source: Chicago Police Department



CRIME STATISTICS

CITY OF CHICAGO – WARDS

- As a group, the top 13 wards with the most properties offered at the 2007-2019 Scavenger Sales saw **high violent crime figures** from 2015 to 2019.

Rank	Alderman	Ward	2007 through 2019 Scavenger Sale Properties	2015 Violent Crimes	2016 Violent Crimes	2017 Violent Crimes	2018 Violent Crimes	2019 Violent Crimes
1	Stephanie D. Coleman	16	3,037	742	964	884	882	1,022
2	Carrie Austin	34	2,884	701	766	797	749	733
3	Jeanette B. Taylor	20	2,130	962	1,147	1,129	977	1,024
4	Roderick Sawyer	6	1,960	966	1,181	1,114	1,055	1,163
5	Anthony Beale	9	1,766	636	859	767	755	804
6	Susan Sadlowksi Garza	10	1,584	425	427	428	407	343
7	Michael Scott Jr.	24	1,512	1,361	1,782	1,683	1,646	1,385
8	David Moore	17	1,359	1,034	1,214	1,199	1,045	942
9	Jason Ervin	28	1,357	1,372	1,700	1,591	1,611	1,523
10	Raymond Lopez	15	887	693	817	767	699	446
11	Gregory Mitchell	7	875	746	860	869	785	847
12	Michelle Harris	8	872	708	822	886	810	876
13	Howard Brookins Jr.	21	761	871	974	944	892	847
	Total		20,984	11,217	13,513	13,058	12,313	11,955

Note: Violent crimes are the Index Crimes of murder, rape, robbery, and aggravated assault.

Source: Chicago Police Department



CRIME STATISTICS

CITY OF CHICAGO – AGE OF SHOOTING VICTIMS

- So far in 2020, **57 children under the age of 13 have been shot or killed in Chicago**, nearly twice as many as the 29 shootings in 2019.

	2019			2020		
Age	Wounded	Killed	Total	Wounded	Killed	Total
12 or younger	25	4	29	43	14	57
13 to 19	425	84	509	525	89	614
20 to 34	1,241	277	1,518	1,706	398	2,104
35-54	386	103	489	559	158	717
55 and older	54	18	72	78	40	118
	2,131	486	2,617	2,911	699	3,610

Source: heyjackass.com. As of Nov. 17, 2020



CRIME STATISTICS

CITY OF CHICAGO VS COOK COUNTY SUBURBS

- Chicago accounts for slightly more than 50% of the population in Cook County, but **86% of the violent** crime since 2015, according to the Federal Bureau of Investigation.

Violent Crimes By Year					
	2015	2016	2017	2018	2019
City	24,663	30,126	29,737	27,357	25,532
Suburbs	3,910	4,289	4,830	3,756	5,400
Total	28,573	34,415	34,567	31,113	30,932

Note: Violent crimes are the Index Crimes of murder, rape, robbery, and aggravated assault.
The FBI's figures for Chicago do not match the Chicago Police Department's.
Source: Federal Bureau of Investigation



MARKET VALUE ANALYSIS



SCAVENGER SALE

MARKET VALUE ANALYSIS

- Of **50,554 properties** with known market values offered at the Scavenger Sale between 2007 and 2019:
 - **21,589 (42.7%) owed taxes that were more than half of the market value.**
 - **11,562 out of the 21,598 owed taxes that EXCEEDED the market value of the property.**
 - 11,562 is 22.9% of all 50,554 properties offered at Scavenger Sale.
 - Market value was not available for 766 properties.
- Of 26,027 **vacant lots**, 7,672 (29.5%) owed taxes that exceed the market value of the property.
- Of 20,253 **residential properties**, 2,449 (12.1%) owed taxes that exceed the market value of the property.
- Of 4,274 **commercial / industrial properties**, 1,441 (33.7%) owed taxes that exceed the market value of the property.

Note: Market values were determined by the Cook County Assessor's Office. For each property, the market value used was for the year of the Scavenger Sale at which it was offered. If a property was offered at multiple Scavenger Sales, the latest sale year's market value was used.

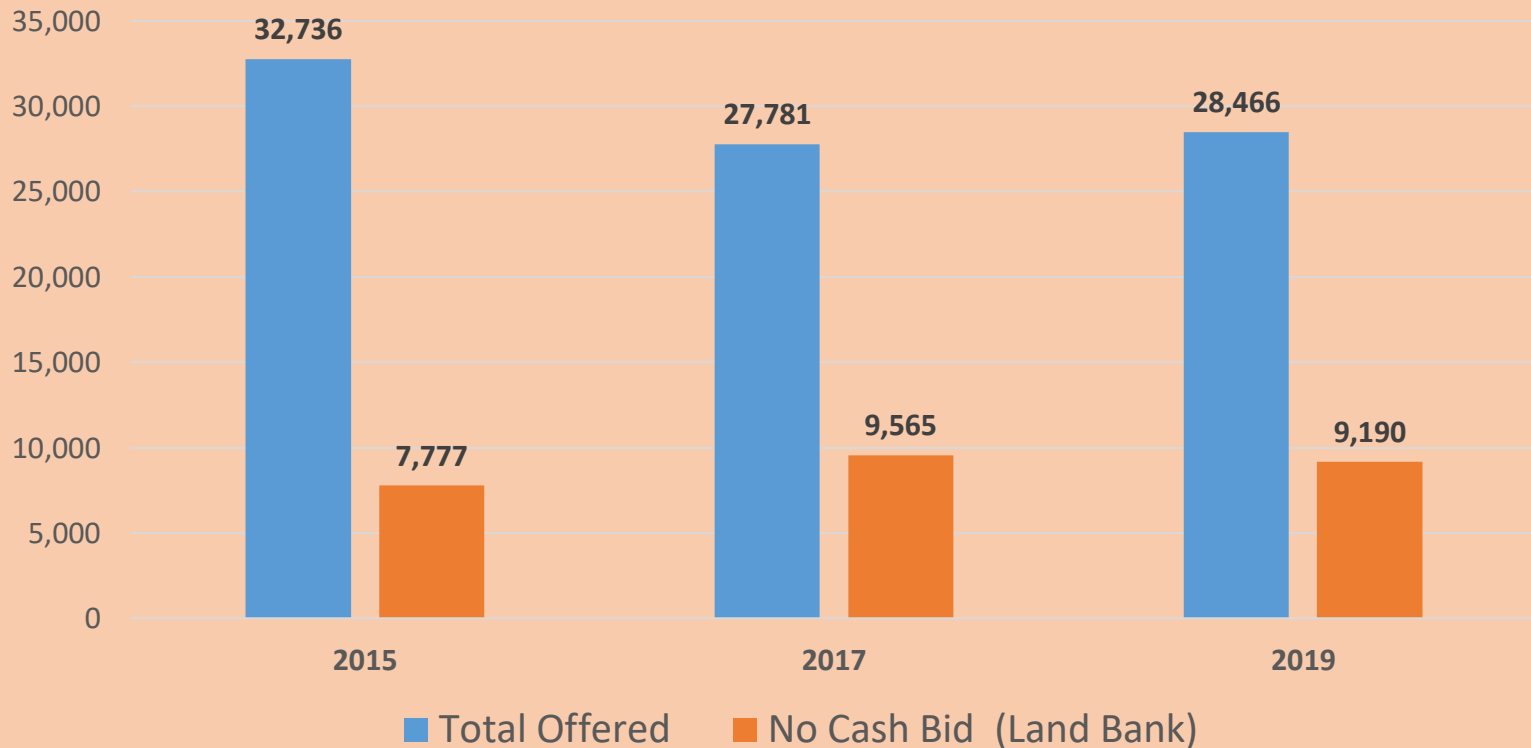


COOK COUNTY LAND BANK



LAND BANK

- The Cook County Land Bank Authority has participated in the 2015, 2017 and 2019 Scavenger Sales.
- The **Land Bank placed no-cash bids on 26,532 (29.8%)** of the total 88,983 property listings at those sales.





LAND BANK

- The Land Bank submitted **26,532 total no-cash bids** for 2015, 2017 and 2019, for **22,876 unique properties**.

RESIDENTIAL

12,673 of the 22,786 unique properties with a no-cash bid by the Land Bank are classified as residential.

VACANT LOTS

10,018 of the 22,786 unique properties with a no-cash bid by the Land Bank are classified as vacant lots.

COMMERCIAL/INDUSTRIAL

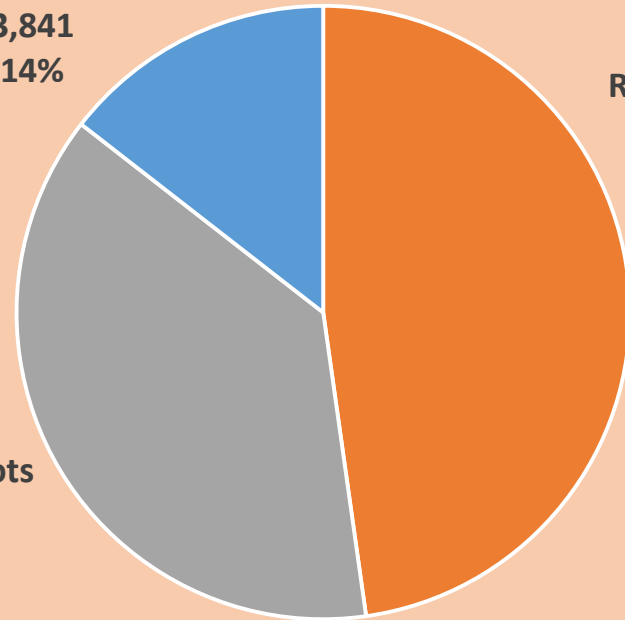
3,841 of the 22,786 unique properties with a no-cash bid by the Land Bank are classified as commercial/industrial.

Commercial/Industrial

3,841
14%

Residential
12,673
48%

Vacant Lots
10,018
38%





LAND BANK

NO-CASH BID (LAND BANK) RETURNS

- After each of the 2015 and 2017 Scavenger Sales, the Land Bank returned properties that end up back on a future Scavenger Sale.
- Land Bank placed no-cash bids on 17,342 total properties in 2015 and 2017. Of those, it **returned 8,886 properties (51.2%)** to date.

Year	Properties (Land Bank No-Cash Bids)	Returned Properties	Return Rate
2015	7,777	6,353	81.7%
2017	9,565	2,533	26.5%
Total	17,342	8,886	51.2%

Note: Land Bank still has time to return properties from the 2017 Scavenger Sale, and it has not returned properties from the 2019 Scavenger Sale thus far.



2007-2019 STATISTICS

LAND BANK RETURNED PROPERTIES – BY CITY/VILLAGE

- To date, **Land Bank returned back to the Scavenger Sale 8,886 properties** it originally took at either the 2015 or 2017 Scavenger Sales.
- 6,147** of the 8,886 returned by Land Bank are located in the **City of Chicago**.
- 2,739** of the 8,886 returned by Land Bank are located in **Suburban Cook County**.

City/Village	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Chicago	531	2,334	3,282	6,147
Chicago Heights	137	181	261	579
Riverdale	69	360	51	480
Harvey	237		3	240
Maywood	34	136	65	235
Matteson	8	7	120	135
South Holland	21	17	89	127
Calumet City	66	12		78
Robbins	39	32	5	76
Bellwood	18	23	32	73
Hazel Crest	6	49		55
Dolton	35	18		53
Posen	7	5	38	50
Country Club Hills	2	23	20	45
Markham	15	25	4	44
Blue Island	14	18		32
Burnham	27	1	3	31
Phoenix	13	15	1	29
Dixmoor	25	4		29
Park Forest	4	23		27
Cicero	14	11	2	27
Calumet Park	17	5		22
Steger	16	5		21
Other	137	53	61	251
Total	1,492	3,357	4,037	8,886

- Population at least 40% Black
- Population at least 40% Hispanic



LAND BANK

- Of the 8,886 properties returned by the Land Bank:
 - **6,147** are located in the **City of Chicago**.
 - **2,739** are located in **suburban Cook County**.

Land Bank Returns – CITY OF CHICAGO		
Chicago	Quantity	Percent
Commercial/Industrial	531	8.6%
Residential	2,334	38.0%
Vacant Lots	3,282	53.4%
Total	6,147	

Land Bank Returns – SUBURBS		
All	Quantity	Percent
Commercial/Industrial	961	35.1%
Residential	1,023	37.3%
Vacant Lots	755	27.6%
Total	2,739	



LAND BANK – RE-BIDS

LAND BANK RE-BIDS IN 2019 SCAVENGER SALE

- In the 2019 Scavenger Sale, Land Bank **re-bid on 3,653 properties that it had previously returned:**
 - 3,300 from 2015 and 353 from 2017.
- Of the 9,190 properties it sought in 2019, **3,653 (39.7%) were properties** it had previously returned.
- After the Land Bank has placed a no-cash bid, that property cannot be offered at a subsequent tax sale.

Action at 2019 Scav Sale	Properties	% of Land Bank No-Cash Bids
No-Cash Bid – First Time	5,537	60.3%
No-Cash Bid – Re-Bid	3,653	39.7%
Total	9,190	



LAND BANK – RE-BIDS

LAND BANK RE-BIDS IN 2019 SCAVENGER SALE – BY CITY/VILLAGE

- In the 2019 Scavenger Sale, Land Bank **re-bid on 3,653 properties that it had previously returned.**
 - **2,787 of the properties** re-bid by Land Bank are located in the **City of Chicago.**
 - **868 of the properties** re-bid by Land Bank are located in **suburban Cook County.**

City/Village	Commercial/Industrial	Residential	Vacant Lots	Grand Total
Chicago	286	1,014	1,487	2,787
Riverdale	31	123	26	180
Maywood	30	82	36	148
Matteson	8	2	103	113
South Holland	17	5	75	97
Harvey	54			54
Chicago Heights	40	4	3	47
Bellwood	16	12	2	30
Country Club Hills	2	8	16	26
Posen	4	2	17	23
Calumet City	17			17
Dolton	15			15
Robbins	13			13
South Chicago Heights	9			9
Cicero	7			7
Other	78	7	4	89
Total	627	1,259	1,769	3,655

Population at least 40% Black
 Population at least 40% Hispanic



LAND BANK – RE-BIDS

LAND BANK RE-BIDS IN 2019 SCAVENGER SALE – BY CLASSIFICATION

VACANT LOTS

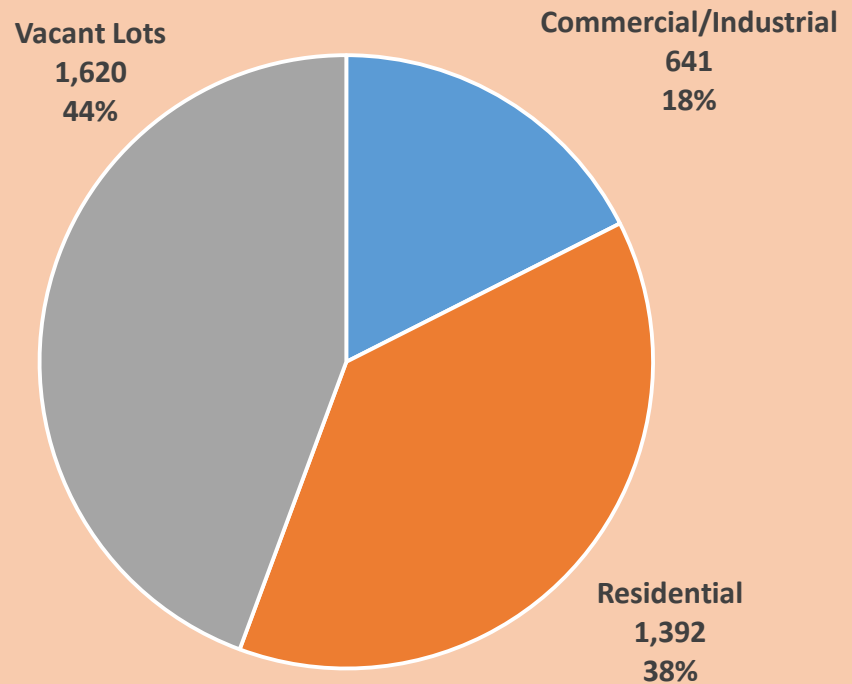
Vacant Lots accounted for 1,620 properties out of the 3,653 re-bids submitted by Land Bank at the 2019 Scavenger Sale.

RESIDENTIAL

Residential properties were 1,392 out of the 3,653 re-bids submitted by Land Bank at the 2019 Scavenger Sale.

COMMERCIAL/INDUSTRIAL

Commercial/Industrial properties comprised 641 out of the 3,653 re-bids submitted by Land Bank at the 2019 Scavenger Sale.





LAND BANK – RE-BIDS

EXAMPLE – LAND BANK RE-BID

Below is an example of a Cook County Land Bank “re-bid.” The Land Bank placed a no-cash bid on this property at the 2015 Scavenger Sale, returned the property to the County in May of 2019, and then placed another no-cash bid on the property at the 2019 Scavenger Sale.

PIN: 29-05-203-011-0000

Property Location: 13831 S. Emerald Ave., Riverdale

Property Class: 5-93 – Industrial Building

Delinquent Tax Amount: \$2,268,948.68

Timeline:

- **December 2015:** no-cash bid by Land Bank for 2006-2013 unpaid taxes at Scavenger Sale
- **May 8, 2019:** Land Bank returned property to Scavenger Sale
- **July 2019:** no-cash bid (re-bid) by Land Bank for 2006-2017 unpaid taxes at Scavenger Sale

Current Status: Land Bank currently has an active no-cash bid on property.



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LAND BANK

- According to county records accessible by the Treasurer's Office, of the **22,876 different parcels** on which the Land Bank placed no-cash bids:
 - Land Bank received **938 tax deeds**
 - Land Bank sold **165 deeds to buyers**
- The information in the breakdown is based on the latest records received from the Cook County Recorder of Deeds.