floor in Room 301, or in the Assessor's Vault on the 31/2 floor It is broken down into an assessment on the land and assessment on the "improvements" (buildings and fixtures) on the land. The information on the microfiche card will look something like this:

					Total	**Permanent**
Total Improve		**Index No.**	**No. Land meets**		**Total**	
					Valuation	
					1102	
13-36-411-130-0000	801	1538	2339			

The assessment information for past years is kept in the Assessor's Vault on the 3% floor. Each is recorded on a Record Card. You may obtain cards for your property at the Assessor's Vault by requesting them by the Permanent Index Number. (You will be required to leave some form of identification such as a drive's license before you get them). The cards will arrive in a packet,. one for every fourth year going back to 195,. (If you want to go back further than 1955 you have :to make a special request to the Deputy Assessor.). The information on these cards will be in the same form as Figure 13 .

The page heading identifies the property for various purposes. Reading from left to right, the codes are:

Vol. Tax Volume number.

Town Township name.

Quad. Quadrant for assessment purposes.
Action or B/A Change in property status indicated.
NAB Computer Code (purpose unknown}.
St. Code Computer code for street property is in.
St. No. Street number.

Street Name Street name.
Nbrhd Computer code - Indicates Assessor's neighborhood boundaries for properties of similar value.

Area Unit - Permanent index number.
Code Tax Code number (identifying taxing district.)
Underneath the page heading are the column headings for the Assessor's work. Again reading from left to right:
Card Code Indicates use of the land. Key to code is on the bottom of the page.
Decimal Indicate number of digits to right of; decimal. (See bottom of page.)
Unit of measure Unit of measurement used. ('(See bottom of page for key.)
Land measure or Building area or full valuation.
Depth or Occupancy Factory Depth of the lot.
Unit price This is the valuation of the property per front foot.
Depth Factor or CDU Factor added or subtracted for special circumstances. (See 1852 N. Talman illustration for example).
Market Value or Reproductive Cost indicated on commercial properties.

Improvement Class Class of property according to Cook County Classification System.

Code	Class	No.
	Vacant Land	
	Residential 1-6 units	
2	Residential 6+ units	
	Not-for-Profit	
	Industrial or	
4	Commercial	
	Special industrial	
	Special Commercial	

Age Age of improvements.
Level of Assessment or El Assessment ratio according to property class.
Proration
Proration Factor Percent of improvements to be billed to this parcel if improvements are built across parcel boundaries.
Related Parcel No. Parcel number of adjoining lot.
Assessed Valuation Land and Improvements will be figured separately and totaled at the bottom of the sheet

Now we will briefly consider the 1852 N. Talman case. We've used the 1970 assessment (Figure 14) because that is when the property changed to a vacant lot.

The 'before section" of Figure 14 represents the Assessor's notes before any changes were made. The ""after section' represents what the card looked like after the assessor made changes to reflect the change in status from improved land to vacant land.

We first run through the notations on the "before " property record card. The first row written by the assessor pertains to the land itself and indicates that the parcel is: improved land (J);); 25 feet wide and 126 fee! deep. The land is valued at $30 per frontage foot (unit price}. The average depth or City lots is 125 feet; because 1852 N. Talman is 126 feet deep, an extra 'value" is added (Depth factor or C.D.U.). This is done by multiplying by 1.002. (If the lot was only 124 fee! deep the Assessor's Office would have divided by 1.002). In 1970, the land portion of the property was assessed at full value. so there is no assessment ratio.

' *See Side Bar - The Assessment and tax Bill* Computation *Process, pp. 54*

The calculations:

*Frontage area X Unit Price X Depth Factor * Assessed Value 25 X 530.00 X 1.002 = $751-.00*

The second row written by the assessor pertains to the improvements on the land. The notations on this row indicate that: there is a building (2) on the land; and the building has an area of 1848 square feet. The value for this building is set at 53.02 a square foot, and in 1970 buildings were assessed at 20% of full market value. The calculations are:

Frontage unit market Assessment Assessed
*ares X price * value X Ratio , Value*
1848 X 3.02 = 5580 X .20 = 1116

The assessed values of the land and the improvements are then added together to get the total assessed value for the parcel.

The "after" section of Figure 14 represents the property record card after the Assessor's Office has made the changes reflecting the altered status of the property. When a change in the status of a property occurs, the Assessor first marks them in pencil. The Assessor's Office goes over the changes in pen when they become permanent. (If the changes occur as a result of Board of Appeals action, the changes are m.,rked in red ink). In the after section of Figure 14. a "2" indicates the notification of the change of status came through review of city permits. (In fact, a note from the owner, reporting the fire, and a copy of the owner's agreement with the wrecking company were included in the packet of property record cards). The code number for changes of status are:

1 - Board of Appeals - Change as a result of a Board of Appeals action.
2 - Permit - Change as a result of City permit inspections.
*3 - Division - Change **in the** legal status of a parcel.*
4 - Revision - Assessor changes the valuation.

Additional changes that appeared on the card are illustrated on Figure 14:

1) The "J" under the heading of "Card Code" has been replaced by a "1" reflecting the change from improved land to unimproved land.
(2) The entire row is crossed out, first in pencil then in pen - there is no longer a building on the land.
(3) The assessment on the building is prorated for the amount of time it was standing ((52.5%) of the year.)
(4) A new total assessment is figured.

Appeal Process

There are several ways to appeal assessments individual properties. Property owners have 20 working days after notice of assessment to file a complaint. The Assessor's. Office then sets a date for a hearing at which the property owner must provide evidence (pictures,closing statement, comparable sales or assessments, e -.) proving that the property was over- or under assessed. The Assessor's Office reports that 70% of residential property owners who make complaints win at l-east part of their appeal, although this may reflect the fact that the Office may discourage people with weak cases from making formal complaints.

A property owner who misses the date for filing a complaint or is not satisfied with the results of the hearing can appeal the assessment with the Board of Appeals. This is a two-member (three-member as of 1984) elected board, completely separate from the Assessor's Office, located on the 6th floor of the County Building. The guidelines for proving an overassessment or under assessment with the Board of Appeals are similar to those of the Assessor's Office.

Exemptions

In Illinois at the present time there are at least six property tax exemptions of "circuit breaker" relief mechanisms

General Homestead Exemption This is available to homeowners of single family (1-6 units) homes, condominiums, and cooperatives who claim the building as their principal residence on January 1 of the year the exemption is granted. The exemption is computed by deducting the difference up to $3,000 between the 1977 Equalized Assessed Valuation and the current Equalized Assessed Valuation from the current EAV.

Senior Homestead Exemption This is available to property owners 6; years or older who claim the building as their principal residence. The exemption is computed by deducting $1500 from the Equalized Assessed Valuation. This results in a tax savings of as much as $150.00.

Home me Improvement Exemption This allows homeowners to make up to 525.000 in improvements to their property without increasing the Assessed Valuation for at least four years. This exemption is only available to owners of single family residences. condominiums, and cooperatives.

Veteran's Exemption This is available to quadriplegic veterans who have made improvements to their homes to allow wheelchair access.

***Illinois "Circuit Breaker" Tax Relief for Senior Citizens** This occurs as a cash rebate on 'Senior Citizens' Illinois income tax for certain owners and renters.*

***Historic District** (H.B. 1244) This bill [illegible]*

VOL.	TOWN	NAB	ST. CODE	ST. NO.	STREET NAME	NBRHD	AREA	SUB	BLOCK	PARCEL	UNIT	CODE

CARD CODE	DECI-MAL	UNIT OF MEAS-URE	LAND MEASURE OR BUILDING AREA OR FULL VALUATION	DEPTH OR OCCUPANCY FACTOR	UNIT PRICE	DEPTH FACTOR OR C.O.U.	MARKET VALUE OR REPRODUCTIVE COST	IMPRVMT CLASS	AGE	LVL OF ASSMT OR EI	PRORATION FACTOR	RELATED PARCEL NO.	ASSESSED VALUATION

CARD CODE	UNIT/MEASURE	DECIMAL			
1 LAND UNIMPROVED 1 LAND IMPROVED 2 BUILDING 3 OTHER IMPROVEMENTS 4 PARTIAL ASSESSMENT OR RE-VALUATION	FT - FEET AC - ACRE SF - SQUARE FEET CF - CUBIC FEET	DECIMAL - THIS FIGURE IDENTIFIES THE NUMBER OF DIGITS TO THE RIGHT OF THE DECIMAL POINT IN FRONT FOOTAGE OR BUILDING AREA			R - TRIANGULAR A - ACRES B - BACK LOT
		TOTAL LAND	TOTAL IMPROVEMENTS		TOTAL VALUATION

Figure 13

531	WEST CHICAGO	20	5203	1852	TALMAN AVE N.	050	13	36	411	026	0000	7100	1970

CARD CODE	DECIMAL	UNIT OF MEASURE	LAND MEASURE OR BUILDING AREA OR FULL VALUATION	DEPTH OR OCCUPANCY FACTOR	UNIT PRICE		DEPTH FACTOR OR C.O.U.	MARKET VALUE OR REPRODUCTIVE COST	IMPROVT CLASS	AGE	LVL OF ASSMT OR CI		PRORATION FACTOR	RELATED PARCEL NO.	ASSESSED VALUATION
J	0	FT.	25	12600	30	00	1002								751
2	0	SF	1848		3	02		5580	11	091	20	0			1116

BEFORE

1	J'	0	FT	25	12600	30	00	1002								751	
2	~~2~~	~~0~~	~~SF~~	~~1848~~		~~3~~	~~02~~		~~5580~~	~~11~~	~~091~~	~~2010~~				~~1116~~	
																52.5%	3
																585	

AFTER

CARD CODE	UNIT/MEASURE	DECIMAL					
1 LAND UNIMPROVED J LAND IMPROVED 2 BUILDING 3 OTHER IMPROVEMENTS 4 PARTIAL ASSESSMENT OR RE-VALUATION	FT - FEET AC - ACRE SF - SQUARE FEET CI - CUBIC FEET	DECIMAL. THIS FIGURE INDICATES THE NUMBER OF DIGITS TO THE RIGHT OF THE DECIMAL POINT IN FRONT FOOTAGE OR BUILDING AREA			R - IRREGULAR A - ACRES B - BACK LOT	NEW TOTAL 1336	4
		751 TOTAL LAND	1116 TOTAL IMPROVEMENTS			1867 TOTAL VALUATION	

Figure 14

1/1183. The tax relies occurs as an eight year freeze on the assessment for a property located in a historic district. The owner must invest 25% of market- value in "qualified" rehabilitation of the building

1852 N. TALMAN

Tax Search

Now we have completed our tax search of 18;2 N. Talman. We have the address of the last taxpayer of record who may be the owner. We also know **that the** property is delinquent in taxes for the nine years from 1973 81. No one has bid on the property at any Annual Tax Sale. The information we provided to NRC allowed them to make a bid at the Scavenger Sale. The **tim**ing was such, however, that they had to make the bid before they had received the title insurance report on the property. (This was the title insurance report discussed in the Title Search chapter which showed all the l.R.S. liens on the property. These **liens take** precedence over the Scavenger Sale lien.) NRC **will** have to do further research to find out how much these liens amount to and if there is a possibility of **getting them paid** off.

We have also gathered a little more of the history of our building. Documents in the Assessor's Vault **have informed us that a** fire on May 22, 1970 destroyed the building and the owner subsequently pan' to have the building demolished.

1852 N. TALMAN

Conclusions

Upon completing the tax search, you will find that you have varied bits of information about the property in question. Some may relate directly to your original questions, some may not. For instance, you may now know that the property owner is a 65 year old with a homestead exemption. Or you may know that the property owner has applied for, and won, a Board of Appeals decision on each new reassessment. It is now the job of the researcher to assess the importance of this information and to put it together with all the other pieces of data in a usable form

COUNTY CLERK

The Clerk's Office has past information on the tax status of properties. The 4th floor has the most recent years One needs the PIN number - to find the correct tax book volumes. Information on the Scavenger sale is also available on the 4th floor. Go to floor 3% to look at older tax books. Take the stairway at the end of the counter by the tax books on the 4th floor.

HOMEOWNERS ASSISTANCE

Homeowners Assistance is located in Rm.. 301 of the County building. With a PIN number in hand, one may obtain current tax assessment information on a property. and examine the records of assessment appeals. From here it is home or to the Assessor's Vault on Floor 3%.

Bathroom

Take a break.

ASSESSOR'S VAULT

Go to Floor 3% on the County side to examine assessment cards and appeals. Then it's time for home.

The Clerk keeps the old tax records (older than 4 years) on floor 3%. After looking at the old books, it s time for home or Homeowner's Assistance.

HOME BASE START HERE

!

CITY HALL I

Go the County site of City Ha that may be entered fro Clark Street. Be sure to hav the pro. perty's address, a si map. and addresses on bo sides of the property. Aft entering, go to Rm.. 112 th County Treasurer's Office.

TREASURER'S OFFICE

Go to left hand counter in Treasurer's Office and obtain PIN number by giving the property address to the clerk. Down the counter a ways one can get the current taxpayer (TPR) and tax status. With this information, one may now 8° home or proceed to the County Clerk's Office on the 4th floor or the County building for more tax information..