



A Broken Property Tax Appeals System

How the assessment appeals system disproportionately shifts the tax burden onto homeowners in low-income, Black and Latino communities

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Overview

Nearly \$2 billion in property taxes shifted onto homeowners from businesses over just three years — largely the result of commercial property owners’ wide-ranging success contesting the property valuations that determine their tax bills, a Cook County Treasurer’s analysis found.

Overall, massive reductions in business property assessments meant 2021 to 2023 taxes for homeowners in Chicago and its suburbs ended up 7% higher than they otherwise would have been.

A disproportionate share of the shifted tax liability fell onto homeowners least able to pay — lower-income, Black and Latino households who contested their assessed values at far lower rates than wealthier, white homeowners.

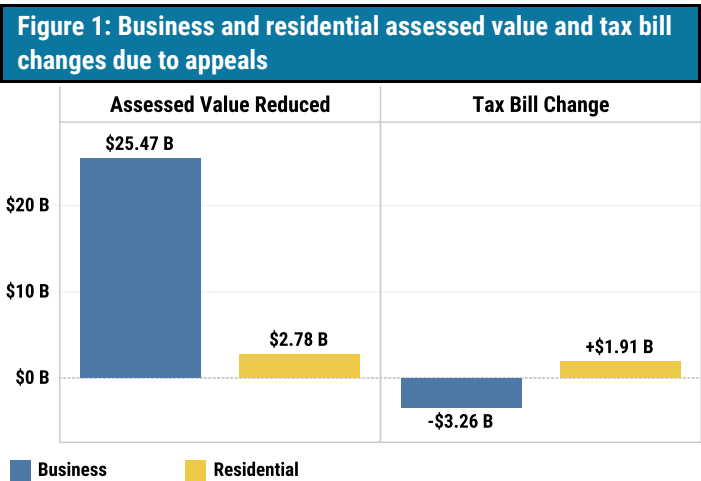
As a result, the appeals process added regressivity to the property tax system, meaning people with lower incomes shouldered a disproportionate share of the burden. Appeal disparities also help explain why low-value homes often are assessed at higher percentages of their actual value than more expensive homes.¹

In its analysis, the Treasurer’s Office examined more than 2 million valuation appeals businesses and homeowners filed from 2021 through 2023.² The results of those appeals had a far-reaching impact on nearly everyone’s tax bills.

Key Findings

- The tax burden shifted from businesses onto homeowners:** The appeals process shifted the tax burden from businesses onto residential properties³ across Cook County. From tax years 2021 to 2023,⁴ businesses accounted for nearly 90% of the assessed value that was reduced through appeals, lowering business property taxes by more than \$3 billion (Figure 1). Most of those tax dollars fell onto residential properties,⁵ resulting in

homeowners’ overall property taxes jumping by a cumulative 7% during the years studied.

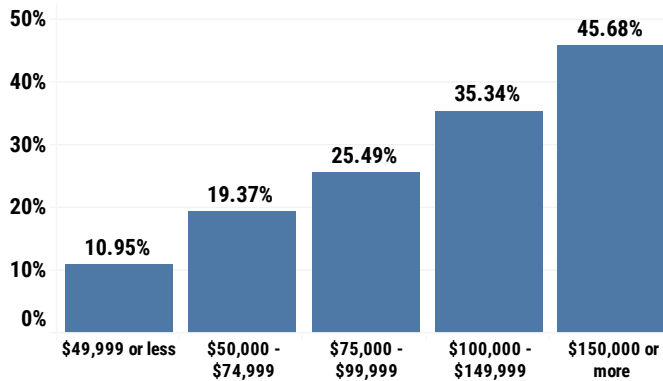


- Businesses found particular success appealing to the Board of Review:** Businesses won larger reductions in their properties’ assessed values than they had in the past from the Board of Review — an independent county agency that considers appeals of Assessor valuations — while reductions in residential properties decreased, contributing to tax increases for homeowners.
- Higher-income households appealed more often and were more successful:** Homeowners in the county’s highest-income census tracts contested their homes’ assessed values nearly 46% of the time with either the Assessor’s Office or Board of Review. Owners in lowest-income neighborhoods appealed less than 11% of their assessments (Figure 2).⁶ In addition, homeowners in higher-income areas were more successful in their appeals and received larger reductions in their homes’ values.

¹ Berry, Christopher, “An Evaluation of Property Tax Regressivity in Cook County, Illinois,” The University of Chicago, Center for Municipal Finance, 2024. [\[LINK\]](#)
² This study examined appeals data at the property level. For appeals that included multiple properties, each property for which the assessment was contested was considered a separate appeal.
³ Residential properties include single-family homes, condominiums and multi-dwelling structures with six or fewer units. Business properties include apartment buildings with seven or more units, commercial properties and industrial properties.

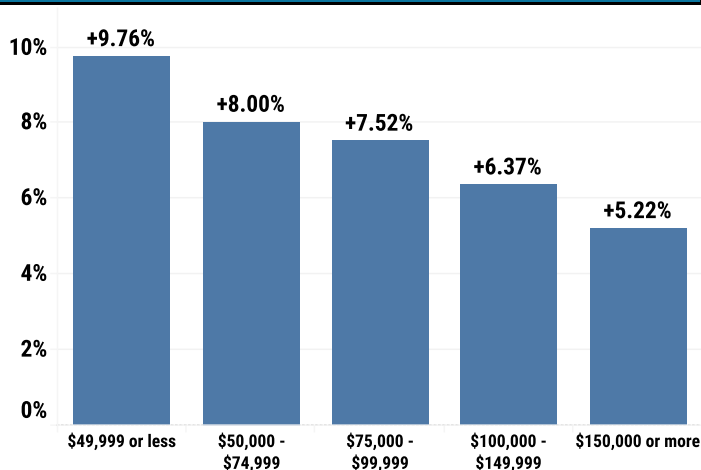
⁴ Property taxes billed from 2022 to 2024
⁵ About \$1.9 billion of the \$3.3 billion reduction in business property taxes shifted to residential properties. About \$1.4 billion reduced did not shift to other taxpayers because they occurred in TIF districts, lowering the taxes that these districts collect above and beyond what’s paid to local taxing districts.
⁶ During the 2021 Chicago reassessment, many homeowners in lower-income areas had their initial assessments lowered, which likely contributed to lower appeal rates in those areas.

Figure 2: Residential appeal rates by median household income⁷



- **Lower-income neighborhoods saw bigger tax bill increases:** Homeowners in lower-income neighborhoods saw larger bill increases than homeowners in higher-income neighborhoods, due in large part to the disparities in appeal rates. The appeals process resulted in tax bills increasing by nearly 10% in neighborhoods where the median household income⁸ is below \$50,000. At the other end of the income range, the increase was only 5% in reassessed neighborhoods with a median income at or above \$150,000 (Figure 3).

Figure 3: Residential tax bill increases due to appeals by income



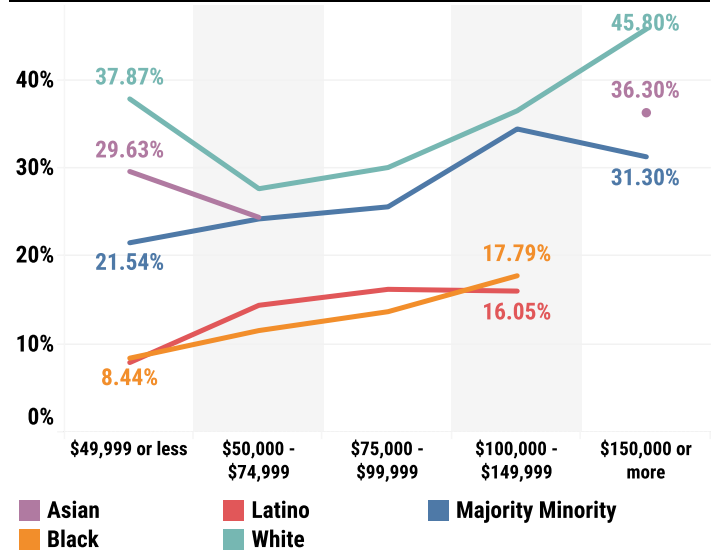
⁷ Median household incomes are from census tract-level U.S. Census 2022 5-years American Community Survey median household income estimates.

⁸ A tract's median income is determined by arranging all incomes in the tract from smallest to largest and finding the middle-income value in the list.

⁹ Demographic majorities are from census tract-level U.S. Census 2022 5-years American Community Survey population, race and ethnicity estimates.

- **Who appealed varied by race:** Property owners in majority Black and Latino neighborhoods were far less likely to appeal than those in white neighborhoods. The difference in appeal rates persisted even when adjusting for neighborhood income (Figure 4), suggesting the disparity is not solely based on income.

Figure 4: Residential appeal rates by race⁹ and income¹⁰



These findings show that the county's assessment appeal system works far more to the advantage of business property owners than homeowners, and at the same time favors wealthier white homeowners over lower-income minority homeowners — a conclusion that echoes a 2017 Chicago Tribune investigation.¹¹

¹⁰ There were no majority Asian tracts with median household incomes between \$75,000 and \$150,000, and there were no majority Black or Latino tracts with median household incomes above \$150,000.

¹¹ Grotto, Jason, "The Tax Divide: The Problem with Appeals," *Chicago Tribune*, June 2017. [\[LINK\]](#)

Background

Cook County's Appeals System

In Illinois, a property's assessed value determines how much in taxes a property owner pays for government services such as schools, public safety and parks.

When a property's assessed value increases at a faster rate than others in the area being taxed, the owner gets billed more — even if the local taxing agencies don't increase their levies, which are the amounts they seek to collect each year. Conversely, when a property's value increases at a slower rate, the owner gets billed less.

That makes Illinois property taxes largely a zero-sum game — when one property owner is billed less, others pay more, and vice versa.¹²

In Illinois, county or township assessors determine a property's assessed value, which is a fixed percentage of the estimated market value of a property.¹³ That, in turn, determines what share of the total tax tab each property owner pays.¹⁴ The Cook County Assessor's Office values nearly all properties in the county.¹⁵

Property values are difficult to estimate. Assessors collect property characteristics and sales data, conduct field inspections and build sophisticated computer models to estimate a property's value.

Still, assessors often lack key information about a property, such as its condition or what it is like inside, that can impact its value. These data limitations and other modeling issues, such as failing to properly account for neighborhood-level housing market differences, frequently cause assessors to make erroneous estimates.¹⁶

Because these values are easy to get wrong, property owners can contest the assessor's findings by filing a formal appeal.

In Cook County, owners have multiple opportunities to challenge their assessments. The two most common avenues are appeals to the Cook County Assessor and to the Cook County Board of Review.

The Assessor's website encourages owners to file an appeal "if the property characteristics listed on your assessment notice are incorrect, or if the estimated market value of your home is significantly more than what you believe your home could sell for in the current real estate market."¹⁷

The Board of Review's website notes that "filing is free and the staff will help you with any aspect of your appeal. The potential for a reduction in your property taxes is worth a small investment of time."¹⁸

Types of Appeals

Each year, property owners have two opportunities to appeal their assessed value before it is finalized: Appeal to the Assessor and appeal to the Board of Review.

Assessor Appeals

The first opportunity comes when the Assessor's Office publishes its preliminary assessment of a property. This is commonly referred to as the "mailed value," because the new assessments are mailed to the owners of properties whose values are increased.

Properties are typically reassessed once every three years, based on where they're located, on a township-by-township schedule within each of three assessment regions in the county.¹⁹ The Assessor also can reassess any property outside of its scheduled year if the office deems it necessary.²⁰ ²¹ This typically means that the office reassesses properties that had a major change, like property boundary changes, or modification by construction or demolition.²² For all other properties,

¹² Tax increment financing districts (TIFs) are an exception. TIF tax amounts are determined by the increased value within the district from when it was formed to present. When property values increase in a TIF district, the total amount taxed in the county increases.

¹³ For all counties, except Cook, the assessed value is one third of a taxable property's market value. In Cook County, the portion differs by property class, ranging from 10% to 25% of market value. See "What is the rate for property taxes?" Illinois Department of Revenue, 2024. [\[LINK\]](#)

¹⁴ "How the Illinois Property Tax System Works," Cook County Treasurer's Office, April 2024. [\[LINK\]](#)

¹⁵ The Illinois Department of Revenue assesses certain special properties, including railroads, pollution control facilities and certain water treatment facilities. See "The Illinois Property Tax System," Illinois Department of Revenue, p. 10. [\[LINK\]](#)

¹⁶ Christopher Berry, "Reassessing the Property Tax," University of Chicago Harris School of Public Policy, March 2021, p. 5-7. [\[LINK\]](#)

¹⁷ "Overview of How Appeals Work," Cook County Assessor's Office. [\[LINK\]](#)

¹⁸ "Frequently Asked Questions," Cook County Board of Review. [\[LINK\]](#)

¹⁹ The three assessment regions are the city of Chicago, all suburban properties north of North Avenue and all suburban properties south of North Avenue.

²⁰ The Assessor has the authority to annually revise assessments "as appears to be just." (35 ILCS 200/9-85). [\[LINK\]](#)

²¹ The Assessor can only reassess properties with a homeowner's exemption that received an assessment reduction from the Board of Review if it shows "substantial cause" to revise the assessment. (35 ILCS 200/16-147). [\[LINK\]](#)

²² "Your Assessment Notice and Tax Bill," Cook County Assessor's Office, 2025. [\[LINK\]](#)

the mailed values are the same as the prior year's final assessment.

A property owner or their tax representative²³ has one month after mailed values are released to appeal to the Assessor's Office. Mailed values are released by township. The Assessor's Office posts on its [website](#) release dates and deadlines for filing appeals.

An owner might contest their assessment because they believe their property's estimated value is too high in comparison to similar properties or they believe the Assessor has incorrect information describing property, such as the building's size or classification. Most appeals are triggered when properties are reassessed, but an owner can appeal the assessed value even if the assessment didn't increase.

Once a property owner appeals, the Assessor's Office conducts a review. If the office's analysts determine the assessed value is incorrect, they revise it.

After the appeal period for a particular township ends, the Assessor's Office certifies the new, revised values and publishes them. Notices also are sent to property owners who appealed.

Board of Review Appeals

After the Assessor's Office certifies its revised assessed values, property owners have another avenue to challenge their assessment: filing an appeal with the Cook County Board of Review, an independent government office.

A property owner or their attorney²⁴ has one month after the Assessor's certified values are published to appeal to the Board of Review. They can appeal whether or not they filed an earlier appeal with the Assessor's Office.

The appeals process for the Board of Review differs from that of the Assessor. Property owners or their lawyers meet with Board of Review analysts to explain why they believe their assessments should be lowered.

After the Board of Review finishes hearing cases, it certifies its revised assessed values. These "Board Certified" values are then used to determine tax bills mailed to nearly 1.8 million property owners.

Other Appeal Routes

If a property owner does not agree with the Board of Review's decision, they can appeal to the Illinois Property Tax Appeal Board (PTAB) up to a month after the Board of Review's final determination. Alternatively, property owners can file a tax objection in state circuit court up to 165 days after the second and final property tax installment is due.

Both PTAB and circuit court cases can take years to resolve.²⁵ Owners who file appeals in the courts must pay their property taxes before filing. Owners who appeal to PTAB don't have to pay their bill first, but they will rack up interest charges while the case is pending.²⁶

While appeals through both routes cause tens of millions of dollars in tax refunds each year, the total assessed value reduced through these routes is smaller than through Assessor and Board of Review appeals.²⁷

Court and PTAB rulings occur after tax rates have been finalized, so they do not change the tax amount for other properties for the tax year they are filed. Many tax agencies, such as school and park districts, can recoup lost tax revenue from PTAB and circuit court decisions in subsequent years through a process called "recapture." In 2023, county property taxes increased by \$136 million due to recapture.²⁸

The Treasurer's Office analyzed only those appeals filed with the Board of Review and Assessor because these two offices account for the majority of assessed value reductions, and they conclude before tax rates are officially set.

²³ The Assessor's Office allows attorneys or authorized tax representatives to file on behalf of a taxpayer. See "Official 2024 Appeal Rules of the Cook County Assessor," Cook County Assessor's Office, February 2024. [\[LINK\]](#)

²⁴ The Board of Review only allows property owners or a licensed attorney filing on behalf of a property owner to go before the board. See "Board of Review Official Rules," Cook County Board of Review, 2024. [\[LINK\]](#)

²⁵ As of June 2022, PTAB had a backlog of over 80,000 cases, and most cases took more than two years to conclude. See "State of Illinois Property Tax Appeal Board Compliance Examination for the Two Years Ending June 30, 2022," Illinois Auditor General, May 2024, p. 14. [\[LINK\]](#)

²⁶ If PTAB reduces the tax bill on a property with unpaid taxes, interest is only applied to the adjusted tax amount.

²⁷ As of 2024, PTAB reduced commercial and industrial assessed values for tax year 2019 by \$428 million. In the same year, the Assessor reduced business assessed values by \$583 million, and the Board of Review reduced Business assessed values by \$3.9 billion" See "2024 Annual Report," Property Tax Appeal Board, Feb. 2025. [\[LINK\]](#)

²⁸ "2023 Tax Bill Analysis," Cook County Treasurer's Office, June 2024. [\[LINK\]](#)

Reassessment Years and the Importance of Appeals

Most appeals are filed in years that properties are reassessed, a crucial time for property owners looking to lower their taxes.

When a property's assessment is reduced, that new, lower value remains the same until the property is reassessed again. Assessed value reductions granted on reassessment years last for three years, while reductions between reassessment years last for one or two.²⁹

Property owners appeal more often in reassessment years, so they can secure three full years of savings.

Due to the importance of appeals in reassessment years, several graphics in this report focus solely on appeals when properties were being reassessed.

Unequal Outcomes

Appeals can exacerbate inequality in assessments.

When one group successfully challenges their assessments, that causes those who did not appeal to pay more in property taxes.

Owners of higher-value properties are far more likely to appeal than owners whose properties are not worth as much.³⁰

A 2017 investigation by the Chicago Tribune, working with researchers at the University of Chicago, found that wealthier homeowners appealed at higher rates and received larger reductions in assessments than homeowners in lower-income neighborhoods, even though the homes of wealthier people were more likely to have been undervalued in the first place.

“[The appeals] system effectively transfers the tax burden to those who can least afford it while giving a break to those of greater means,” University of Chicago

Professor Christopher Berry told the Tribune, “It’s a textbook example of institutional racism.”

More recently, the University of Chicago’s Center for Municipal Finance, with which Berry is affiliated, found that — as of 2023 — lower-value homes were assessed at higher percentages of their market value than higher-value homes, but not nearly to the extent they had been prior to 2018 — marking dramatic improvement in recent years.^{31, 32} However, assessment uniformity, although also significantly improved, did not meet industry standards — indicating similar properties across the county were not always assessed at the same percentages of value.³³

Other research found that even within the same Cook County neighborhoods, Black and Latino homeowners appeal less than white homeowners. Researchers concluded that these “within-neighborhood” inequalities indicate that Black and Latino homeowners have more difficulty engaging with the government appeals system.³⁴

“Individual homeowner interactions with bureaucratic systems of property tax administration can generate within-neighborhood inequality,” the authors wrote. “Black and Hispanic homeowners are less likely to appeal their assessment; conditional on appealing, are less likely to succeed; and conditional on a successful appeal, receive smaller reductions.”³⁵

Volatility and Strained Resources

The Tribune investigation also found that hundreds of thousands of Cook County property owners fight their assessments every year, an amount likely higher than anywhere else in the country.³⁶

Those appeals strain county resources and add volatility to the assessment process. The county’s Property Tax Reform Group identified the large number of appeals as one of the key issues exacerbating

²⁹ Exceptions include when a reassessment is triggered outside of the three-year cycle due to alteration. See “Assessor Appeals” for more information.

³⁰ Grotto, Jason, “The Tax Divide: The Problem with Appeals,” *Chicago Tribune*, June 10, 2017. [\[LINK\]](#)

³¹ Berry, Christopher, “An Evaluation of Property Tax Regressivity in Cook County, Illinois,” The University of Chicago, Center for Municipal Finance, 2024. Figure 7.3.1 [\[LINK\]](#)

³² The Center for Municipal Finance uses sales ratio data maintained by First American Data & Analytics.

³³ The Center conducted sales ration studies, which compare assessed values to actual property sales, to draw these conclusions.

³⁴ Leon, Carlos and Howard, Troup, “The Assessment Gap: Racial Inequalities in Property Taxation,” *The Quarterly Journal of Economics*, 2022, 1383–1434. [\[LINK\]](#)

³⁵ Ibid, p. 1431.

³⁶ The Board of Review considers itself the largest real estate assessment appeal board in the United States. The number of appeals filed in Cook County is greater than New York City, which has the largest property tax jurisdiction in the United States. In 2023, the Cook County Board of Review processed more than 406,000 appeals. New York City’s Tax Commission, which has a similar role in New York, processed about 253,000 appeals. See “History of The Board of Review,” Cook county Board of Review, 2025 [\[LINK\]](#); and “2023 Annual Report,” Tax commission of the City of New York, 2023 [\[LINK\]](#).

inequalities and inefficiencies in the property tax system.³⁷

“Every property owner deserves the right to appeal their assessment,” the group wrote, referring to the high number of appeals, “but this departure from national norms may contribute to inequities, reflects differing approaches within the system, and is time-consuming and costly for property owners and the county.”³⁸

In 2024, business owners were so successful contesting their taxes that their appeals contributed to a median residential tax bill jump of more than 30% in a number of largely Black and low-income Chicago suburbs.³⁹

Differing Approaches

A new Cook County Assessor took office in late 2018,⁴⁰ and initial assessed valuations for businesses rose dramatically. The increases came in the wake of a newspaper investigation that found under-assessment of higher-end downtown commercial properties shifted too much of the tax burden onto homeowners and small businesses.⁴¹ The values of tens of thousands of business properties were not changed by even a single penny from one reassessment to the next, the investigation found.

Mailed assessed values for businesses rose 82.5% in the north suburbs during 2019 reassessments, 55.6% in the south suburbs during 2020 reassessments and 76.5% in Chicago during 2021 reassessments.⁴²

The Assessor defended his office’s higher valuations, arguing the prior assessor, in fact, had undervalued commercial properties across the county.⁴³

Many business owners and landlords believed the new assessments overcorrected any prior errors.⁴⁴

That prompted more businesses to appeal from 2019 to present, particularly through the Board of Review,

which has often sided with businesses’⁴⁵ complaints that their properties were over assessed.

The Assessor’s Office and Board of Review have disagreed on how to value properties and evaluate appeals. The lack of coordination between the offices has increased non-uniformity in assessments, particularly when it comes to businesses, according to a December 2024 analysis of the county’s commercial appeal practices.⁴⁶

That independent third-party analysis of valuation practices by the two offices was commissioned by the Cook County President’s Office, in part because of the dispute over how to assess businesses.

The report found that the Assessor and the Board of Review had failed to share commercial valuation methodologies, causing confusion that likely encouraged more Board of Review reductions for businesses.⁴⁷

The report also found that the agencies share little data with each other. While the Board of Review collects far more valuation data from those who appeal than the Assessor’s Office, the Assessor had never formally requested those records. There also was no inter-agency system in place to share or query valuation data.⁴⁸

Although both the Assessor and Board of Review lowered appraisal levels through the appeals process, the Board of Review tended to reduce valuations more than the Assessor. Neither appeals process improved assessment uniformity.⁴⁹

Ultimately, the report found that the commercial valuation process did not meet industry standards for uniformity, and commercial properties were consistently underassessed in the North and South Suburban assessment regions — with both the Assessor and Board of Review underassessing business

³⁷ “Property Taxes in Cook County: Introduction to Reform,” Cook County Property Tax Reform Group, September 2023. [\[LINK\]](#)

³⁸ Ibid, p. 7.

³⁹ “2023 Tax Bill Analysis,” Cook County Treasurer’s Office, June 2024. [\[LINK\]](#)

⁴⁰ Current Assessor Fritz Kaegi defeated former Assessor Joe Berrios in the 2018 Democratic primary and went on to win the general election later that year.

⁴¹ Grotto, Jason and Kambhampati, Sandhya, “Commercial Breakdown: Under Joseph Berrios, assessments of commercial and industrial properties defy logic, punish taxpayers and enrich lawyers,” Chicago Tribune and ProPublica Illinois, Dec. 7, 2017. [\[LINK\]](#)

⁴² Increases calculated from the prior year final assessed values from the Assessor’s Assessed Values data. [\[LINK\]](#)

⁴³ Gallun, Alby, “North suburban landlords slapped with big assessment hikes,” Crain’s Chicago Business, July 2019. [\[LINK\]](#)

⁴⁴ Gallun, Alby, “The Kaegi Effect: Good for homeowners, bad for landlords,” Crain’s Chicago Business, July 2020. [\[LINK\]](#)

⁴⁵ Gallun, Alby, “Big tax hikes for landlords? Maybe not,” Crain’s Chicago Business, March 2020. [\[LINK\]](#)

⁴⁶ Myers, Joshua, et al., “Analysis of Commercial Valuation Practice in the Cook County Property Tax System,” Josh Myers Valuation Solutions, December 2024. [\[LINK\]](#)

⁴⁷ Myers, Joshua, et al., “Analysis of Commercial Valuation Practice in the Cook County Property Tax System,” Josh Myers Valuation Solutions, December 2024, p. 26. [\[LINK\]](#)

⁴⁸ Ibid, p. 13.

⁴⁹ Ibid, p. 18

properties in the north-suburban reassessment area and the Board of Review lowering assessments too much in the south-suburban reassessment area after the Assessor hit the mark in that region.⁵⁰ Conversely, the Assessor over-assessed businesses as a whole in the city, and Board of Review appeal decisions brought that area to a proper level — although the highest-value properties were under-assessed after Board appeals.⁵¹

To be sure, whether the overall balance of taxation between businesses and homeowners ends up in the right place is very important. But focusing solely on that overall balance masks an underlying issue: homeowner tax bill increases resulting from the appeals process hit low-income minority communities much harder than they did high-income white communities, creating vexing disparities.

⁵⁰ Ibid, p. 70-71.

⁵¹ Ibid. p. 76.

Appeals Data and Analysis

Methods

To analyze the impact of appeals on homeowners' property tax bills, the Treasurer's Office studied differences in appeal rates and assessed values and used those differences to calculate the resulting impact on tax bills. Those results were further broken down by Census tract to analyze the role played by race, income and property location. Unless otherwise stated, the data and graphics are for tax years 2021 to 2023.

For a full breakdown of data sources and methods, see [Appendix A](#).

View the data

Use the [data dashboard](#) to find appeals data for Cook County municipalities and Chicago community areas from 2021 to 2023.

Appeals and Their Effect on Property Taxes

Homes Versus Businesses: Appeals by Property Type

Businesses accounted for the bulk of assessed values that were lowered through the Assessor’s Office and the Board of Review.

Because of the sheer number of homes in Cook County,⁵² residential properties make up the largest number of appeals. Businesses typically have far higher assessed values and are more likely to contest their assessments and also to win their appeals.

Businesses’ success at getting their assessments reduced has resulted in a larger share of property taxes being shifted onto homeowners. While the overall tax bill for businesses dropped by almost 12.5% after appeals, residential bills shot up by nearly 6.9% (Figure 5).

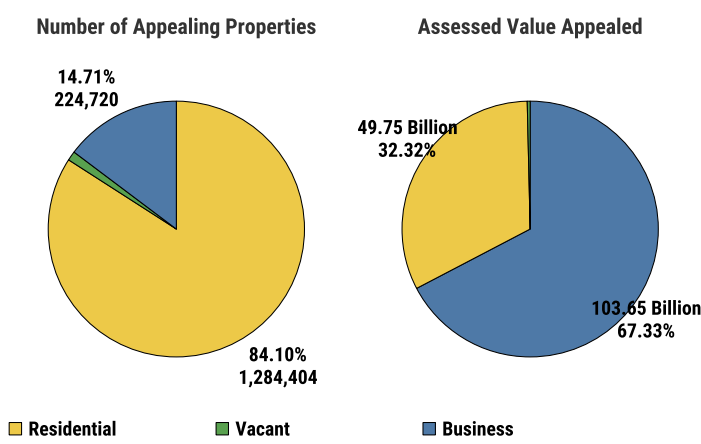
Figure 5: Appeal rates and outcomes by property type				
Property Type	Appeal Rate	AV Change (Billions)	Billed Amount Change (Billions)	Billed Amount % Change
Business	63.61%	-25.47	\$-3.26	-12.47%
Residential	26.93%	-2.78	\$+1.91	+6.88%
Vacant	9.49%	-0.17	\$-0.02	-4.08%
Total	28.74%	-28.42	\$-1.37	-2.53%

Appeal Rates

While residential properties accounted for more than 84% of all appeals filed from 2021 to 2023, their total assessed value amounted to only 32.3% of the valuations of properties that appealed. Businesses accounted for 67.3% (Figure 6).⁵³

⁵² In tax year 2023, Cook County had 1.6 million residential properties, 89.8% of all taxable properties. Business properties combined for 116,877 taxable properties, or 6.6%. Vacant land accounted for 3.6% of taxable properties.

Figure 6: Properties whose assessments were appealed from 2021-2023⁵⁴



And businesses were far more likely to appeal than homeowners. Nearly 64% of businesses appealed, while about 27% of homeowners contested their assessments. Owners of vacant properties appealed at a far lower rate.

Only 2.4% of businesses sought relief solely through the Assessor’s Office in reassessment years. The rest appealed through the Board of Review or through both the Assessor and Board of Review. In contrast, 10.3% of residential property owners appealed solely through the Assessor, while 89.7% filed through the Board of Review alone or both agencies.

Business owners also were much more likely than homeowners to be serial appealers, those who challenged their taxes year after year, not just when their properties were reassessed. More than 46% of all businesses filed an appeal every year during the period studied; most homeowners who appealed only did so once (Figure 7).

⁵³ Vacant land accounted for 1.2% of all appeals and 0.4% of the total value appealed from 2021 to 2023.
⁵⁴ The number of appealing properties counts each year a property appeals as a separate appealing property. If a property appealed in multiple years, each year was counted separately.

Figure 7: Business appeal frequency, 2021 to 2023

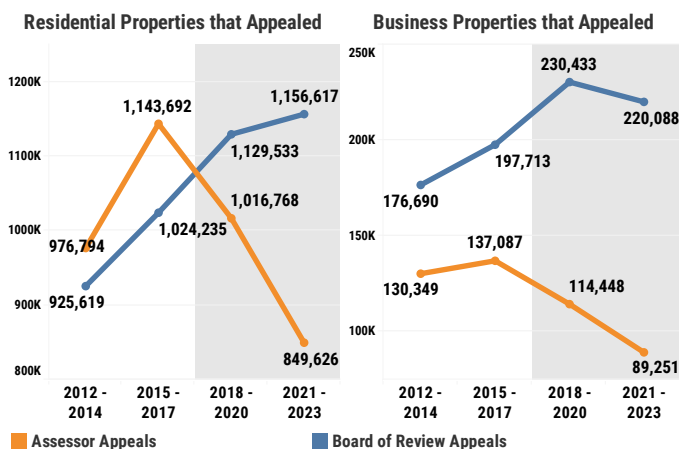
Years Appealed	Business Properties	Percent of all Business Properties	Residential Properties	Percent of all Residential Properties
0	23,782	19.54%	823,125	51.47%
1	23,722	19.49%	436,844	27.32%
2	17,185	14.12%	167,428	10.47%
3	57,017	46.85%	171,833	10.74%
Total	121,706	100.00%	1,599,230	100.00%

Appeal trends over time

Appeals to the Assessor's Office have decreased over the past six years, while appeals to the Board of Review have increased.⁵⁵

From 2021 to 2023, about 850,000 residential property owners appealed to the Assessor, a nearly 26% decrease from the 2015 to 2017 reassessment cycle. Business appeals to the Assessor decreased by nearly 35% in the same period, to under 90,000 properties from 137,000.

Residential appeals to the Board of Review have increased steadily since 2012 and now account for the majority of residential appeals. Business appeals to the Board also have increased, peaking in the 2018 to 2020 cycle, before declining slightly from 2021 to 2023 (Figure 8).

Figure 8: Assessor vs. Board of Review appeal counts, 2012 to 2023

⁵⁵ The Board of Review introduced an updated online filing platform in 2015, which may have contributed to increased appeals through the Board of Review during the study period. See "Board of Review Launches Assessment Appeals with State of The Art Digital Appeals Processing System," Cook County Government, August 2015. [\[LINK\]](#)

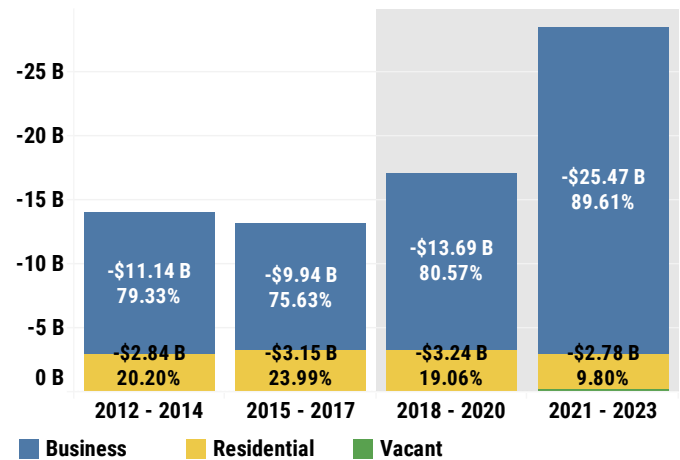
Reductions in Assessed Values

Business owners received far larger assessed value reductions through appeals than homeowners in recent years.

From 2021 to 2020, business properties accounted for more than three-quarters of the total reduction in assessed values.

Recent trends favored them even more. From 2021 to 2023, the assessed value of business properties dropped cumulatively by \$25 billion, 90% of all assessment reductions during those three years.⁵⁶

Meanwhile, during the 12 years ending in 2023, the share for homeowner reductions dropped from a high of 24% to under 10% (Figure 9).

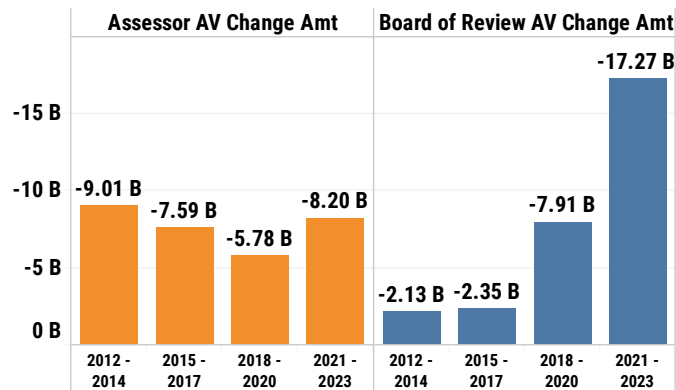
Figure 9: Business vs. Homeowner assessment reductions, 2012-2023⁵⁷

That change came as the Board of Review significantly reduced assessments for business properties, while Assessor reductions for business properties were comparatively flat (Figure 10).

⁵⁶ The increase in business assessed value reductions by the Board of Review mostly coincides with Assessor Fritz Kaegi taking office in December 2018.

⁵⁷ Vacant land accounted for less than 1% of assessed value reductions in each year from 2012 to 2023.

Figure 10: Business assessed value reductions by appeal type, 2012-2023



Estimated Tax Bill Changes

From 2021 to 2023, businesses lowered their taxes through appeals by a total of 12.5%. For businesses that were reassessed,⁵⁸ the total decrease was even greater, 16.9%. However, business properties that did not appeal in reassessment years saw their overall tax tab go up 16.1% during that reassessment year.

That shifted more of the tax burden onto homeowners. Residential tax bills increased by a total of 6.9% after appeals during the three-year period. The increase was greater for properties that were reassessed, coming in at 10.4% in the reassessment year (Figure 11).

Figure 11: Impact of appeals on business and residential tax bills, 2021 to 2023

All Properties				
Property Type	Total bill shift (Billions)	Total bill % change	Appealed % Change	No Appeal % Change
Business	-\$3.26	-12.47%	-15.61%	8.02%
Residential	\$1.91	6.88%	4.26%	8.36%
Properties During Reassessment Years				
Property Type	Total bill shift (Billions)	Total bill % change	Appealed % Change	No Appeal % Change
Business	-\$1.48	-16.89%	-19.41%	16.10%
Residential	\$0.95	10.36%	6.94%	14.09%

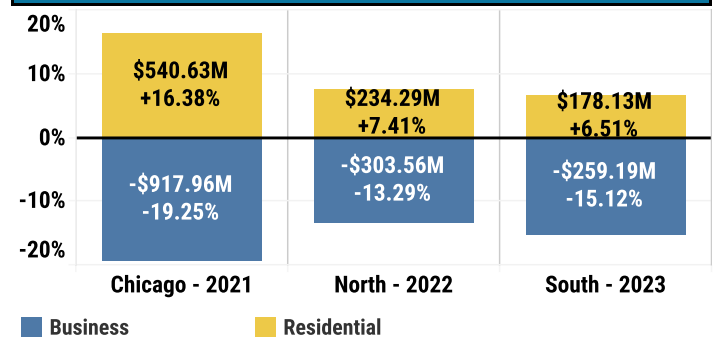
⁵⁸ Properties in Cook County are reassessed once every three years. Properties in the city of Chicago were reassessed in 2021; suburban properties north of North Avenue in 2022; and suburban properties south of North Avenue in 2023.

The evidence shows property owners often are better off if they appeal. Like business owners, homeowners who did not challenge their assessments faced steep bill increases of 14.8% during reassessment years.

Residents in Chicago, where a greater proportion of properties are commercial, saw the largest increases in their tax bills when their properties were reassessed in 2021. Overall, residential tax bills jumped 16.4%, as business bills plummeted 19.3%, during that year.

Homeowners' bills increased after appeals in all triennial assessment regions, but by a far smaller amount in the suburbs. That's because homes make up a larger share of suburban Cook County's tax base compared to the city of Chicago (Figure 12).⁵⁹

Figure 12: Impact of appeals on business and residential tax bills by assessment region, 2021 to 2023



⁵⁹ In tax year 2023, residential properties accounted for 48.7% of Chicago's equalized assessed value, while businesses made up 50.8%. Residential properties made up 63.2% of the equalized assessed value in the north suburbs, and 67.7% of the equalized assessed value in the south suburbs.

A Closer Look: Who's appealing their taxes and where

During years in which properties were reassessed, businesses were far more likely to challenge their assessments.

North suburban property owners, whether they owned homes or businesses, were more likely to appeal than property owners in the city or south suburbs. The south suburbs were the least likely to contest their property taxes (Figure 13).

Figure 13: Appeal rates by assessment area, 2021 to 2023

Region	Residential Appeal Rate	Business Appeal Rate
City of Chicago (2021)	42.52%	73.64%
North Suburbs (2022)	52.91%	81.60%
South Suburbs (2023)	31.51%	72.71%
Countywide (2021-23 Reassessments)	42.16%	74.81%

Chicago's overall rate of appeals masks wide variations among homeowners from different areas of the city (Figure 14). Residential appeal rates ranged from a meager 3.4% in West Englewood, a predominantly poor and Black community area in South Chicago, to more than 96% in the Loop, a largely white, wealthier community area in Central Chicago.

Figure 14: Chicago residential appeal rates by region, 2021 reassessments

Region*	Residential Properties	Properties that Appealed	Appeal Rate
Central Chicago	106,938	97,585	91.25%
North Chicago	137,827	89,164	64.69%
West Chicago	106,450	43,739	41.09%
Northwest Chicago	135,819	50,026	36.83%
South Chicago	73,506	11,810	16.07%
Southwest Chicago	91,118	10,716	11.76%
Far South Chicago	82,628	9,189	11.12%

*The seven geographic regions for Chicago mirror those in the city's 2023 We Will Chicago Framework Plan. [\[LINK\]](#). See Map: [\[LINK\]](#)

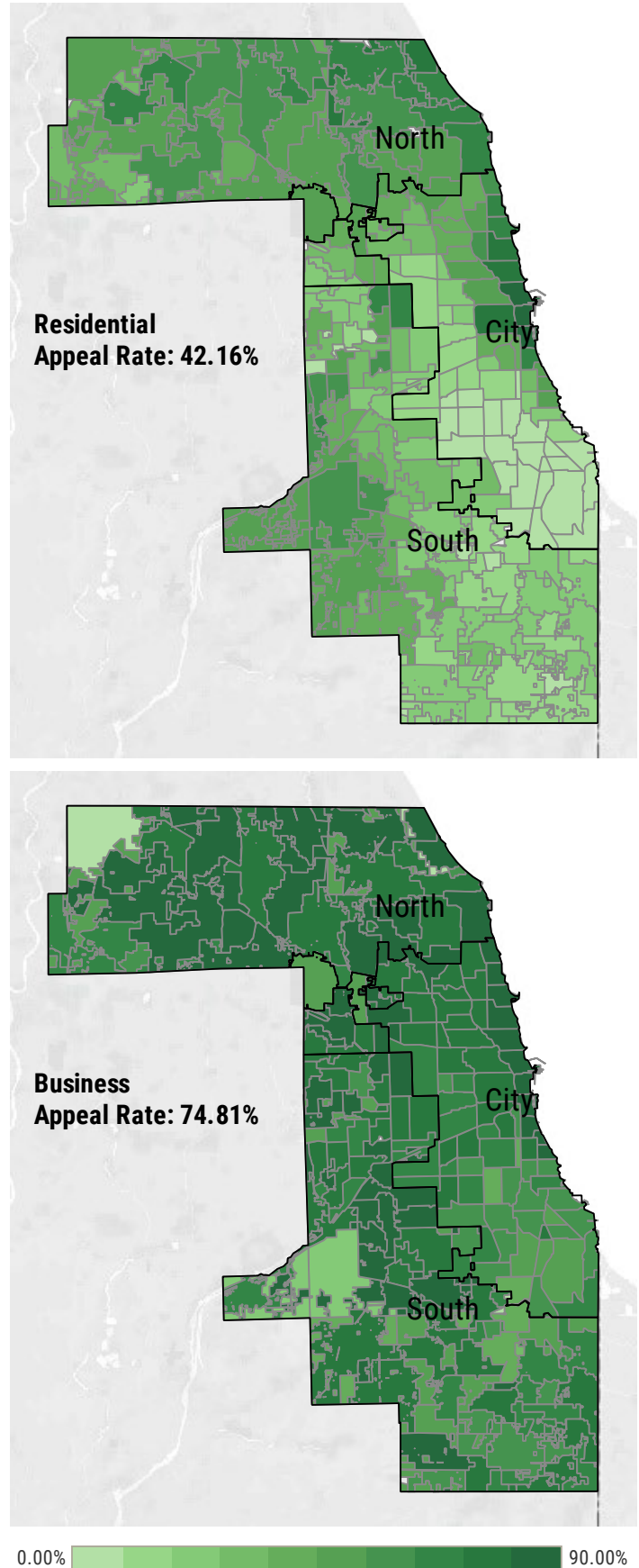
Residential appeal rates also varied by suburban region, ranging from more than 60% in the north to less than 23% in the south (Figure 15).

Figure 15: Suburban* residential appeal rates by region, 2022-2023 reassessments

Region*	Residential Properties	Properties that Appealed	Appeal Rate
North Suburbs	118,773	71,455	60.16%
Northwest Suburbs	259,084	134,732	52.00%
West Suburbs	172,156	66,078	38.38%
Southwest Suburbs	137,029	48,021	35.04%
South Suburbs	168,473	37,804	22.44%

*The five suburban subregions are based on Councils of Mayors Boundaries. See Map: [\[LINK\]](#)

Appeal Rates, 2021-2023 Reassessments



A Closer Look: How appeals affect tax bills

Businesses' tax bills dropped overall by nearly 17% following appeals during reassessment years, while homeowners saw their bills go up by more than 10% (Figure 16).

Figure 16: Share of property tax burden shifted onto homeowners from businesses by appeals, 2021 to 2023 reassessments

Region	Residential Bill % Change	Business Bill % Change
City of Chicago (2021)	+16.38%	-19.25%
North Suburbs (2022)	+7.41%	-13.29%
South Suburbs (2023)	+6.51%	-15.12%
Total	+10.36%	-16.89%

Chicago had the largest disparity in tax bills, where business bills dropped nearly 20% and residential bills increased by more than 16%. In two areas of the city, residential tax bills increased by more than 20%, while business tax bills decreased (Figure 17).

Figure 17: Appeal impact on Chicago property tax bills after the 2021 reassessment

Region*	Residential Bill % Change	Business Bill % Change	Total Bill % Change
Far South Chicago	+21.63%	-2.21%	+12.67%
North Chicago	+15.70%	-1.10%	+10.37%
South Chicago	+18.59%	+1.33%	+10.30%
Northwest Chicago	+17.99%	-22.64%	+3.11%
Southwest Chicago	+21.46%	-19.63%	+1.71%
West Chicago	+14.96%	-20.47%	-7.80%
Central Chicago	+13.03%	-23.13%	-15.98%
City Total	16.38%	-19.25%	-4.60%

*The seven geographic regions for Chicago mirror those in the city's 2023 We Will Chicago Framework Plan. [\[LINK\]](#). See Map: [\[LINK\]](#)

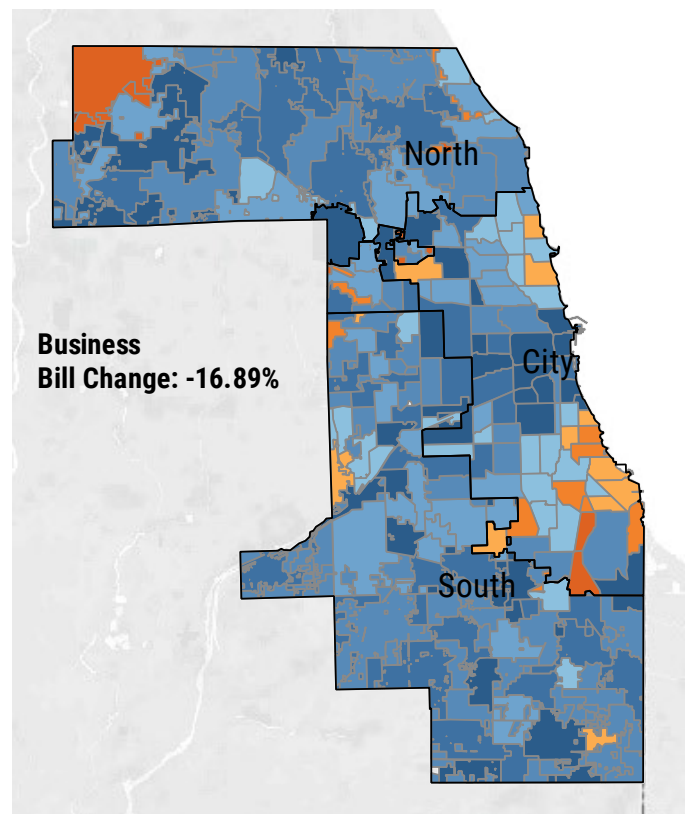
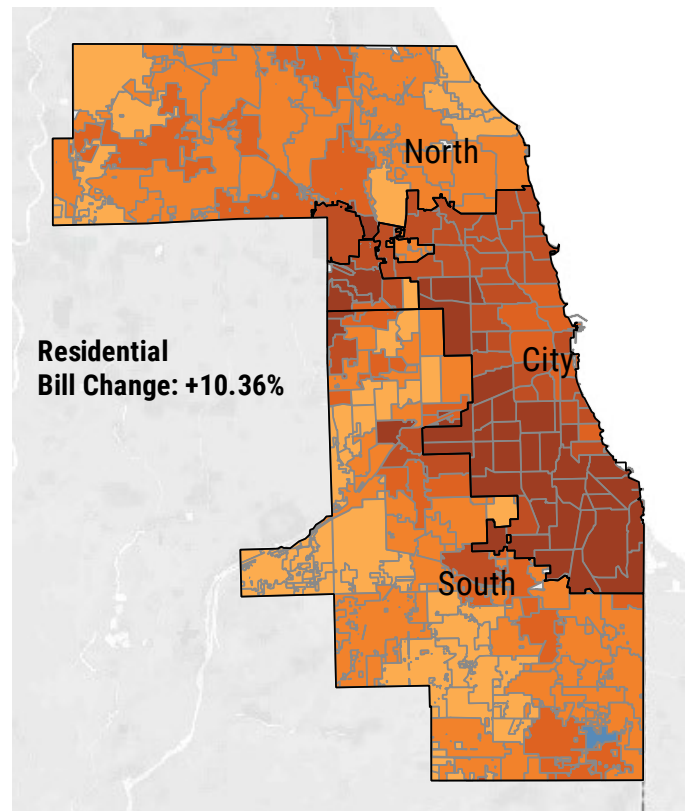
Suburban communities' residential tax bills increased but not as much as those in Chicago (Figure 18).

Figure 18: Appeal impact on suburban property tax bills after the 2022-2023 reassessments

Region*	Residential Bill % Change	Business Bill % Change	Total Bill % Change
North Suburbs	+5.16%	-12.77%	-0.38%
West Suburbs	+7.33%	-11.96%	-1.28%
Southwest Suburbs	+7.27%	-14.36%	-1.71%
Northwest Suburbs	+8.27%	-14.36%	-1.80%
South Suburbs	+6.44%	-17.82%	-2.95%
Suburban Total	6.99%	-14.08%	-1.58%

*The five suburban regions are based on subregional Councils of Mayors Boundaries. See Map: [\[LINK\]](#)

Bill Changes Due to Appeals, 2021-2023 Reassessments



Bill Shift -25.00% +25.00%

Disparities in Residential Appeals by Income and Race

The overall tax burden on homeowners increased due to appeals, but the increased costs were not shared equally.

First, homeowners who challenged their assessments ended up with smaller tax increases than those who did not appeal.

Second, higher-income homeowners were much more likely to fight their assessments than lower-income homeowners. That meant lower-income neighborhoods faced steeper bill increases than wealthier neighborhoods.

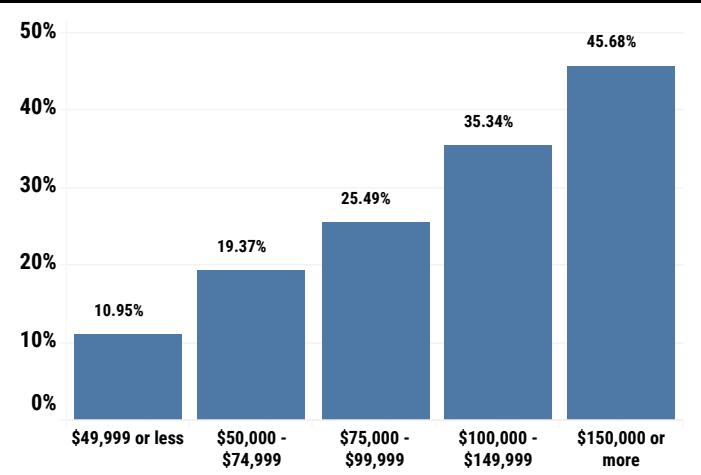
Likewise, homeowners in majority-white neighborhoods appealed at much higher rates than those in minority neighborhoods.

Lower-income and Asian, Black and Latino neighborhoods also had proportionally higher shares of business properties than majority-white and higher-income neighborhoods. That meant the overall shift of the tax burden from businesses onto homeowners disproportionately contributed to tax bill increases in poorer and minority neighborhoods.⁶⁰

Residential Appeal Rates by Income and Race

Only about 11% of homeowners in neighborhoods with a median household income of less than \$50,000 appealed their assessments from 2021 to 2023, a rate more than four times smaller than neighborhoods with a median household income of \$150,000 or more (Figure 19).

Figure 19: Appeal rates by household median income



Businesses located in poorer neighborhoods also appeal at lower rates. The appeal rate for businesses in the lowest-income neighborhoods was 56.1%, while it was higher than 71% in the wealthiest neighborhoods.

During reassessment years — when a property’s assessed value is most likely to change — homeowners across all income levels were more likely to challenge their assessments. Still, wealth disparities were stark. The appeal rate for the poorest communities was 16.8%. For the wealthiest, it was 70.8%.

The north suburbs, which have some of the wealthiest neighborhoods in the Chicago area, had the fewest residential properties in low-income areas. Still, property owners in those north-suburban low-income areas appealed at dramatically higher overall rates than those in financially similar neighborhoods in the city and south suburbs. Residential appeal rates were lowest in the south suburbs for all income levels (Figure 20).

⁶⁰ This is particularly true in the suburbs, where business reductions can have a large impact on small local tax bases. Large commercial reductions in

Chicago contributed to significant increases across the city, in both high- and low-income neighborhoods.

Figure 20: Appeal rates by area median household income, 2021 to 2023

Assessment Region	Median Household Income	Properties	Properties that appealed	Appeal Rate
City (2021)	\$49,999 or less	139,440	22,145	15.88%
	\$50,000 - \$74,999	180,989	48,354	26.72%
	\$75,000 - \$99,999	148,868	59,552	40.00%
	\$100,000 - \$149,999	175,438	112,014	63.85%
	\$150,000 or more	89,551	70,164	78.35%
	Total	734,286	312,229	42.52%
North (2022)	\$49,999 or less	3,692	2,352	63.71%
	\$50,000 - \$74,999	73,545	40,887	55.59%
	\$75,000 - \$99,999	128,646	61,361	47.70%
	\$100,000 - \$149,999	146,953	75,959	51.69%
	\$150,000 or more	60,653	38,227	63.03%
	Total	413,489	218,786	52.91%
South (2023)	\$49,999 or less	32,908	5,123	15.57%
	\$50,000 - \$74,999	178,106	43,676	24.52%
	\$75,000 - \$99,999	121,551	40,704	33.49%
	\$100,000 - \$149,999	90,819	38,696	42.61%
	\$150,000 or more	18,642	11,105	59.57%
	Total	442,026	139,304	31.51%

Low-income north suburban communities also had higher shares of white residents than similar-income communities in the south suburbs and Chicago. This is part of a larger trend in residential appeals: homeowners in white neighborhoods appealed far more than those in Black and Latino neighborhoods.

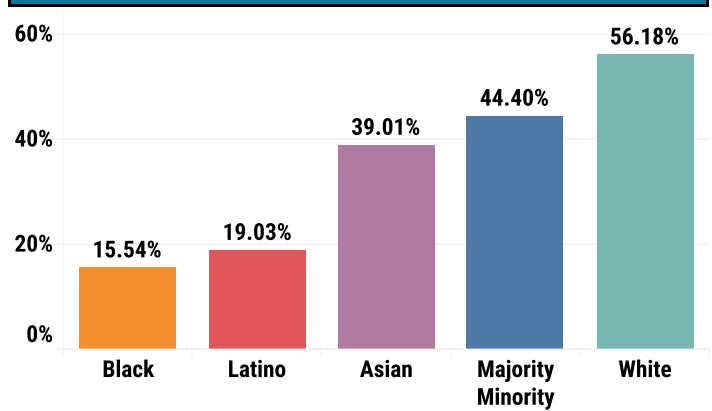
Homeowners in majority-white census tracts appealed 35.5% of assessments from 2021 to 2023, more than twice the rate of homeowners in Latino communities and three times the rate of those in Black communities. Areas with no racial or ethnic majority also were less likely to appeal (Figure 21).

Figure 21: Majority white neighborhoods filed more than 70% of residential appeals

Tract Majority Race/Ethnicity	Share of Res. Properties	Appeals	Share of Res. Appeals	Appeal Rate
Black	18.15%	93,935	7.31%	10.85%
Latino	12.90%	86,509	6.74%	14.06%
Maj. Minority	15.05%	192,721	15.00%	26.84%
Asian	0.45%	6,020	0.47%	28.20%
White	53.46%	905,219	70.48%	35.50%
Grand Total	100.00%	1,284,404	100.00%	26.93%

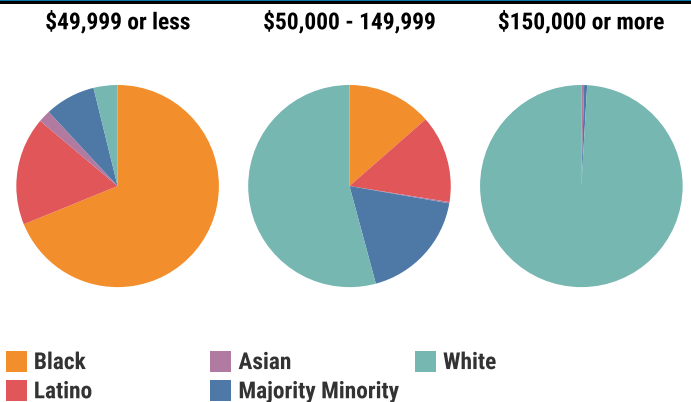
Even in reassessment years, homeowners in white neighborhoods challenged more than half of their reassessments, while homeowners in Black and Latino communities appealed less than 20%. (Figure 22).

Figure 22: Appeal rates by majority racial demographic



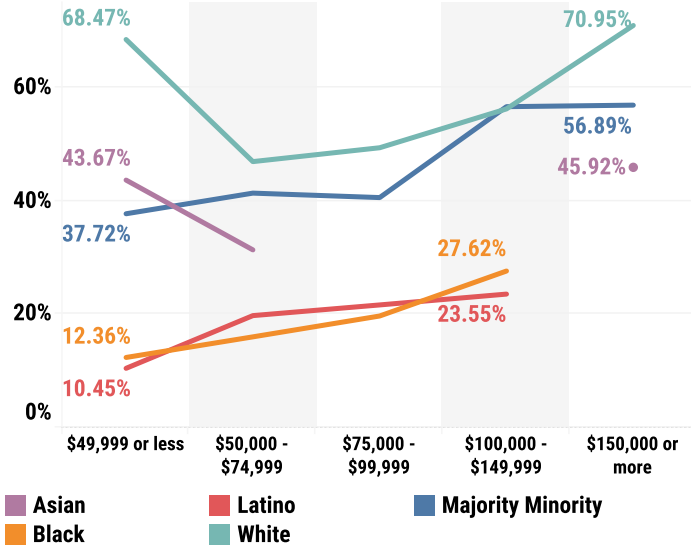
Lower assessment appeal rates in minority communities are at least partly the result of overlapping racial and economic segregation in Cook County. Most poorer communities have predominantly minority populations, while nearly all higher-income communities are majority white (Figure 23).

Figure 23: Share of residential properties in income brackets by race and ethnicity, 2021 to 2023



Even when largely white and largely minority neighborhoods had similar household incomes, homeowners in white neighborhoods still were far more likely to challenge their assessments (Figure 24) — indicating income is not the only reason minority neighborhoods are less likely to appeal.

Figure 24: Residential appeal rates in reassessment years by race and income⁶¹



Condominium properties, which tend to be located in higher income, majority-white neighborhoods,⁶² had higher appeal rates than other properties. Condo associations often appeal assessments on behalf of all owners in their building or complex, raising residential appeal rates where they are located.

⁶¹ There were no majority Asian tracts with median household incomes between \$75,000 and \$150,000, and there were no majority Black or Latino tracts with median household incomes above \$150,000.

⁶² More than 71% of class 2-99 condo properties are located in majority white census tracts. 17% of condo properties are in high-income census tracts, while only 5.5% are located in low-income tracts.

A Closer Look: Chicago Homeowner Appeal Rate Disparities in Reassessment Year 2021

The two census tracts depicted below are residential neighborhoods in the city of Chicago. One is in Gage Park, a low-income Latino community area on the Southwest Side, and the other is in North Center, a high-income, majority white community area on the North Side. In the Gage Park tract, only 5.2% of homeowners contested their home's value in the 2021 reassessment year. In North Center, where 21.6% of the homes are condominiums, more than 60% of homeowners appealed.

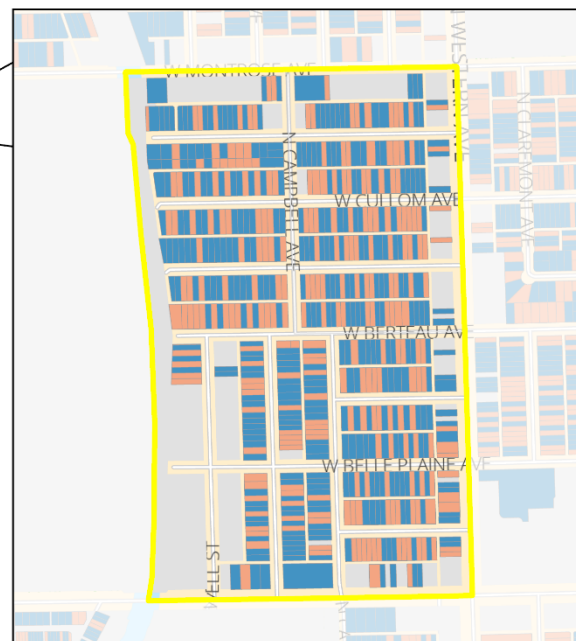
Tract 6304, Gage Park, Chicago

Neighborhood Makeup: Latino (95.64%)
Median Household Income: \$39,828
Residential Appeal Rate: 5.24%



Tract 503, North Center, Chicago

Neighborhood Makeup: White (57.44%)
Median Household Income: \$163,625
Residential Appeal Rate: 60.37%



2021 Appeals

- No Appeals
- Appeal Filed
- Not Residential

That's a snapshot of how homeowners in poorer, minority community areas appealed far less often than homeowners in wealthier and white communities. The 10 community areas with the lowest appeal rates had predominantly minority populations. In all cases, their median household incomes fell below the county median of \$78,304. Eight of 10 communities with the highest appeal rates had majority white populations, and seven had median household incomes of more than \$100,000 (Figure 25).

Figure 25: Highest and lowest residential appeal rates by community area, 2021 reassessments

10 Lowest Appeal Rates				10 Highest Appeal Rates			
Community Area	Racial/Ethnic Majority*	Median Household Income*	Appeal Rate	Community Area	Racial/Ethnic Majority*	Median Household Income*	Appeal Rate
West Englewood	Black	\$29,234	3.43%	The Loop	White	\$120,175	96.45%
Riverdale	Black	\$21,129	3.57%	Near North Side	White	\$121,562	94.15%
East Side	Latino	\$61,898	3.81%	Near South Side	White	\$124,558	89.76%
Ashburn	Maj. Minority	\$78,060	4.89%	Near West Side	Maj. Minority	\$106,955	79.33%
Roseland	Black	\$49,808	4.94%	Lincoln Park	White	\$134,277	74.46%
South Deering	Black	\$34,814	5.10%	Lake View	White	\$100,625	72.09%
Gage Park	Latino	\$50,112	5.13%	Edgewater	White	\$67,796	70.33%
West Pullman	Black	\$46,861	5.29%	Uptown	White	\$66,871	63.93%
Burnside	Black	\$46,711	5.35%	Douglas	Black	\$43,528	63.57%
Chicago Lawn	Latino	\$43,293	5.48%	North Center	White	\$148,585	62.32%

*Community Area demographic and income estimates from CMAP analysis of 2022 ACS 5-Year population and income data. [\[LINK\]](#)

Assessed Value Reductions

When a homeowner does not challenge their assessment, they've already "lost" in the appeals process.

Still, filing an appeal does not guarantee success. Most homeowners fail to get their assessments reduced, leaving them to carry a larger share of the tax burden than those who appealed and won.

Homeowners in higher-income neighborhoods won their assessment challenges more often than those in middle- and lower-income neighborhoods.

From 2021 to 2023, homeowners in the highest-income neighborhoods shaved nearly \$905 million off their properties' assessments, nearly 3.3% of the entire residential value in these areas. Among homeowners who appealed, 43.6% were successful, higher than in any other income class. In contrast, homeowners in neighborhoods with a median income of less than \$50,000 won 38.2% of the time, lowering overall residential values in these areas by only \$88.2 million, or 1.2% (Figure 26).

Figure 26: Household income and assessment appeal success

Median Household Income	Props. That Appealed	Appeal Success Rate	AV Reduction (Millions)	Total AV % Change
\$49,999 or less	57,763	38.15%	-\$88.20	-1.21%
\$50-\$74,999	251,446	35.71%	-\$287.39	-1.17%
\$75-\$99,999	304,781	37.76%	-\$437.52	-1.42%
\$100-\$149,999	438,417	40.08%	-\$1,066.62	-2.39%
\$150,000+	231,997	43.63%	-\$904.75	-3.25%
Total	1,284,404	39.23%	-\$2,784.48	-2.06%

In reassessment years, success rates for homeowners increased across income brackets. In wealthier areas, more than half of residential property owners won their appeals with either the Assessor or Board of Review, a rate more than 5 percentage points higher than any other income group, lowering the entire residential assessed values in these neighborhoods by nearly 6%.

Homeowners received the largest reassessment year reductions in the city of Chicago, particularly in high-income neighborhoods.

Reassessment year appeals lowered residential assessed values in the city by 4.5% in 2021. Residential

assessed values decreased by 3.3% in the north suburbs in 2022 and 2.3% in the south suburbs in 2023.

Although property owners in the south suburbs appealed at lower rates than other parts of the county, those who did appeal were more likely to succeed across income groups. More than half of south suburban homeowners who appealed received a reduction in 2023 (Figure 27).

Figure 27: Appeal success and assessment reduction by median household income, 2021 to 2023

Assessment Region	Median Household Income	Appeal Success Rate	AV Reduction (Millions)	Total AV % Change
City (2021)	\$49,999 or less	46.78%	-\$43.63	-2.14%
	\$50-\$74,999	44.97%	-\$97.48	-2.48%
	\$75-\$99,999	45.49%	-\$157.11	-3.35%
	\$100-\$149,999	46.44%	-\$393.75	-5.48%
	\$150,000+	50.70%	-\$314.01	-6.85%
	Total	47.02%	-\$1,005.99	-4.49%
North (2022)	\$49,999 or less	49.06%	-\$4.30	-3.41%
	\$50-\$74,999	33.56%	-\$34.43	-1.94%
	\$75-\$99,999	41.44%	-\$70.78	-1.97%
	\$100-\$149,999	50.04%	-\$164.45	-2.88%
	\$150,000+	58.03%	-\$232.69	-5.39%
	Total	45.93%	-\$506.65	-3.26%
South (2023)	\$49,999 or less	50.07%	-\$5.40	-1.42%
	\$50-\$74,999	47.12%	-\$51.10	-1.56%
	\$75-\$99,999	52.18%	-\$54.29	-1.88%
	\$100-\$149,999	52.09%	-\$84.88	-2.68%
	\$150,000+	60.22%	-\$51.32	-4.34%
	Total	51.13%	-\$247.00	-2.26%

Parsed by race and ethnicity, majority white neighborhoods saw larger overall assessed value reductions on residential properties than majority Black and Latino neighborhoods across income brackets.

In the time period studied, successful appeals reduced residential values by 4.3% in majority white neighborhoods and less than 1.6% in both Black and Latino neighborhoods. Majority-minority neighborhoods also had a smaller decrease, at 2.7%. In the few majority Asian neighborhoods, the success rate was high, decreasing residential assessed values in those neighborhoods by 4.7%.

To be clear, Black and Latino properties had lower assessed values than homes in white neighborhoods.⁶³ While Black and Latino homeowners received smaller

⁶³ The median mailed assessed value of homes with appeals was \$17,000 in Black neighborhoods; \$24,001 in Latino neighborhoods; and \$32,208 in white neighborhoods.

dollar reductions in their assessed values compared to white homeowners, the share of the assessed value reduced was comparable. Homeowners in predominantly white neighborhoods who appealed shed 7% of their properties' assessed value, while those in Black neighborhoods lost 7.5% and Latino neighborhoods lost 6.7% (Figure 28).

That indicates that the larger overall reductions in residential value in white neighborhoods were due to higher appeal rates, not larger percentage-of-value reductions.

Figure 28: Breakdown of successful appeals by racial and ethnic majority in reassessment years

Tract Majority Race/Ethnicity	Appeal Success Rate	AV Reduction (Millions)	Total AV % Change	AV % Change for Appealing Props.
Asian	60.04%	-12.14	-4.73%	-11.54%
White	48.41%	-1,445.88	-4.30%	-7.00%
Maj. Minority	44.70%	-167.06	-2.66%	-5.84%
Latino	47.72%	-70.89	-1.56%	-6.65%
Black	43.77%	-63.66	-1.52%	-7.52%
Grand Total	47.52%	-1,759.64	-3.60%	-6.89%

Those higher appeal rates made a major difference. Majority white census tracts account for 53% of all residential properties, yet they won more than \$8 of every \$10 in tax reductions.

Estimated Tax Bill Changes

Cook County's process for contesting property taxes has shifted an increased financial burden onto homeowners, regardless of race and income.

However, the burden was not shared equally.

Poorer neighborhoods were hit the hardest. Homeowners in those neighborhoods were less likely to appeal, less likely to win and, when they did win, received lower overall dollar reductions in their homes' assessed values. Simply put, their tax bills increased after appeals more than those for homeowners in wealthier areas.

Tax bills in neighborhoods with a median household income below \$50,000 increased overall by 9.8% after appeals. In reassessment years, bills increased by 15.7%. For the highest-income neighborhoods, their tax bills increased by 5.2%, and in reassessment years, by 7.6% (Figure 29).

Figure 29: Disparities of appeal impact by household median income

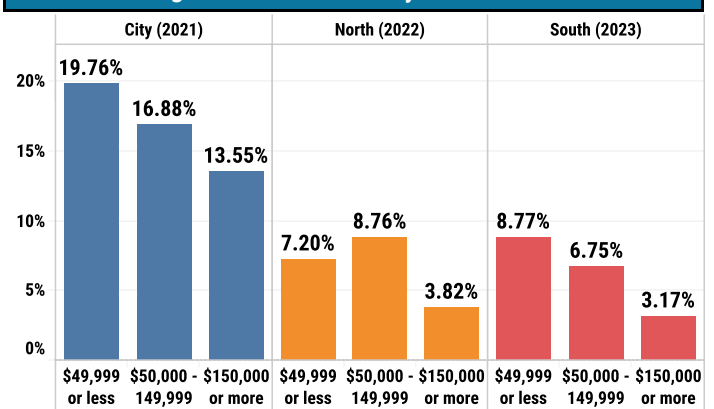
All Residential Properties				
Median Household Income	Total bill shift (Millions)	Total bill % change	Appealed % Change	No Appeal % Change
\$49,999 or less	+\$127.85	+9.76%	+3.72%	+11.11%
\$50-\$74,999	+\$422.99	+8.00%	+5.00%	+9.02%
\$75-\$99,999	+\$483.68	+7.52%	+5.35%	+8.46%
\$100-\$149,999	+\$579.61	+6.37%	+4.30%	+7.77%
\$150,000+	+\$291.76	+5.22%	+3.15%	+7.34%
Reassessed Residential Properties				
Median Household Income	Total bill shift (Millions)	Total bill % change	Appealed % Change	No Appeal % Change
\$49,999 or less	+\$66.21	+15.68%	+7.32%	+18.70%
\$50-\$74,999	+\$213.83	+11.88%	+7.73%	+14.30%
\$75-\$99,999	+\$241.80	+11.26%	+8.00%	+13.86%
\$100-\$149,999	+\$291.72	+9.77%	+7.34%	+13.18%
\$150,000+	+\$139.49	+7.57%	+5.22%	+13.60%

Tax bill disparities were less stark among residential property owners who appealed, with bills increasing by 7.3% in lower-income neighborhoods in reassessment years, compared to 5.2% in higher-income neighborhoods. Neighborhoods with median incomes between \$75,000 and \$99,999 saw the largest increases, with bills rising 8%.

In reassessment years, homeowners who did not appeal saw their property tax bills go up more than 13% across all income classes.

Residential property owners in Chicago — where there is a larger commercial tax base receiving big assessment reductions — faced the largest increases, with low-income neighborhoods hit especially hard. In the 2021 reassessment year, residential bills in poorer Chicago neighborhoods increased by 19.8% after appeals (Figure 30).

Figure 30: The impact of appeals on residential tax bills by income and region in reassessment years



A breakdown by race again shows bigger tax bill increases in neighborhoods where homeowners were less likely to appeal and least likely to afford the increases.

Latino communities had the highest overall increases in their tax bills, followed by majority Black, Asian and majority-minority census tracts.

Residential properties in majority white neighborhoods were financially impacted the least.

In reassessment years, residential tax bills in majority Latino communities increased by 15%, compared to 9.2% in majority white communities (Figure 31).

Figure 31: Residential Bill Changes Due to Appeals by Demographic Majority, 2021-2023				
All Residential Properties				
Median Household Income	Total bill shift (Millions)	Total bill % change	Appealed % Change	No Appeal % Change
White	+\$1,145.86M	+6.06%	+4.10%	+7.49%
Maj. Minority	+\$291.84M	+8.17%	+6.16%	+9.04%
Asian	+\$10.19M	+8.20%	+3.41%	+10.48%
Black	+\$229.13M	+8.66%	+2.31%	+10.01%
Latino	+\$228.87M	+9.29%	+4.63%	+10.41%
Reassessed Residential Properties				
Median Household Income	Total bill shift (Millions)	Total bill % change	Appealed % Change	No Appeal % Change
White	+\$573.77M	9.17%	+6.72%	+13.01%
Maj. Minority	+\$148.82M	12.71%	+9.35%	+15.53%
Asian	+\$5.17M	13.34%	+5.57%	+19.42%
Black	+\$105.30M	11.28%	+3.80%	+13.63%
Latino	+\$119.99M	14.98%	+8.20%	+17.37%

In the north suburbs, majority Latino census tracts all saw large tax increases after appeals. Most of these neighborhoods were located in Northlake and Franklin Park, where a few large business reductions shifted a large share of the tax burden onto homeowners (Figure 32).⁶⁴

Figure 32: Residential Bill changes in reassessment years by demographic majority and assessment region, 2021-2023			
Tract Racial/ Ethnic Majority	Bill % Change after Appeals		
	City	North	South
White	14.80%	6.78%	5.48%
Asian	14.89%	6.53%	*
Majority Minority	17.63%	9.29%	9.95%
Latino	20.34%	14.18%	8.26%
Black	20.65%	7.60%	6.86%

⁶⁴ Data centers in Northlake (Property Index Numbers 12-30-300-014-0000, 12-31-100-005-0000 and 12-31-301-021-0000) and Franklin Park (PIN 12-

*There were no majority Asian census tracts in the south suburbs.

Census tracts across Cook County with low-income and majority-minority households tend to have a higher portion of businesses compared to wealthier, white census tracts.

Businesses accounted for 49.1% of the equalized assessed value in low-income census tracts in tax year 2023, compared to 36.7% in higher-income areas (Figure 33). Majority white neighborhoods had the lowest rates of business value (Figure 34).

Figure 33: Share of 2023 equalized assessed value within median household income brackets by property type			
Median Household Income	Share of Equalized Assessed Value		
	Business	Residential	Vacant
\$49,999 or less	49.14%	48.68%	2.18%
\$50-\$74,999	49.01%	50.24%	0.74%
\$75-\$99,999	36.79%	62.80%	0.41%
\$100-\$149,999	46.02%	53.53%	0.46%
\$150,000+	36.65%	63.01%	0.35%

Figure 34: Share of 2023 equalized assessed value within demographic groups by property type			
Tract Majority Race/Ethnicity	Share of Equalized Assessed Value		
	Business	Residential	Vacant
Majority Minority	62.46%	37.02%	0.51%
Latino	45.41%	53.99%	0.60%
Black	41.12%	56.55%	2.33%
Asian	37.86%	61.15%	0.99%
White	37.13%	62.49%	0.38%

27-300-063-0000) received large reductions. A reduction in nearby Melrose Park (PIN 12-33-301-023-0000) also contributed.

A Closer Look: Disparities in 2021 Chicago residential bill changes due to appeals

Only 32, or 2.8%, of homeowners in the Gage Park census tract successfully reduced their assessments in the 2021 reassessment year. In the North Center tract, 310, or 41.5%, of residential property owners won a reduction. As a result, homes in the Gage Park tract saw their total amount of taxes billed increase by 22.8%, while total taxes in the North Center tract increased by 14.4%.

Tract 6304, Gage Park, Chicago

Neighborhood Makeup: Latino (95.64%)

Median Household Income: \$39,828

Post-Appeal Bill Increase: 22.78%

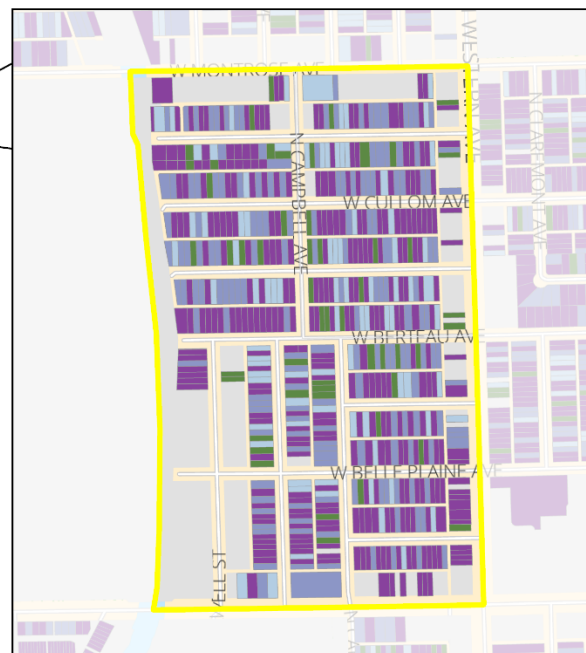


Tract 503, North Center, Chicago

Neighborhood Makeup: White (57.44%)

Median Household Income: \$163,625

Post-Appeal Bill Increase: 14.38%



Across Chicago, lower-income, Black and Latino communities faced sharp increases in their tax bills due to appeals. South Deering, a majority Black community with a median household income below \$35,000, saw its overall tax bills increase 24.3%. The Near West Side, with a median household income above \$100,000, had a 10% increase (Figure 35). There also were communities that bucked this trend. Armour Square and Oakland, two small, low-income community areas on the South Side, had high appeal rates and smaller changes to their tax bills. Both communities had high rates of success for condominium appeals.

Figure 35: Highest and lowest residential tax bill changes due to appeals by community area, 2021 Reassessments							
10 Highest Bill Increases				10 Lowest Bill Increases			
Community Area	Demographic Majority	Median Household Income	Bill % Change	Community Area	Demographic Majority	Median Household Income	Bill % Change
South Deering	Black	\$34,814	24.31%	Near West Side	Maj. Minority	\$106,955	10.10%
East Side	Latino	\$61,898	24.04%	Armour Square	Asian	\$45,246	11.31%
West Englewood	Black	\$29,234	23.54%	Near North Side	White	\$121,562	11.62%
West Pullman	Black	\$46,861	23.47%	Near South Side	White	\$124,558	13.39%
Ashburn	Maj. Minority	\$78,060	23.00%	Hyde Park	Maj. Minority	\$61,004	13.93%
Gage Park	Latino	\$50,112	22.96%	Lincoln Park	White	\$134,277	14.01%
Roseland	Black	\$49,808	22.94%	West Town	White	\$128,717	14.90%
Chicago Lawn	Latino	\$43,293	22.92%	Lake View	White	\$100,625	15.11%
Hegewisch	Maj. Minority	\$58,647	22.84%	Oakland	Black	\$27,693	15.28%
West Lawn	Latino	\$69,647	22.81%	Logan Square	White	\$97,759	15.35%

Analysis: An Unequal Burden

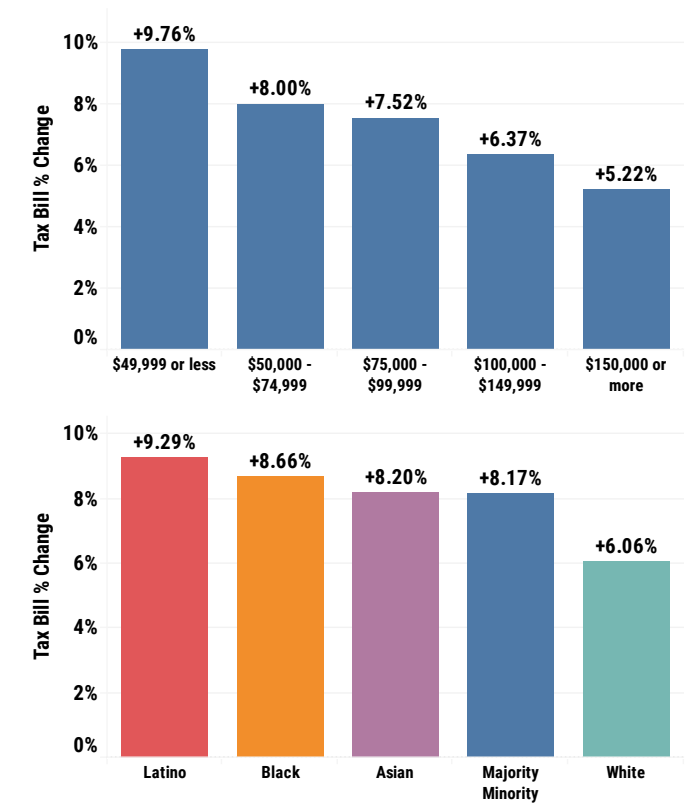
An analysis of more than 2 million appeals filed from 2021 to 2023 shows who wins and who loses in Cook County’s property tax appeal system.

The system financially rewards business owners, while, in many cases, punishing lower-income, Black and Latino homeowners.

While successful appeals by businesses have further shifted the tax burden onto homeowners, that burden has not been shared equally. Homeowners in wealthier, predominantly white neighborhoods were far more likely to have their homes’ values lowered, along with their tax bills, than homeowners in poorer, minority neighborhoods.

The end result: Cook County’s appeals process disproportionately shifted the property tax burden onto the homeowners who earned the least (Figure 36), making it a regressive system.

Figure 36: Outcomes of tax appeals by income and race



⁶⁵ Community Area cost-burdened household shares were downloaded from the Institute for Housing Studies at DePaul University’s “Housing Market

The Communities Impacted Most

Residential property tax bills increased the most in Chicago following tax appeals. City neighborhoods that took the biggest financial hit were those that could least afford it: neighborhoods with high household cost burdens — the amount of household income spent on housing.⁶⁵ Eight of the 10 community areas with the highest cost burdens in Chicago had post-appeal tax bill increases higher than the citywide increase, and six had an increase of more than 20% (Figure 37).

Figure 37: Tax bill increases due to appeals on those with severe housing costs, 2021 reassessment			
Community Area	Cost Burdened Homes Share	Residential Appeal Rate	Post-Appeal Bill % Change
West Garfield Park	63.8%	10.33%	21.18%
Washington Park	59.2%	22.56%	20.48%
North Lawndale	59.0%	12.56%	19.45%
East Garfield Park	58.0%	21.61%	15.95%
West Englewood	58.0%	3.43%	23.54%
Woodlawn	56.9%	21.91%	17.18%
Fuller Park	55.5%	6.48%	21.65%
Oakland	55.4%	45.66%	15.28%
Austin	55.2%	10.93%	20.95%
Englewood	54.8%	6.05%	21.29%
Chicago	39.3%	42.52%	16.38%

In suburban Cook County, homeowners who lived in communities with high shares of businesses saw greater increases in their tax bills, due to the shift of the tax burden from businesses onto homeowners.

In the majority Latino west suburbs of Northlake and Franklin Park, their residential tax bills increased by more than 28%. Businesses in both towns make up about 70% of total equalized assessed value (Figure 38).

Indicators Data Portal.” Data is from U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates. [\[LINK\]](#)

Figure 38: Suburban municipalities with the biggest tax bill increases after appeals, 2022 and 2023 Reassessments⁶⁶

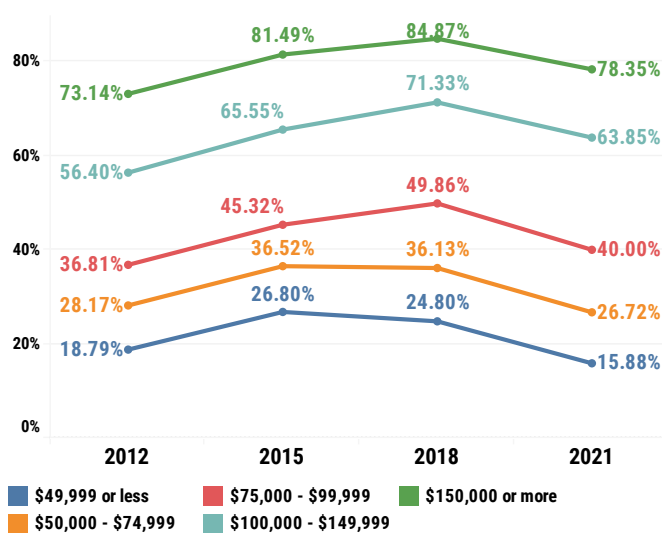
Community Area	Post-Appeal Bill % Change	Appeal Rate	Cost Burdened Homes Share	Business EAV Share
Northlake	29.91%	24.25%	34.1%	68.00%
Franklin Park	29.03%	30.19%	35.2%	71.20%
Berkeley	27.64%	23.37%	31.0%	32.59%
Rosemont	25.43%	40.19%	21.6%	91.86%
Hillside	19.21%	37.38%	37.8%	58.31%
Schiller Park	17.40%	41.47%	39.2%	57.21%
Summit	16.96%	23.20%	43.7%	43.26%
River Grove	16.37%	39.16%	38.5%	36.58%
Alsip	16.20%	23.29%	33.4%	64.38%
Des Plaines	14.93%	46.57%	29.7%	46.15%
Suburban Cook	6.99%	41.86%	36.3%⁶⁷	34.06%

Reasons for Appeal Rate Disparities

Although every Cook County property owner has a right to contest their assessment, most residents in lower-income and minority areas do not challenge their assessments.

Although that's been the case for decades, the spread between appeal rates in low- and high-income communities was more pronounced in 2021, when Chicago was reassessed (Figure 39).

Figure 39: Residential appeal rates in Chicago reassessment years by tract median income, 2012-2021



⁶⁶ Municipalities with fewer than 500 residential properties were omitted from this table.

⁶⁷ Cost burdened share is for the entire county, including Chicago.

⁶⁸ Weber, Rachel & McMillen, Daniel, "Ask and Ye Shall receive? Predicting the Successful Appeal of Property Tax Assessments," *Public Finance Review*, 38(1), 74-101. January 2010. [\[LINK\]](#)

Although appeal rates in Chicago dropped in all income groups from the 2018 Chicago reassessment to the 2021 reassessment, they declined by greater percentages in low-income communities, particularly in areas that had predominantly Black populations.

In at least 10 predominantly Black community areas, the appeal rates declined by 50% or more. That's likely because the Assessor's initial assessments in several Black communities declined from 2018 to 2021 as the Assessor's Office worked to reduce regressivity in the system — giving homeowners in those areas less reason to appeal.

Potential reasons why homeowners in poorer communities are less likely to appeal, even when assessments rise, are manifold. University of Illinois Chicago professors Rachel Weber and Daniel McMillen note that low-income and minority homeowners may have less available time or resources to appeal and believe they have less "clout" to challenge the government over property values.⁶⁸

Low-income households also have fewer resources to hire a lawyer or tax representative⁶⁹ and less access to online information about the appeals system.

Lawyers, for their part, are more likely to solicit business in higher-income areas, because of the way they are paid. When they win a homeowner's case, they typically get a percentage of the tax dollars saved as a result. That percentage will typically be higher in areas where homes are assessed at higher values. They also earn higher fees on more expensive business properties.

Wealthier homeowners may also seek legal representation on their own at a higher rate.⁷⁰ Because the rewards are greater for appeals on more expensive homes, for both the homeowner and appeal professionals, there is less financial incentive to challenge the assessments of modest homes or vacant lots.

Condominium associations, which often appeal on behalf of all their homeowners, almost always file through a lawyer or tax representative. Because there

⁶⁹ Homeowners are not required to have a legal representative to appeal to the Assessor's Office or Board of Review. Incorporated businesses cannot file an appeal at the Assessor's Office without a legal representative or lawyer and cannot file an appeal at the Board of Review without a lawyer.

⁷⁰ Doerner, William & Ihranfeldt, Keith, "The Role of Representative Agents in the Property Tax Appeal Process," *National Tax Journal* 68(1), 59-92, March 2015. [\[LINK\]](#)

are more condominiums in high-income areas, that also pushes up appeal rates in those areas.

A majority of all homeowners who did appeal hired a lawyer or tax representative to contest their assessments, with wealthier homeowners the most likely to hire someone.

About 89% of the wealthiest households hired a lawyer or tax representative, compared to about 75% in the poorest households (Figure 40). The rest filed on their own, or “pro se” in legal terminology.

Figure 40: Percent of homeowners who filed appeals through a lawyer or tax representative, by income level				
Median Household Income	% filing through tax rep.	Tax rep. success rate	% filing pro-se	Pro-se success rate
\$49,999 or less	74.67%	37.33%	25.33%	40.59%
\$50,000 - \$74,999	71.21%	33.20%	28.79%	41.93%
\$75,000 - \$99,999	74.34%	35.66%	25.66%	43.83%
\$100,000 - \$149,999	80.80%	38.34%	19.20%	47.42%
\$150,000 or more	89.15%	42.74%	10.85%	50.94%
Grand Total	78.62%	37.68%	21.38%	44.91%

The disparities in hiring a lawyer or tax representative were even starker when broken down by race, rather than income. About 83% of white homeowners used a lawyer or tax representative, only 61% of Black homeowners and 55% of Latino homeowners did so (Figure 41).⁷¹

Figure 41: Percent of homeowners who filed appeals through a lawyer or tax representative, by majority demographic				
Tract Majority Race/Ethnicity	% filing through tax rep.	Tax rep. success rate	% filing pro-se	Pro-se success rate
Latino	55.20%	40.41%	44.80%	43.84%
Black	61.07%	34.50%	38.93%	42.63%
Asian	65.00%	49.88%	35.00%	44.52%
Majority Minority	79.58%	34.61%	20.42%	42.98%
White	82.57%	38.32%	17.43%	46.19%
Grand Total	78.62%	37.68%	21.38%	44.91%

Using an attorney or tax representative did not increase the odds of success. Homeowners who represented themselves won nearly half of their appeals, while those who had representation won less than 38% of the time.

A previous study suggested that the lower success rates was due to lawyers that “may ‘go fishing’ for clients, many of which do not have strong cases. Lawyers also

⁷¹ When a homeowner filed an appeal just with the Assessor’s Office, and not the Board of Review, use of attorneys was far lower, with 75% of homeowners filing just with the Assessor not having representation.

often take on more complex cases that may ultimately need the courts to sort out through appeals.⁷²

With or without representation, disparities still existed.

When filing on their own behalf, homeowners from the wealthiest areas had a 22.5% higher success rate than homeowners from the poorest areas. With representation, wealthier homeowners had a success rate 13.5% higher than poorer homeowners.

Racial disparities were present to a lesser extent. Black homeowners had a 10.5% lower success rate than homeowners in white neighborhoods when filing through a lawyer or tax representative. Homeowners in Latino neighborhoods, however, had a 5.3% higher success rate filing through representatives than homeowners in white neighborhoods.

When filing on their own behalf, homeowners in majority white communities were more successful than any other racial or ethnic neighborhood, 8% higher than homeowners in Black neighborhoods, which had the lowest success rates when filing pro-se.

Low-income, Black and Latino households also are less likely to have internet access than other households,⁷³ adding a barrier to using the online appeal filing systems used by the Assessor’s Office and Board of Review. Lack of internet access also decreases access to those offices’ materials explaining how to file appeals.

Making a Fairer System

Reforming Appeal Review Process

The cooperation between the Assessor’s Office and Board of Review triggered by the Cook County-commissioned analysis of commercial valuation practices could lead to less volatility in the appeal process, which could in turn reduce the regressivity caused by appeals.

The analysis recommended that the offices standardize their valuation methodology and share data — including business income and expense data filed with the Board of Review that is key to valuing business

⁷² Weber, Rachel & McMillen, Daniel, “Ask and Ye Shall receive? Predicting the Successful Appeal of Property Tax Assessments,” *Public Finance Review*, 38(1), pg. 95. January 2010. [\[LINK\]](#)

⁷³ Gelles-Watnick, Risa, “Americans’ Use of Mobile Technology and Home Broadband,” Pew Research Center, January 2024. [\[LINK\]](#)

properties — to improve the quality and consistency of appeals and assessments.⁷⁴

Having more income and expense information would help the Assessor's Office generate more accurate valuations. The Board of Review receives far more of that information than the Assessor, but the board historically has not shared that information with the Assessor.

Both the Assessor's Office and Board of Review have expressed support for the study's findings and stated that they are working to implement them.^{75 76}

If the two offices make significant progress in that direction, there would be less disagreement over how to assess business properties, which could in turn lessen the significant shifts in tax burden caused by massive business assessment reductions.

Improving Assessment Accuracy

More accurate initial assessments, particularly for businesses, could over time reduce the number of times owners feel compelled to fight their taxes, particularly if appeals of accurate assessments did not lead to unwarranted reductions. That could bring more stability and predictability⁷⁷ to the appeals system and, in turn, lessen the tax shift onto lower-income homeowners.

Since Assessor Fritz Kaegi took office in 2019, the office has published its residential⁷⁸ and condominium⁷⁹ valuation models to increase assessment transparency. The office also releases assessment accuracy and uniformity information from internal sales ratio studies.⁸⁰ This data evaluates whether the office met three industry standards for assessment accuracy, uniformity and equity⁸¹ by comparing property assessments with real property sales.⁸²

Residential assessment regressivity measures have improved under Kaegi, but residential assessments still do not meet industry standards for uniformity and value lower-priced properties at higher percentages of value than higher-priced properties, according to the Center for Municipal Finance.⁸³

The Assessor's Office aims to collect more data on businesses to improve the accuracy of initial commercial assessments. In February 2025, the office proposed state legislation that would require larger commercial property owners to provide data about their properties.⁸⁴

Rooting Out Bad Data

If initial assessments were more accurate, both the Assessor and Board of Review could then focus on rooting out appeals that use faulty or low-quality evidence — an issue the Assessor's Office raised in early 2025.

That office conducted a limited analysis of 60 appraisals submitted for commercial appeals and concluded that most appraisals underestimated a property's true value.⁸⁵ More research needs to be conducted on the quality of evidence submitted in appeals, and whether faulty or low-quality evidence leads to erroneous reductions in a property's actual value.

Conduct Annual Reassessments

Currently, the Assessor's Office reassesses one third of the county every year in a triennial cycle. Changing the reassessment system to reassess every property in the county every year could lessen the shock of assessment increases and lead to fewer appeals.

⁷⁴ Myers, Joshua, et al., "Analysis of Commercial Valuation Practice in the Cook County Property Tax System," Josh Myers Valuation Solutions, Dec. 2024. [\[LINK\]](#)

⁷⁵ Whalen, Emma, "Q&A: Cook County Assessor Fritz Kaegi talks property tax reforms, improving investor confidence," *The Real Deal*, April 3, 2025 [\[LINK\]](#)

⁷⁶ "Cook County Property Tax (PTAX) Reform Group Releases Study on Commercial Valuation," December 2024. [\[LINK\]](#)

⁷⁷ "Chicago's chaotic property tax system is scaring away institutional investors," by Emma Whalen, *The Real Deal*, April 2, 2025 [\[LINK\]](#)

⁷⁸ "model-res-avm," Cook County Assessor's Office, 2025. [\[LINK\]](#)

⁷⁹ "model-condo-avm," Cook County Assessor's Office, 2025. [\[LINK\]](#)

⁸⁰ "Cook County Assessor's Office 100 Day Initiatives and Objectives," Cook County Assessor's Office, 2019. [\[LINK\]](#)

⁸¹ The Assessor follows guidelines set by the International Association of Assessing Officers (IAAO). The office checks accuracy by measuring the median assessment ratio, or how close assessments are to verified sales in a

community. They check uniformity by measuring the coefficient of dispersion (COD), or how often properties with the same sale price receive the same valuation. They check equity with two measures, price-related bias (PRB) and price-related differential (PRD). PRB measures the slope of assessment ratios of homes with lower and higher sales prices, and PRD measures how often properties receive proportionally similar assessments at lower and higher sales prices. For more information see "Sales Ratio Studies," Cook County Assessor's Office, 2024. [\[LINK\]](#)

⁸² See data in residential value reports hosted at "Learn about Reassessments," Cook County Assessor's Office, 2025. [\[LINK\]](#)

⁸³ Berry, Christopher, "An Evaluation of Property Tax Regressivity in Cook County, Illinois," The University of Chicago, Center for Municipal Finance, 2024. Figure 7.3.1 [\[LINK\]](#)

⁸⁴ H.B. 1829 [\[LINK\]](#) and S.B. 2030, 104th General Assembly, Feb. 2025 [\[LINK\]](#)

⁸⁵ "Sales Ratio Analysis of Appraisals Submitted as Evidence in Commercial Appeals," Cook County Assessor's Office, Jan. 2025. [\[LINK\]](#)

The idea of switching to an annual assessment has been floated many times over the years.^{86, 87} Proponents of the change note that annual assessed value changes would be more gradual than the current reassessments that reflect three years of changes at once.

Annual reassessments could also increase assessment uniformity within the county, as every property would have had their reassessment at the same time, rather than on three different years. The County-commissioned study on commercial property valuations noted that the three-year cycle was a source of non-uniformity throughout its analysis.⁸⁸

The major pitfall of switching to annual reassessments is the cost. The Assessor's Office would likely need to increase staffing levels to conduct annual reassessments, and the Board of Review might have to hire additional analysts to handle annual appeals for the entire county.⁸⁹

Increasing Access

Ensuring homeowners in low-income communities have the know-how and tools to fight their assessments could put these communities on a more even playing field, but that would add more stress — and unpredictability — to Cook County's already strained property tax appeal system.⁹⁰

The Assessor and the Board of Review hold hundreds of workshops across the county to educate homeowners and help them file appeals,^{91 92} typically co-hosting events with local government officials and community organizations.

Some aldermen, township officials, suburban leaders and county commissioners arrange and promote those workshops, likely boosting appeal rates in the areas they represent.⁹³ In the 19th Ward, the alderman arranges workshops, mails out Board of Review appeal

forms to every homeowner each year and promotes appeals through the Internet and social media.⁹⁴

More outreach by local officials, organizations and the county appeal offices in neighborhoods with low appeal rates would at least help ensure homeowners in all communities have the same appeal opportunities.

To improve access to the online tools offered by the Assessor and Board of Review, those agencies could align their outreach efforts with county programs that aim to expand Internet access. Cook County created a "Digital Equity Action Plan" in 2023⁹⁵ and launched a digital equity small grants program in 2024.⁹⁶

Circuit Breakers

This study found that poorer households fared worse in the appeals process than other households. Although policies aimed at providing financial relief for low-income homeowners with high property tax burdens would not make the appeals process more equitable, these policies could soften the often-unfair financial burdens placed on lower-income homeowners partly as a result of a regressive appeals process.

Many states, for example, offer a "circuit breaker" tax refund or credit for low-income households. In states with income-based circuit breakers, homeowners who have a large property tax bill relative to their personal income can have a certain amount of their tax bill refunded or credited on their state income tax returns.⁹⁷

⁸⁶ Washburn, Gary, "Daley offers property tax fix," Chicago Tribune, January 5, 2005.

⁸⁷ McManus, Ed and William Juneau, "Yearly tax reassessment urged," Chicago Tribune, May 20, 1979.

⁸⁸ Myers, Joshua, et al., "Analysis of Commercial Valuation Practice in the Cook County Property Tax System," Josh Myers Valuation Solutions, Dec. 2024. [\[LINK\]](#)

⁸⁹ Littman, Margaret, "Cook County's property tax system is complex and burdensome. Here's how it can be fixed," December 16, 2024. [\[LINK\]](#)

⁹⁰ Appeals to the Board of Review for tax year 2024 rose to a record-high 273,907, according to an April 3, 2025 press release from the office. [\[LINK\]](#)

⁹¹ "Assessor's Office Takes Part in Record Number of Events for Homeowners," Cook County Assessor's Office, December 2024. [\[LINK\]](#)

⁹² "Events Calendar," Cook County Board of Review, 2025. [\[LINK\]](#)

⁹³ Examples are numerous, including the 19th Ward (Beverly, Mount Greenwood and Morgan Park) [\[LINK\]](#); "In-Person Property Tax Appeal Event," City of Evanston, June 26, 2023. [\[LINK\]](#); "Niles Township Property Tax Workshop, Hosted by Commissioner Samantha Steele," Cook County Board of Review, January 2025. [\[LINK\]](#)

⁹⁴ Interview of Ald. Matt O'Shea, April 23, 2025.

⁹⁵ "Cook County Digital Equity Action Plan," Cook County Government, Oct. 2023. [\[LINK\]](#)

⁹⁶ "Cook County Launches Digital Equity IMPACT Small Grants Program to Foster Community Storytelling and Digital Inclusion," Cook County Government, Oct. 2024. [\[LINK\]](#)

⁹⁷ Davis, Carl and Sims, Brakeyshia, "Preventing an Overload: How Property Tax Circuit Breakers Promote Housing Affordability," Institute in Taxation and Economic Policy, May 2023. [\[LINK\]](#)

The Cook County Assessor proposed a circuit breaker to the Illinois General Assembly in February 2025.⁹⁸ Under the bill, a person with a homeowner’s exemption who meets certain income requirements⁹⁹ — and whose tax bill jumped 25% or more¹⁰⁰ — provided the increase was at least \$500, would be eligible to have up to half of their bill increase paid through a state tax relief fund for the first increased annual tax bill and in the two succeeding years’ tax bills.

It is unclear how many Cook County homeowners the circuit breaker bill would benefit. In tax year 2023, about 128,000 property owners with a homeowner’s exemption and no classification change had a 25% or greater tax bill increase worth \$500 or more. About 67,300 of the properties were in census tracts with a median household income below \$75,000.

⁹⁸ S.B. 1978, 104th General Assembly. Feb. 2025. [\[LINK\]](#)

⁹⁹ A person with a household income at or below four times the federal poverty level for their household size or is enrolled in one of a number of assistance programs (Aid to the Aged, Blind or Disabled Program; Supplemental Nutrition Assistance Program; Low Income Home Energy Assistance Program; Benefit Access program; or Senior Citizens Real Estate

Tax Deferral Program) would be eligible. For federal poverty level information see “Poverty Guidelines,” Assistant Secretary for Planning and Evaluation, U.S. Dept. of Health and Human Services, 2025. [\[LINK\]](#)

¹⁰⁰ The increase must be more than \$500 and cannot be caused by property maintenance, improvement or a classification change.

Appendix A: Data and Methods

Location, Race and Income Data

The Treasurer’s Office maintains a property location dataset for all Cook County properties based on the historical parcel boundary datasets maintained by the Cook County Geographic Information Systems (GIS) Department.¹⁰¹ Property locations were merged with the U.S. Census Bureau’s 2020 census tracts spatial boundary file¹⁰² to determine each property’s census tract. The Treasurer’s Office used tract-level race and ethnicity data from the 2022 5-year American Community Survey (ACS)¹⁰³ to determine the racial and ethnic majority of the tract for each property. The office used the same survey to identify median household income¹⁰⁴ in the tract where each property is located.

The Treasurer’s Office identified the municipality and triennial assessment region for every property through the property’s tax code. In Chicago, a property’s community area was identified using property location data and the city of Chicago’s community area boundary data.¹⁰⁵

Income Groups

The study grouped properties by census tract median household income to see how appeal trends vary in low-, middle- and high-income neighborhoods. The income groups in the study are based on the groupings used in the Chicago Metropolitan Agency for Planning’s Community Data Snapshots. These are the groupings: \$0-\$24,999, \$25,000-\$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000-\$149,999 and \$150,000 or more.¹⁰⁶ Because fewer than 1% of residential properties were in census tracts with a median household income below \$25,000, the study merged the \$0-\$24,999 and \$25,000-\$50,000 groups into one. The final groups were categorized as follows (Figure 42):

Figure 42: Median household income groups used in the study		
Income Group Name	Income Range	% of Residential Properties in 2023
Lower Income	\$49,999 or less	11.04%
Lower Middle Income	\$50,000 - \$74,999	27.20%
Middle Income	\$75,000 - \$99,999	25.07%
Upper Middle Income	\$100,000 - \$149,999	26.03%
Higher Income	\$150,000 or more	10.65%

The grouping allowed identification of trends among low-, middle- and high-income households. The county’s median household income of \$78,304 is in the “middle income group.”

Race and Ethnicity Groups

The study grouped properties by census tract racial or ethnic group. The groups were as follows (Figure 43):

Figure 43: Racial and ethnic groups used in the study		
Racial or Ethnic Group	Definition	% of Res. Props. in 2023
White	>50% White (non-Hispanic/Latino)	53.49%
Black	>50% Black (non-Hispanic/Latino)	18.11%
Latino	>50% Hispanic/Latino	12.87%
Asian	>50% Asian (non-Hispanic/Latino)	0.45%
Majority Minority	No racial or ethnic majority	15.07%

The American Community Survey considers “Hispanic or Latino” an ethnicity rather than a race. People of any race that identified as Hispanic or Latino were considered “Latino” for this study. Accordingly, people of Hispanic or Latino ethnicity were not counted in the other racial or ethnic groups.

Census tracts with no racial or ethnic majority were classified as “majority minority.” A majority-minority census tract might be, for example, 40% Black, 30% Latino and 30% white.

Appeal Rates, Success Rates & Assessed Value Reductions

The Treasurer’s Office downloaded, cleaned¹⁰⁷ and merged property-level appeals data from the Cook

¹⁰¹ Historical parcels boundary datasets from 2000 to 2023 were used. See “Historical Parcels – 2023,” Cook County GIS, January 2024. [\[LINK\]](#)
¹⁰² “2022 TIGER/Line Shapefiles (machine readable data files), U.S. Census Bureau, Downloaded December 2024. [\[LINK\]](#)
¹⁰³ “ACS Demographic and Housing Estimates,” U.S. Census Bureau 2018-2022 American Community Survey 5-Year Estimates, Downloaded December 2024. [\[LINK\]](#)
¹⁰⁴ “Income in the Past 12 Months,” U.S. Census Bureau 2018-2022 American Community Survey 5-Year Estimates, Downloaded December 2024. [\[LINK\]](#)

¹⁰⁵ “Boundaries – Community Areas (Current),” Chicago Data Portal, 2024. [\[LINK\]](#)
¹⁰⁶ “Community Data Snapshots Overview,” Chicago Metropolitan Agency for Planning, 2025. [\[LINK\]](#)
¹⁰⁷ Cleaning and merging involved removing duplicate appeals from the Assessor’s dataset and combining the information from the Assessor and Board of Review datasets.

County Assessor's Office¹⁰⁸ and Cook County Board of Review¹⁰⁹ that was available on the Cook County Open Data Portal for tax years 2012 to 2023. Both datasets contained property identification information, tax year information and assessed values before and after appeals.

This study examined appeals data at the property level. For appeals that included multiple properties, each property appealing was considered a separate appeal.

An appeal was deemed "successful" if it resulted in an assessed value change.¹¹⁰ The amount a property's assessment was reduced was calculated by taking the original assessed value and subtracting the final assessed value after appeals.

The Treasurer's Office combined both datasets to calculate the total assessed value reduction due to appeals for every property in the county, as well as a "combined appeal rate" and "combined success rate."

The combined appeal rate describes what percentage of properties in an area appealed through one or both appeal methods.

The combined success rate describes what percentage of properties that appealed in an area successfully reduced their assessment through one or both appeal methods.

Estimated Tax Bill Changes Due to Appeals

For its analysis, the Treasurer's Office estimated tax bills before and after appeals for every property for tax years 2021 to 2023.¹¹¹ Those three years comprised the most recently completed three-year assessment cycle in which every property in the county was reassessed.

Appeals change how much in taxes property owners pay, whether they appealed or not.

While reductions in a property's assessed value contribute to lowering the owner's tax bill, calculating how appeals shift the tax burden from one set of

properties to another requires a complicated calculation.

To estimate taxes prior to appeals, the Treasurer's Office calculated every property's assessed value by adding the assessed value reduced through appeals back to its final assessed value.¹¹² The assessed values before appeals were multiplied by the year's tentative equalization factor to determine the preliminary pre-appeal equalized assessed value (EAV) for every property. An equalization factor is a number calculated by the Illinois Department of Revenue to standardize assessments across the state.¹¹³ Each tax year, the Department of Revenue publishes a preliminary equalization factor before Board of Revue appeals and a final equalization factor after appeals.¹¹⁴

The Treasurer's Office chose to use the Department of Revenue's published tentative equalization factor for pre-appeal bill calculations because it is the closest official approximation of a pre-appeal equalization factor. This decision also reflects how the Assessor's Office has used its "PTAXSIM" tax bill simulator to calculate pre-appeal tax bill estimates.¹¹⁵ Exemptions were subtracted from these EAVs to generate the final pre-appeal EAV for every property.

Because the tentative equalization factor is calculated after appeals through the Assessor's Office, it is not a perfect approximation of what the equalization factor would be before Assessor appeals. Due to this data limitation, the study may slightly underestimate the total residential tax increase and slightly overestimate the total business tax decrease due to appeals.

The pre-appeal EAV for each property was then totaled for each taxing district in the county, and agency tax rates were recalculated by dividing the agencies' levy amounts by the pre-appeal EAV. In tax increment finance (TIF) district tax codes, the lower of the tax code's frozen EAV or pre-appeal EAV was used for the calculation, as EAV above the frozen EAV is not used to calculate tax rates. Adjusted agency tax rates were then

¹⁰⁸ "Assessor – Appeals," Cook County Assessor's Office, Downloaded Dec. 2024. [\[LINK\]](#)

¹⁰⁹ "Board of Review Appeal Decision History," Cook County Board of Review, downloaded Dec. 2024. [\[LINK\]](#)

¹¹⁰ A subset of appeals (less than 0.03%) resulted in an increased assessed value but were considered successful.

¹¹¹ While the Treasurer's Office created its own calculation for this analysis, it reviewed similar calculation methods done by the Assessor's "PTAXSIM" Property Tax Simulator Tool to help determine how to produce a "pre-appeal" tax bill scenario. See "Property Tax Simulator Tool," Cook County Assessor's Office, 2024. [\[LINK\]](#)

¹¹² While most changes between published mailed, certified and final assessed values were due to appeals, values could change for other reasons, such as the Assessor's 2020 COVID-19 Adjustments, or the Assessor self-correcting valuation errors. To focus on changes due to appeals, only the value reduced through appeals was added back to values to calculate assessed values before appeals. For information on COVID-19 Adjustments, see "COVID-19 Adjustments," Cook County Assessor's Office, 2020. [\[LINK\]](#)

¹¹³ "The Illinois Property Tax System," Illinois Department of Revenue, 2024, p. 17-18. [\[LINK\]](#)

¹¹⁴ Ibid, p. 7.

¹¹⁵ "Measuring the impact of appeals," Cook County Assessor's Office, 2025. [\[LINK\]](#)

added up at the tax code level to calculate a pre-appeal tax rate for every property in the county. The pre-appeal tax rate was then multiplied by every property's pre-appeal EAV to create estimated pre-appeal bill amounts.

The office followed the same method with post-appeal assessed values to calculate tax bill estimates after appeals, using the final equalization factor and final assessed values. These values are close to final, published bill amounts. Nuances in the tax rate calculation and application of exemptions make the pre-appeal bill estimate a close, but not exact, simulation of property taxes in a scenario where appeals did not occur. Post-appeal bill estimates were used instead of final published bill amounts to create a more direct comparison of taxes in both scenarios.

While efforts were made to be accurate, the pre- and post-appeal bill calculations are still only simulations of

the complex process of calculating tax bills. The pre-appeal and post-appeal bill estimates were calculated solely for this report.

Other Notes

This report did not analyze the accuracy of assessments before and after appeals. Similarly, it did not analyze the accuracy of appeal decisions.

This report's study period coincided with the COVID-19 pandemic. While appeal rate discrepancies by property type, race and income were present before, during and after the pandemic, findings on assessed value reductions and tax burden shifts since 2020 should be considered in light of the broad impact of the pandemic on business and residential property values.

About the Pappas Studies

Cook County Treasurer Maria Pappas in 2011 released her office's first financial study, which tallied the rising debt held by the county's local governments. During the next 10 years, her office released additional studies that documented low voter turnout; a near doubling of property taxes in Cook County over 20 years while the cost of living rose just 36%; and the failure of the Scavenger Sale, a state-mandated semiannual auction of properties with chronic property tax delinquencies.

The Research Unit

In March 2021, Pappas created a new research unit to expand the scope, depth and breadth of the [Pappas Studies](#). To date, it has published the following major studies:

- A [redesigned debt study](#) released in June 2021 that measured the level of local government debt attributed to each property in Cook County.
- [Annual analyses of property taxes](#) billed from 2021 to 2024. Each analysis identified major reasons for property tax changes and found where property owners faced the highest increases.
- A follow up [Scavenger Sale study](#) that traced the origins of swaths of vacant and abandoned properties to the federal government's sanctioning of redlining — discouraging mortgage loans in minority areas — in the 1940s.
- A [study on sales in error](#) resulting from Cook County tax sales and scavenger sales released in October 2022 that found wealthy investors were exploiting a loophole in Illinois tax law to make millions of dollars.
- Two studies on [voter turnout for property tax-related referendums](#) in Cook County that found that often a minority of voters decided on more than \$1 billion in new debt and tax levies.

In addition to major studies, the research team has also published "[Pappas Portal](#)" newsletters that explore property tax collection rates, local tax laws and fiscal debt.

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