

# Cook County Treasurer Maria Pappas

STATE OF THE OFFICE - 2018

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Toni Preckwinkle, President Cook County Board of Commissioners 118 N. Clark Street, Room 500 Chicago, IL 60602 October 30, 2017

#### Dear President Preckwinkle:

It is with great pleasure that I submit to you the Fiscal Year 2018 Budget for my office.

As you have seen year after year, I come before the Board with a Budget request that meets or exceeds the proposed target. My 2018 Budget marks the 17<sup>th</sup> consecutive year that I have met or exceeded the proposed target.

With my ongoing technological improvement efforts, the Treasurer's Office continues to reduce the corporate budget and headcount without compromising service. In fact, we will improve our service – and continue to coordinate with the County to implement new systems. The following is a list of some of the projects we already are working on or are prepared to begin:

- County ERP System Implementation
- County Integrated Property Tax System Implementation
- Comprehensive Imaging and Document Scanning Project
- Electronic Billing to Taxpayers
- Automation of PTAB Refunds
- Automatic refunding of property owners via direct ACH
- ATM/Kiosk payment exploration
- Expanding online bulk payment options

As it relates to the particulars of the **FY2018 budget for the Treasurer's Office**, the following are this year's highlights:

- We were asked to meet a **budgetary target** of \$1,157,817 for Fiscal Year 2018, and the original request submitted for the budget was \$1,147,068.
  - Our FY2018 request will be lowered to \$948,953 via an upcoming amendment, a reduction of -25% compared to FY2017.
- Our FY2018 headcount is 88.5, which is a **64.6 percent reduction** from 1998 when the office had 250 employees.
- If the office maintained a staff of 250 employees as it had in 1998, the budget for the office would be an estimated \$43 million.

While the budget contains a 25% reduction for FY2018, the goal continues to be an entirely self-funded office that is independent of any taxpayers-funded sources.

I am proud to recommend the adoption of the FY2018 budget for the Treasurer's Office.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Maria Pappas Cook County Treasurer

# Major Initiatives/ Accomplishments



#### TAX SALE LEGISLATIVE CHANGE

The Treasurer's Office wanted a change in legislation that would have kept the sales date in August to provide taxpayers a fair amount of time for payment of delinquent taxes.

Delinquent property taxpayers typically had 13 months from the August 1st due date to pay their tax bill in full before annual tax sale occurs.

Unfortunately, the sale will be held in May (three months earlier than was previously held).

Moving the sale up has a negative impact of approximately \$6 million per month on county revenue. (\$18 million total impact of a May sale compared to August sale).



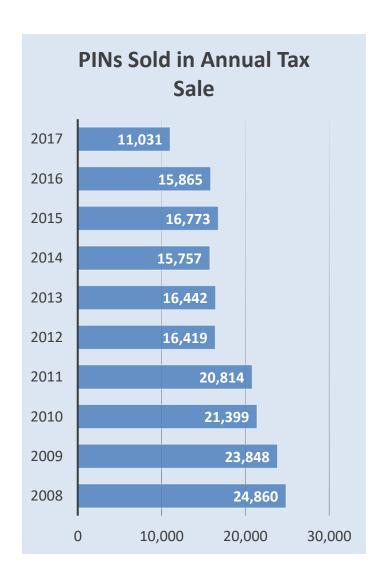
### DELINQUENT TAXPAYER OUTREACH RESULTS CHART

The Treasurer's Office established a program to alert property owners and elected officials of delinquent taxes.

The office sent multiple notices to delinquent property owners in an effort to increase awareness that they had less time to pay because the sale date was moved sooner. To ensure every taxpayer received notice, seven mailed attempts were made to reach delinquent taxpayers.

The office urged elected officials to help increase awareness to homeowners whose delinquent taxes, if left unpaid, may result in a loss of their home.

Due to the efforts of staff and community leaders, there were only 11,031 PINs sold at the April sale, and the fewest number of PINs sold at sale in the ten years of automated sales.



# **DELINQUENT TAXPAYER OUTREACH**

The tax sale has the biggest impact on individual, residential property owners who owe relatively small amounts on their homes.

Community and civic leaders need to continue partnering with the Treasurer's Office to increase awareness among the most vulnerable citizens in Cook County.

Research and outreach efforts continue as the office is distributing TY2016 delinquent data to Alderman, County Commissioners, State Representatives, State Senators and Municipalities.

"Thank you very much for taking the initiative to reach out to me about this important issue. I truly appreciate you sending me this list of delinquent taxes in Evanston, as well as the supporting documents. I'll do my best to help inform property owners about this issue."

- Email from Mitzi Gibbs, City Manager - Evanston, October 13, 2017

"I wanted to let you know that we have been getting some really good feedback from constituents that have received our letter about their taxes. I am sure many people have benefited who have not taken the time to call."

- Email from Office of State Rep. Kelly Cassidy, October 20, 2017

#### PINs sold in TY2015 Annual Sale, by dollar thresholds.

Number of PINs \$200 and under: 294

Number of PINs \$300 and under: 577

Number of PINs \$500 and under: 1,153

Number of PINs \$1,000 and under: 2,714

PINs sold in TY2015 Annual Sale with a delinquent amount of \$1,000 and under by type of property.

Residential: 2.131

Vacant Land: 479

Commercial / Industrial: 104

#### The current TY2016 delinquent list comprises:

Number of PINs \$200 and under: 4,063

Number of PINs \$300 and under: 9,216

Number of PINs \$500 and under: 23,631

Number of PINs \$1,000 and under: 45,170

PINs with a delinquent amount of \$1,000 and under by type of property:

Vacant Land: 22,766

Residential: 21.349

Commercial / Industrial: 1,055

As of 10/2/2017

### PURSUE LEGISLATION TO REDUCE SALES IN ERROR

#### **Background: What is a Sale In Error?**

After purchasing taxes at annual and scavenger sales, the Illinois Property Tax Code permits tax buyers to get a court order canceling their purchase when the county has made an "error" concerning the sale of the property.

Buyers may initiate this sale in error process at a time of their choosing, up to three years after the sale.

When granted a sale in error, buyers get 1% per month interest on their purchase price, from the date of their purchase until the date their refund is issued.

### PURSUE LEGISLATION TO REDUCE SALES IN ERROR

#### The Problem and the Legislative Solution

Cook County processes approximately 1,500 sales in error each year based upon a judge's decision that the buyer has identified a county "error" and is entitled to a refund of the purchase price – with interest.

This sale in error process involves personnel at the Treasurer's Office, the State's Attorney's Office, and the Clerk's Office, costing the county approximately \$100,000 per year in salaries.

Interest on refunds that are due to county errors also costs the taxing districts approximately \$3,000,000 per year, with Cook County itself paying approximately \$180,000 of that amount.

The Treasurer's Office is seeking legislation to limit what counts as a county "error" to those that materially affect the buyer's purchase decision.

The office estimates this proposed legislation could save the county up to \$280,000 per year in salary and interest costs.

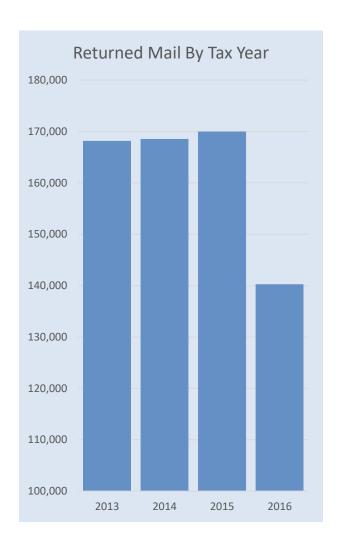


#### RETURNED MAIL PROJECT

To aid in the delinquent taxpayer outreach the Treasurer's Office has instituted a project to reduce the number of tax bills returned as undeliverable by the US Post Office. A team was assembled to research and correct the roughly 84,000 Tax Bill returned each installment. PINs with returned mail were alerted seven times in an attempt to reach the taxpayer.

Through searching County records, prior payment information, outreach to elected officials, and contacting taxpayers, the number of pieces of returned mailing has dropped significantly after the implementation of the project in Tax Year 2015. Over 30,000 bills were delivered that would have otherwise been returned.

The project continues to focus on PINs with returned mail that, without contact, could unknowingly be sold at Tax Sale. In addition to the drop from last year, this ongoing effort has already corrected over **7,500** mailing addresses for Tax Year 2016.

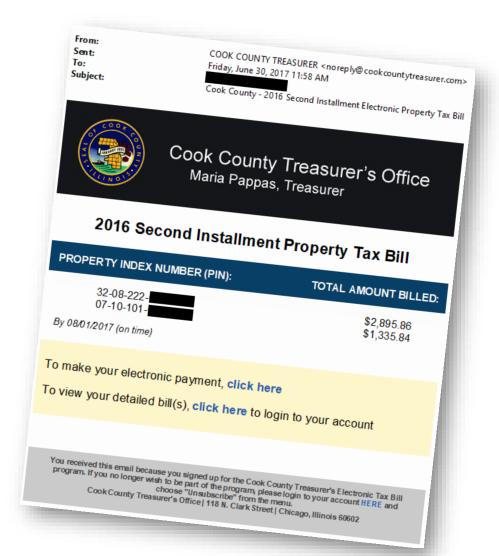


# **ELECTRONIC TAX BILLING PROGRAM**

The Electronic Tax Billing program was introduced in 2017 and allows taxpayers to receive each installment property tax bill in their email inbox instead of their physical mailbox.

To date, over 31,000 property owners are part of the Electronic Tax Bill program.

In fact, the tax bills for the Woodfield Mall in Schaumburg and the Aon Center are delivered electronically. These two PINs represent the second (Woodfield's \$21.6 million) and third (Aon's \$18 million) single-largest tax amounts in Cook County. Willis Tower is the highest tax bill in the county (\$29 million).

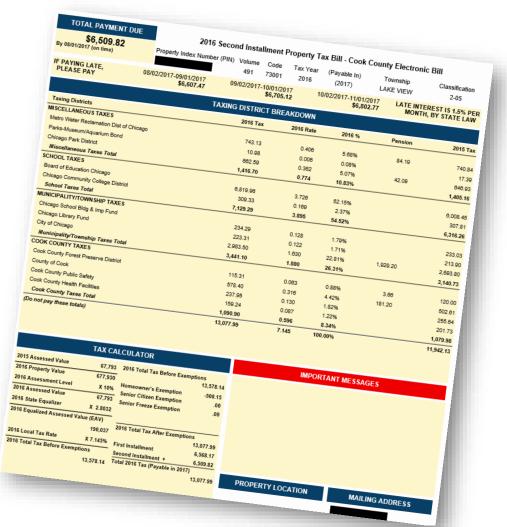


# DOWNLOADABLE ELECTRONIC TAX BILL

No longer do taxpayer rely on CCTO to send a duplicate bill via U.S. mail; property owners can print their bill from our website and use for payment.

In July 2017, the Treasurer's Office began offering property owners the option to download or print their tax bill in PDF format. PDF bills have been produced 15,781 times in the first three months since this enhancement was offered.

The downloadable tax bill created by the Treasurer's Office is comparable to a boarding pass from an airline!



#### REFUND ENHANCEMENTS

#### **Property Tax Appeal Board Refunds (PTAB)**

The Property Tax Appeal Board (PTAB) is a state governmental agency that rules upon petitions by taxpayers for a change in the assessed valuation of their property. Taxpayers can appeal for themselves or seek legal representation during the appeal process.

When decisions result in a refund for paid property taxes, the Treasurer's Office now receives an electronic file.

The Treasurer's SmartLookup application (utilizing the electronic payment records and internal payment images) allows staff to import the electronic file, identify the taxpayer, and refund the property owner. By eliminating paper applications and the need for taxpayer-supplied proof of payment, the office has reduced processing time from months to weeks. Approximately 40,000 PTAB refunds are issued annually.

40,000 applications no longer printed and mailed

#### REFUND ENHANCEMENTS

#### **Specific Objection (Court-Ordered) Refunds**

Attorney's may file on behalf of a property owner directly to the Cook County Circuit Court to reduce their assessment.

The Treasurer's Office has **created a web-based interface** that attorneys utilize during the court proceedings and refund process.

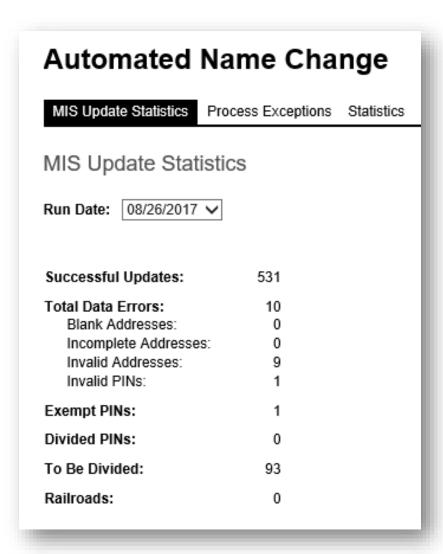
The office now electronically adds the credit, or reduction, to the property tax record instead of requiring staff to manually typing data for each record. The office currently processes approximately 15,000 refunds annually.

#### **AUTOMATIC NAME / ADDRESS CHANGES**

The Illinois Department of Revenue (IDOR) created a website for individuals, lawyers and title companies to file Online Real Property Transfer tax Declarations when a property changes hands.

The Treasurer's Office receives a daily file from IDOR that contains updated owners' names and addresses.

The Treasurer's Office automatically changes the names and mailing addresses to where tax bills are sent to ensure the new owner gets their bill.



# **EMPLOYEE DAILY MEMO ACTIVITY REPORT**

The Treasurer's office implemented a employee activity reporting system where employees detail the daily activities and the time spent on the work they perform.

The purpose of the reporting is to measure employee performance, work backlogs and have management oversight.

Each employee details their activities for the day and reports are automatically generated and emailed to managers for review. Managers in turn, review the reports and identify any issues and take any necessary actions.

William B						DA	\ILY	ME	M	0 - 0	Oct	obe	r 20	0, 2	017			
Call Center	9am	- 10am	10am	1-11am	11am	- 12pm	pm 12pm - 1pm 1pm - 2pm			2pm - 3pm		3pm - 4pm		4pm - 5pm		Totals		
Primary Task Performed	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Mins	Qty	Min
Handled calls	2	10	4	20	7	30			6	25	3	15	7	30	4	20	33	150
Call Center Other Task Performed																		
Created tax research cases			2	10					1	5			2	10			5	25
Created transfer applications	1	5									1	5					2	10
Daily Memo - Fill-in and Submit															1	5	1	5
Call Center Rep Report															1	5	1	į
Researched PINs on CCAO and recorders websites	11	20			16	25			6	10	14	20					47	7
Updated international, Prepayments and snow bird mailing lists			6	10					9	20							15	3
Returned calls	1	5															1	í
Created refund applications	2	10			1	5											3	1
Entered name changes	7	10	3	5							4	5	17	20	4	5	35	4
Clearned up e mailes in box / deleted .															1	25	1	2
Breaks & Lunch																		
15 Minute Breaks				15								15						
Lunch							(	50										
Suggestions/Problems/Solutions Total Minutes Worked								35 35 10										

### MAJOR ACCOMPLISHMENTS

In FY1998, there were a number of challenges in the Treasurer's Office:

- 250 employees in the office
- Only six '386' personal computers
- Office was not Y2K Compliant
- No Third Party Agent (TPA) wire payment system
- No lockbox
- No bank branches accepting payments
- No financial audit
- No Information Technology (IT) department
- No website
- No email system
- No phone system
- \$30 million in uncashed checks on the floor
- One mail opening machine

The solution?

Automation, which has led to reduced headcount and greater efficiency.

# Automation Projects

Payments



In 1998, there were two payment options: mail and in-person at one of six office locations. Now, there are nine payment options.

Results: Headcount reduction in Collections Department, easy taxpayer access to make payment

1998

# 2 PAYMENT METHODS:

- Mail to Treasurer's Office
- In-Person at Treasurer's Office (6 Offices)

2018

# 9 PAYMENT METHODS:

- Mail to Lockbox
- In-Person at Chase (Nearly 400 Locations)
- In-Person at Community Banks (117 Locations)
- In-Person at Treasurer's Office (1 Office)
- Wire Payments by Third Party Agents
- ACH Payments by Third Party Agents
- Online (Internet)
- Credit Card (Internet)
- Subsequent Taxes by Tax Buyers (Internet)

#### **Lockbox**

In 1999, the Treasurer's Office incorporated a lockbox system for collecting and processing taxes. This meant same-day deposits, immediate interest earnings and quicker distributions to taxing agencies.

The lockbox system eliminated the need for daily mail payments to be opened and processed individually by Treasurer's staff.

Since 1999, more than 10.7 million payments have been processed by lockbox.



10.7 million
payments processed by lockbox

For more information, see Appendix 2.

#### **Bank Branch Payments**

Cook County property tax payments are accepted at hundreds of local banks making it convenient for taxpayers to pay.

Today, there are nearly 400 Chase banking locations in Cook County and throughout the state that accept property tax payments.

More than 13.4 million payments have been accepted at bank branches since calendar year 1999.



13.4 million

payments accepted at bank branches

For more information, see Appendix 3.

#### **Community Bank Branch Payments**

Cook County taxpayers may visit one of the participating local community banks to pay taxes by direct debit (electronically).

117 banking locations throughout Cook County accept property tax payments.

**Nearly 85,000** payments have been accepted at these locations since 2004.

#### Participating Community Banks

A.J. Smith Federal Savings Bank Albany Bank & Trust Company Amalgamated Bank of Chicago American Enterprise Bank Barrington Bank and Trust Company Belmont Bank & Trust Beverly Bank & Trust Bloomingdale Bank and Trust **Brickyard Bank** Community Savings Bank Cornerstone Natl Bank & Tr Co. Dyer Bank & Trust Elk Grove Village Bank and Trust First National Bank of Brookfield First National Bank of Illinois First Nations Bank Forest Park Natl Bank & Tr Co Hanover Park Community Bank Heritage Bank of Schaumburg Hinsdale Bank & Trust Hoffman Estates Community Bank Inland Bank and Trust Joliet Bank & Trust

Lemont National Bank Midland Federal Savings & Loan North Shore Community Bank & Trust Old Plank Trail Community Bank Orland Park Bank & Trust Pacific Global Bank Palatine Bank & Trust Pan American Bank Parkway Bank and Trust Company Plainfield Bank & Trust Prospect Federal Savings Bank Pulaski Savings Bank Roselle Bank and Trust Schaumburg Bank and Trust Shorewood Bank & Trust Signature Bank South Central Bank & Trust Company South Holland Bank & Trust The Private Bank United Trust Bank Village Bank and Trust Washington Federal Bank for Savings Wood Dale Bank and Trust

85,000 payments at community banks

For more information, see Appendix 4.

#### Third Party Agent (TPA) – Wire Payments

The Treasurer's Office established a commercial wire payment system used by banks, mortgage and title companies to pay instead of submitting individual checks to the office.

The prior process in the office used to require manual handling and deposit of individual checks.

Wire payments from commercial users have totaled more than 20.3 million payments (\$55.5 billion) since August 2003.





For more information, see Appendix 5.

#### Third Party Agent (TPA) - ACH Payments

The Treasurer's Office instituted a system for commercial users (banks, mortgage and title companies) to pay via ACH direct debit transactions from an online site instead of submitting individual checks to the office.

Commercial users have submitted **nearly 760,000** payments (**nearly \$3 billion**) since 2007.



760,000 commercial user ACH direct debit payments

For more information, see Appendix 6.

#### **Online Payments**

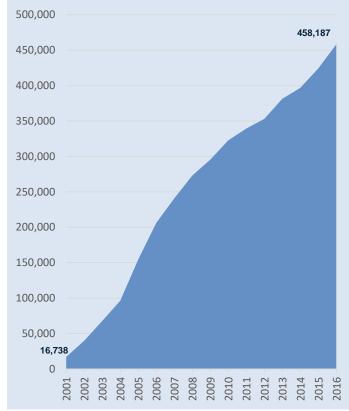
In March 2002, the Treasurer's Office introduced online payments for on-time payments. The office has collected over 4 million on-payments through October 1, 2017.

**New for Tax Year 2017:** The Treasurer's Office will be removing the \$1.00 convenience fee for individual taxpayers paying online tax payments. The more we can move in-person payers to online, the more we will save on payment processing costs, along with reaping downstream efficiencies in the Treasurer's operation.

**Results:** The County will save \$0.75 for every taxpayer who pays online instead of a Chase bank branch.







For more information, see Appendix 7.

#### **Credit Card Payments**

The office added the option for taxpayers to pay ontime property taxes with a credit card in July 2012.

Property owners in the county may make delinquent payments via credit card year-round through the online payment channel.

A total of **143,000** credit card payments have been made totaling more than **\$315** million.



143,000 credit card payments

For more information, see Appendix 8.

#### **Subsequent Tax Electronic Payment System (STEPS)**

The Treasurer's Office created an online payment method for Tax Buyers to make subsequent delinquent payments on properties purchased at the Annual Tax Sale.

Tax Buyers are able to pull up lists of eligible PINs by annual tax sale year and volume number range, and pay subsequent taxes. The online payment system eliminates the need for tax buyers to pay in-person.

Since 2007, there have been more than 444,000 (nearly \$1.2 billion) subsequent tax payments.

#### **IMPORTANT NOTE:**

Property owners should redeem their sold taxes as quickly as possible to avoid additional costs from unpaid subsequent taxes.

Tax Buyers pay delinquent subsequent taxes following the Annual Tax Sale. Taxpayers are assessed an <u>additional</u> 12% interest per installment per year on each tax amount paid by a buyer!



For more information, see Appendix 9.

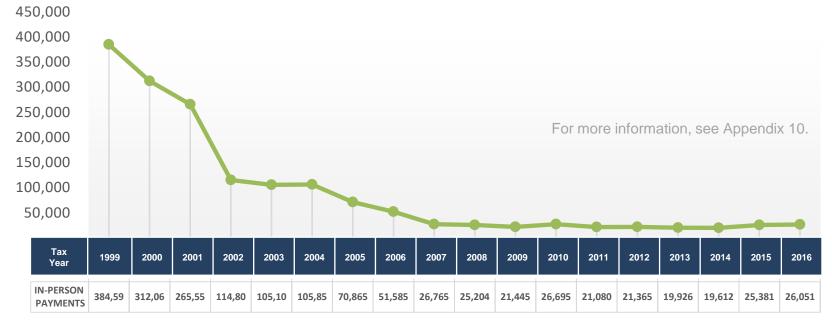
#### **In-Person Payments**

Because of many payment options available to taxpayers, the Treasurer's Office closed the five satellite offices at the end of 2005.

The office had more than 384,000 in-person payments at its six office locations in 2000.

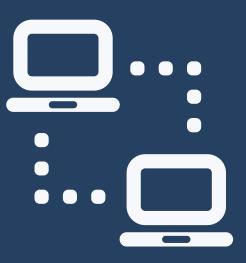
For the most recent Tax Year 2016, in-person, on-time payments tallied 26,000 at our Clark Street location – accounting for just 0.85% of more than 3 million total on-time payments.

#### **On-Time In-Person Payments (Satellite and Downtown Totals)**



# Automation Projects

Systems



# **WEBSITE** (cookcountytreasurer.com)

The Treasurer's Office created an online site specifically so that taxpayers can directly access information and:

- Submit payment online
- Check payment status
- Order duplicate tax bill
- Search for refunds
- · Access frequently used forms
- 'Contact Us' via email
- Download informational brochures

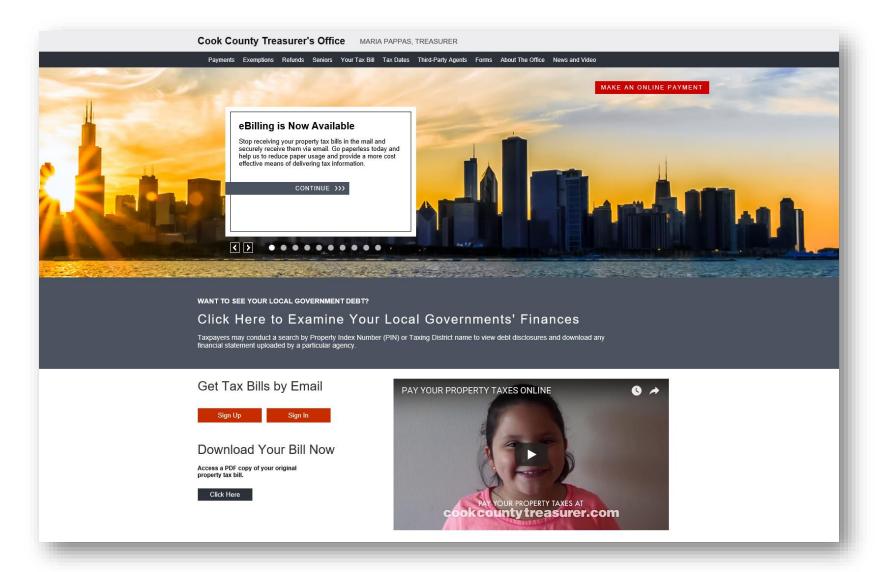
The site has been visited more than 54 million times, and averages 450,00 visits each month in FY2017.

**Results:** Headcount reduction in Customer Service Department, improved access to information



For more information, see Appendixes 11 and 12.

# **WEBSITE** (cookcountytreasurer.com)



# **MOBILE WEBSITE** (cookcountytreasurer.com)

The site was upgraded in June 2015 to better accommodate taxpayers using a mobile device. The programming code automatically recognizes if a visitor is using a mobile device and conforms the layout and design to fit the device.

Since December 1, 2016, there have been **nearly 687,000** visits from mobile users, including:

•	iPhone	345,907
•	Android	157,284
•	iPad	135,515
•	Samsung	47,807



# **MOBILE WEBSITE** (cookcountytreasurer.com)





## WEBSITE FOREIGN LANGUAGE CONTENT

The Treasurer's Office installed a new feature on the website. Property owners may now navigate to cookcountytreasurer.com and access the content in 103 different languages.

The Treasurer's Office implemented translation services directly into the programming code. With a simple click of a button, the site's content will be translated into the desired language.

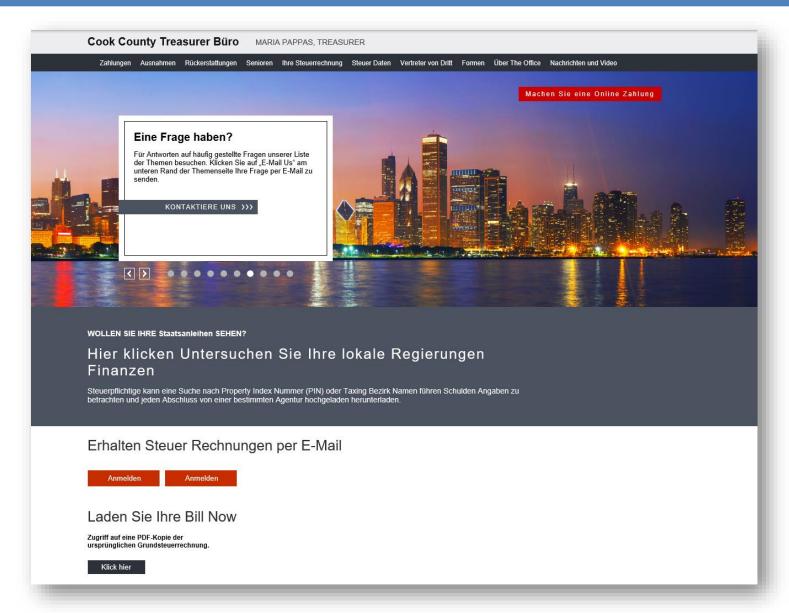
103 foreign languages available on cookcountytreasurer.com

**Afrikaans** Albanian **Amharic** Arabic Armenian Azerbaijani Basque Belarusian Bengali **Bosnian** Bulgarian Catalan Cebuano Chichewa Chinese Corsican Croatian Czech Danish Dutch **English** Esperanto Estonian Filipino **Finnish** French Frisian Galician Georgian German Greek Gujarati Haitian Creole Hausa

Hawaiian

Hebrew Persian Hindi Polish Portuguese **Hmong** Hungarian Punjabi Icelandic Romanian Igbo Russian Indonesian Samoan Irish Scots Gaelic Italian Serbian Sesotho **Japanese** Javanese Shona Kannada Sindhi Kazakh Sinhala Khmer Slovak Slovenian Korean Kurdish (Kurmanji) Somali Spanish Kyrgyz Lao Sundanese Swahili Latin Latvian Swedish Lithuanian Tajik Luxembourgish Tamil Macedonian Telugu Thai Malagasy Turkish Malay Malayalam Ukrainian Maltese Urdu Maori Uzbek Marathi Vietnamese Welsh Mongolian Myanmar (Burmese) Xhosa **Yiddish** Nepali Yoruba Norwegian **Pashto** Zulu

## WEBSITE FOREIGN LANGUAGE CONTENT



## WEBSITE INFORMATIONAL BROCHURES

Taxpayers may view and download informational brochures in English and 23 foreign languages on cookcountytreasurer.com:

- Albanian
- Czech
- Korean
- Slovakian

- Arabic
- German
- Lithuanian
- Spanish

- Assyrian
- Greek
- Polish
- Thai

- Bulgarian
- Hindi
- Romanian
- Ukrainian

- Chinese
- Italian
- Russian
- Urdu

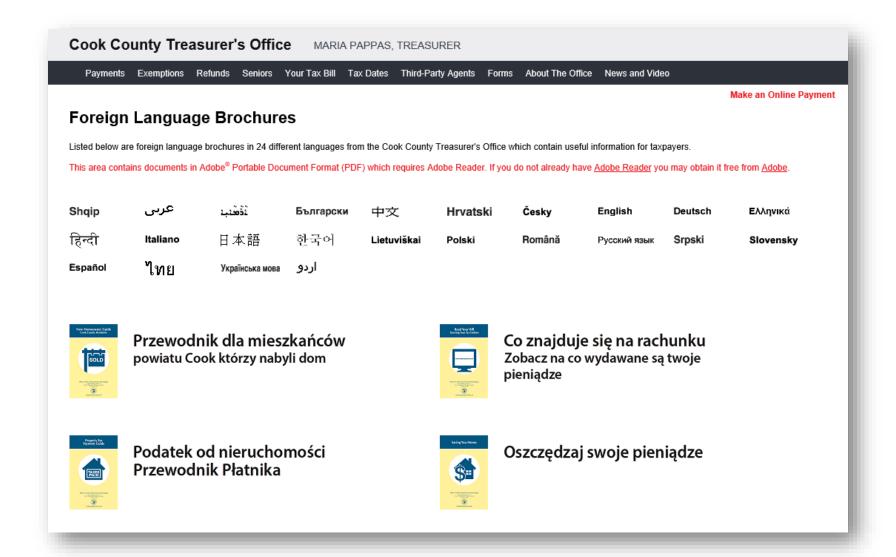
- Croatian
- Japanese
- Serbian

The informational brochures have been downloaded 485,256 times (foreign brochures downloaded 405,576 times) since 2006, and 3,814 times thus far in 2017.

The office has eliminated the need for translators since foreign language information is readily available.

405,576 foreign language brochure downloads

## WEBSITE INFORMATIONAL BROCHURES



## **CRM** (EMAIL SYSTEM)

The Treasurer's Office created online functionality so that taxpayers can 'Contact Us' via email.

In August 2010, the site was updated to display answers to frequently asked questions. Automatic responses are generated before a taxpayer enters a question. These filtering features continue to reduce the number of incoming emails.

Emails are routed to employees throughout the office to respond within 48 hours.

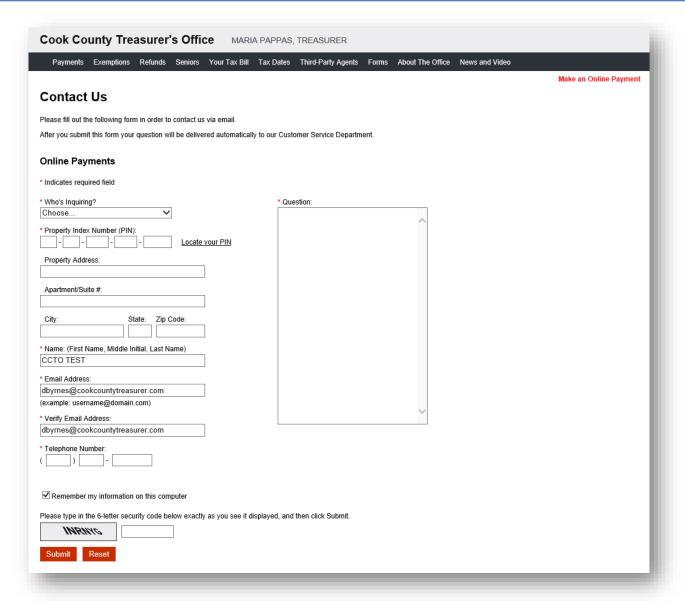
The office has received and responded to **nearly** 137,000 emails since 2003.

**Results:** Headcount reduction in Correspondence Department, fewer taxpayers coming into the office



For more information, see Appendix 13.

## **CRM** (EMAIL SYSTEM)



## **ELECTRONIC DUPLICATE TAX BILL REQUEST SYSTEM**

On November 10, 2009, the website was updated so taxpayers may request a duplicate copy of their property tax bill to be mailed to them instead of requesting a copy in-person. **210,000** taxpayers have used the online request system for duplicate property tax bills.

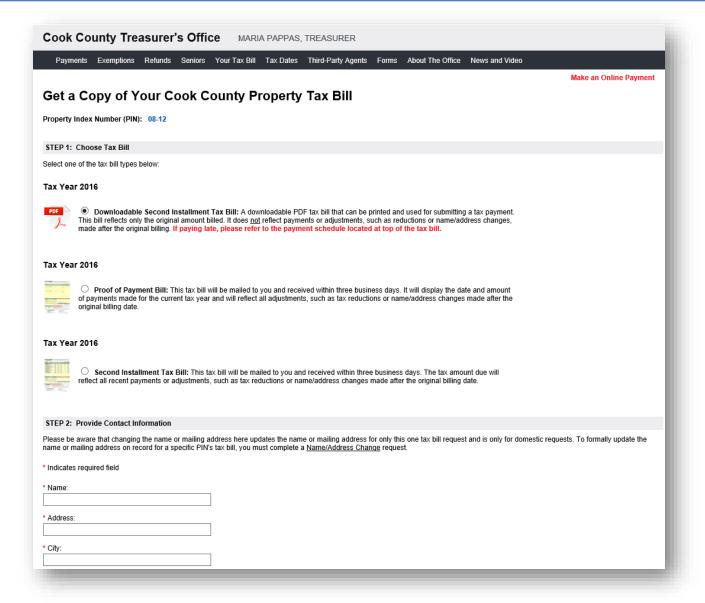
In July 2017, the Treasurer's Office began offering property owners the option to download or print their tax bill in PDF format. PDF bills have been produced 15,781 times since this enhancement was offered.

**Results:** Headcount reduction in Customer Service Department, fewer taxpayers visiting the office

210,000 electronic tax bill requests from taxpayers

For more information, see Appendix 14.

## **ELECTRONIC DUPLICATE TAX BILL REQUEST SYSTEM**



## **DOCUMENT IMAGING PROJECT**

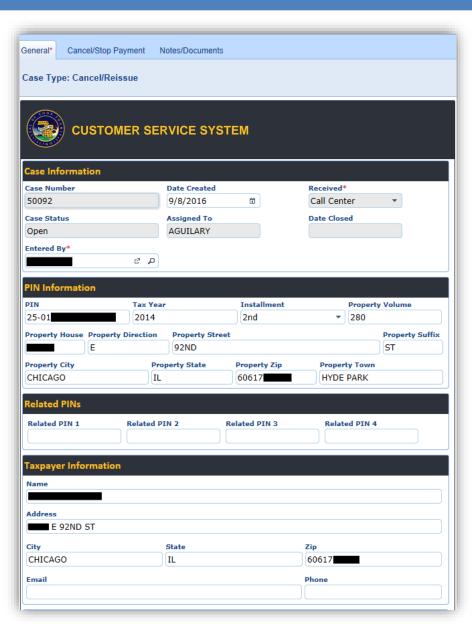
## **Paperless Customer Service System**

In 2016, the Treasurer's Office implemented the first phase of a Paperless Customer Service System.

The complete system provides:

- Scanning, imaging, and storing of electronic documents, files and data. As a result, the office significantly reduces the need to retain hard-copy paper documents.
- Tracking of documents by property index number (PIN) for quick access to information by Treasurer's Office employees for providing seamless customer services.
- Notification- All requested information is emailed to the taxpayer.

## **DOCUMENT IMAGING PROJECT**



## PIN RESEARCH (INTERNAL PORTAL)

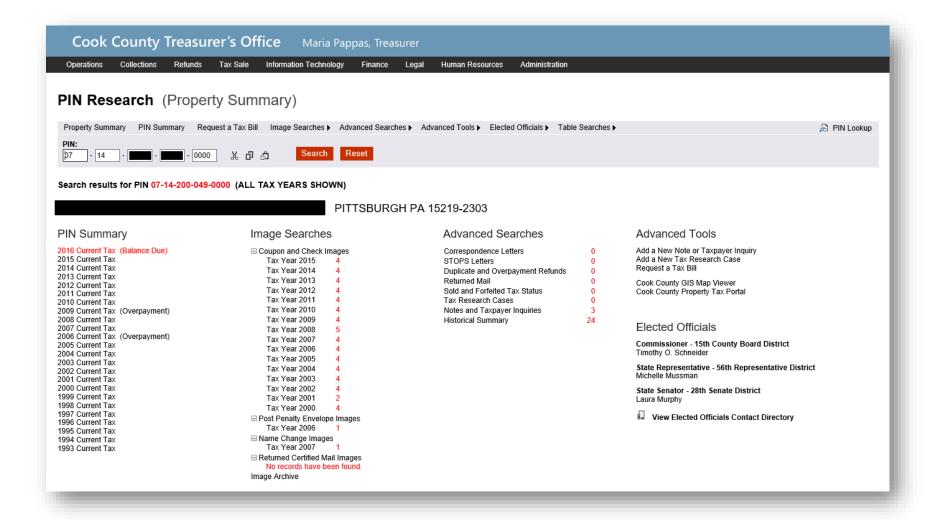
The PIN Research System is an internal system used by office staff that centralizes PIN data that otherwise had been accessible only via cumbersome standalone modules.

The system contains 20 years of PIN data including entire PIN Summary, mailing address, property address, exemption data, payment overview, new Tax Research Cases and scanned images, such as payment coupons and checks, Name/Address change applications, and Returned Certified Mail images.

**Results:** Headcount reduction in Customer Service Department, improved access to information

2,076,298 total number of unique PIN records available

## **PIN RESEARCH** (INTERNAL PORTAL)



## **ELECTRONIC WARRANT BOOK**

The Electronic Property Tax Warrant Book system replaced the physical Warrant Books, which serve as the official property tax records for the county.

In April 2016, the Treasurer's Office incorporated 4,765,458 individual pages from 12,011 books into the system.

The system eliminates manual posting of records because all transactions are automatically added electronically.

**Results:** Headcount reduction in Warrant Posting Department, immediate recording of tax records

4,765,458
total number of pages scanned



## **ELECTRONIC WARRANT BOOK**



## **ANNUAL TAX SALE**

The Treasurer's Office replaced the traditional outcry Annual Tax Sale auction to an automated, online auction in 2008. Tax buyer registration, collateral deposits, bidding and payments went from manually intensive processes to an online system.

Prior to this automation project, the outcry auction would take 20 days to conduct and require a staff of eight people to manage.

Now, the sale lasts just four days and two employees; a computer algorithm awards PINs.

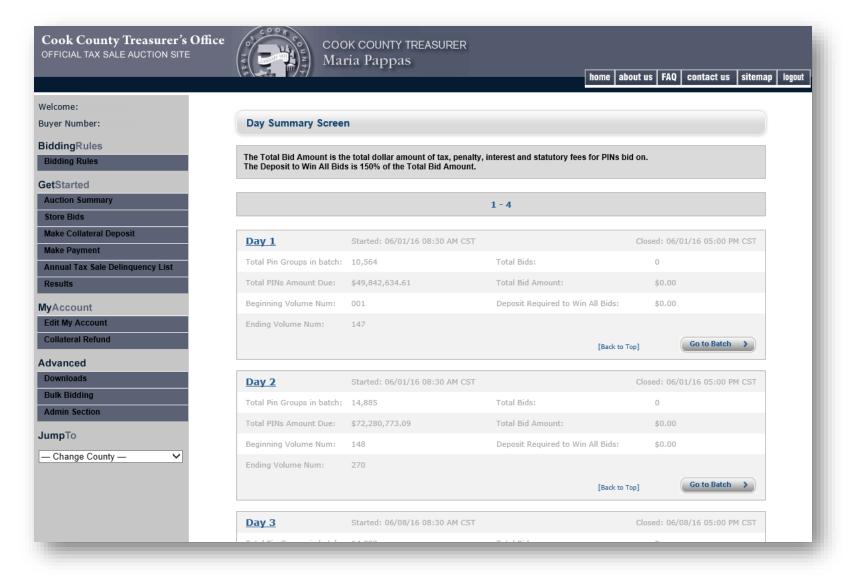
More than 183,000 PINs have been sold through the automated sale system since 2008.

**Results:** Headcount reduction in Tax Sale Department

183,000
PINs sold at automated Tax Sale

For more information, see Appendix 16.

## **ANNUAL TAX SALE**



## **STOP TAXPAYER OVER-PAYMENT SYSTEM (STOPS)**

The STOPS System was created by the Treasurer's Office to prevent the double payment of taxes and automatically return the second (duplicate) payment to the taxpayer.

If a payment is stopped, the payer is notified in-person (or a letter mailed by the Treasurer's Office). The payer is given the opportunity to only resubmit payment if legally responsible. When this occurs, the first payee is authorized to receive a refund.

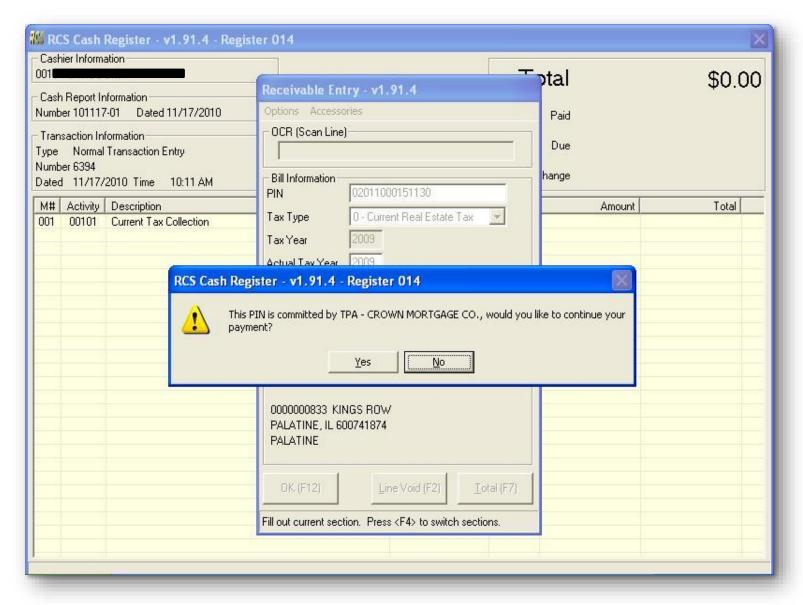
More than 72,000 payments (\$308 million) that would have instead been issued as refunds have been stopped and returned since November 2010.

**Results:** Headcount reduction in Refund Department, eliminates manual refund process

<b>фоло</b>	
<b>JJUomil</b>	llion`
duplicate payments stopped from	n taxpayers

Tax Year/ Installment	Quantity	Dollar Amount		
2016-2*	3,373	\$15,620,478		
2016-1	3,125	\$18,064,525		
2015-2	3,904	\$15,130,728		
2015-1	3,096	\$14,779,332		
2014-2	5,545	\$28,687,621		
2014-1	4,856	\$17,232,740		
2013-2	4,641	\$17,629,716		
2013-1	2,398	\$12,996,542		
2012-2	6,920	\$25,920,731		
2012-1	6,203	\$29,019,746		
2011-2	3,837	\$22,466,975		
2011-1	3,104	\$10,470,245		
2010-2	6,029	\$24,956,274		
2010-1	5,990	\$26,584,904		
2009-2	9,430	\$28,024,221		
Total	72,451	\$ 307,584,779		
*Through October 1, 2017.				

## **STOP TAXPAYER OVER-PAYMENT SYSTEM (STOPS)**



## TAXING AGENCY EXTRANET

The Treasurer's Office distributes \$14 billion to over 2,200 taxing agencies throughout Cook County. The office developed the Taxing Agency Extranet to provide taxing agencies direct access to view data and access reports that used to be individually printed and mailed at the Treasurer's expense.

The site allows authorized users 24 hour, online retrieval of useful information and reports:

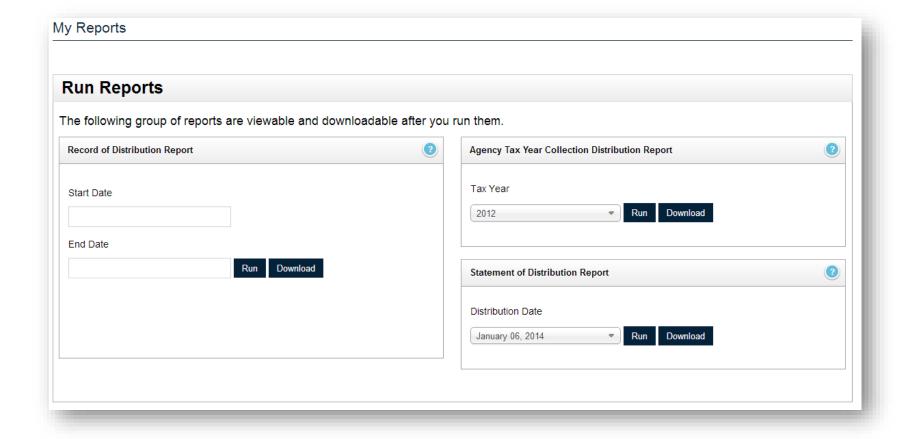
- Record of Distribution Report
- Agency Distribution Collection Summary
- Statement of Distribution
- PIN Detail of Funds Recouped

Annually, there are 175,000 visits to the site.

The purpose of the Taxing Agency Extranet site is to provide a transparent method for local government taxing agencies to access reports, data and other useful information within the Treasurer's Office.



## **TAXING AGENCY EXTRANET**



# Transparency Projects



## **DEBT DISCLOSURE ORDINANCE** (DDO)

Approved by the County Board of Commissioners in September 2009, the Taxing District Debt Disclosure Ordinance, provides extraordinary transparency in government.

The ordinance requires the county's 549 primary local governments to provide their financial data and annual financial reports to the office each year including:

- Audited financial statements from their most recent audit
- Money owed (or total debts and liabilities)
- Pension and Retiree Healthcare information (including the amount promised to retirees and the amount promised that local governments do not have)

The data easily accessible online at cookcountytreasurer.com allows taxpayers to electronically access the financial information they need to make informed decisions about the local agencies that receive a share of their property taxes.

Results: Property owners have unprecedented access to important financial data in one-single site



## **DEBT DISCLOSURE ORDINANCE (DDO)**

Cook County Treasurer's Office MARIA PAPPAS, TREASURER

Payments Exemptions Refunds Seniors Your Tax Bill Tax Dates Third-Party Agents Forms About The Office News and Video

Make an Online Payment

## Taxing Districts' Financial Statements and Disclosures

Taxpayers may conduct a search by Property Index Number (PIN) or Taxing District name to view debt disclosures and download any financial statement uploaded by a particular agency.

Taxing districts are required to provide their most recent financial statements, including the most recent actuarial reports, and make certain other financial disclosures to the Cook County Treasurer's Office, in electronic format, no more than 30 days after publication. Treasurer Pappas authored the law which became Section 2-243 of the Cook County Code of Ordinances, commonly referred to as the Debt Disclosure Ordinance.

Please refer to the uploaded taxing district financial statements for additional information regarding the financial disclosures that appear below.

If any sub-agencies upload financial information, please be aware that the corresponding primary agency financial information should include sub-agency information.

If your taxing districts' financial statements and disclosures do not appear on our website, please contact that taxing district directly for more information.

### >> Search by Property Index Number (PIN)

Displays the Taxing Districts according to your PIN and each district's uploaded financial data and financial statements. Also displays copies of installment tax bills.

## >> Search by Taxing District

Search for a specific Taxing District by name or browse all Taxing Districts to view uploaded financial data and financial statements.

Don't know your PIN? To get it, search by address.

## **DEBT DISCLOSURE ORDINANCE** (DDO)

Taxing Districts' Financial Statements and Disclosures  NOTE: Refer to your tax bill for the names of your taxing districts.  Interactive Taxing Districts Data Viewer:  Click on the ⊞ icon beside a taxing district name to open an expanded view of the summary financial in Click on the ⊞ icon to elose the expanded taxing district view.  Please enter a search term:  Search  ABCDEFGHIJKLMNOPQRSTUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  Acorn Public Library Dist Oak Forest  Acorn Public Library Dist Oak Forest	information. PDF form.  Fiscal Year E	Make an Onlin	ne Paymen
NOTE: Refer to your tax bill for the names of your taxing districts.  Interactive Taxing Districts Data Viewer:  • Click on the ⊞ icon beside a taxing district name to open an expanded view of the summary financial i  • Click on the link under Fiscal Year to display and review the taxing district's annual financial report in P  • Click on the ⊟ icon to close the expanded taxing district view.  Please enter a search term:  Search  ABCDEFGHIJKLMNOPQRSIUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  Acom Public Library Dist Oak Forest  Acom Public Library Dist Oak Forest	information. PDF form.  Fiscal Year E	by Taxing District)	ne Paymen
NOTE: Refer to your tax bill for the names of your taxing districts.  Interactive Taxing Districts Data Viewer:  • Click on the ⊞ icon beside a taxing district name to open an expanded view of the summary financial i  • Click on the link under Fiscal Year to display and review the taxing district's annual financial report in P  • Click on the ⊟ icon to close the expanded taxing district view.  Please enter a search term:  Search  ABCDEFGHIJKLMNOPQRSIUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  Acom Public Library Dist Oak Forest  Acom Public Library Dist Oak Forest	information. PDF form.  Fiscal Year E	Date Modified	
Interactive Taxing Districts Data Viewer:  Click on the ⊞ icon beside a taxing district name to open an expanded view of the summary financial i Click on the link under Fiscal Year to display and review the taxing district's annual financial report in P Click on the ⊟ icon to close the expanded taxing district view.  Please enter a search term:  Search  ABCDEFGHIJKLMNOPQRSTUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  Acom Public Library Dist Oak Forest  Acom Public Library Dist Oak Forest	Fiscal Year E 2016 1		
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Search  ABCDEFGH!JKLMNOPQRSTUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  ☐ Acom Public Library Dist Oak Forest	<u>2016</u> 1		
ABCDEFGHIJKLMNOPQRSTUVWXYZView All  Found 1,362 taxing district records (all records shown).  Taxing District  Acom Public Library Dist Oak Forest  Acom Public Library Dist Oak Forest  Acom Public Library Dist Oak Forest	<u>2016</u> 1		
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Taxing District     F            □ Acorn Public Library Dist Oak Forest      2             □ Acorn Public Library Dist Oak Forest      2	<u>2016</u> 1		
⊞ Acorn Public Library Dist Oak Forest      2           ⊞ Acorn Public Library Dist Oak Forest      2	<u>2016</u> 1		
⊞ Acorn Public Library Dist Oak Forest     2		11/10/2016 04:32 PM	
-	2015 1		
Addison Crk River Conserv Dist Northlake 2	2013	10/25/2016 11:05 AM	
	<u>2015</u> 0	09/27/2016 04:24 PM	
★ Addison Crk River Conserv Dist Northlake     ★ 2     ★ Addison Crk River Conserv Dist Northlake     ★ Addiso	<u>2013</u> 0	03/12/2014 03:50 PM	
⊕ Alsip Hazelgreen and Oak Lawn SD 126     ☐	<u>2015</u> 0	09/28/2016 10:43 AM	
Alsip Hazelgreen and Oak Lawn SD 126     2	<u>2014</u> 1	12/15/2014 12:13 PM	
	<u>2016</u> 1	12/26/2016 11:29 AM	
Alsip Merrionette Park Pub Library Dist     2	<u>2015</u> 0	08/15/2016 09:48 AM	
Alsip Park District     2	<u>2016</u> 1	10/21/2016 04:02 PM	
丑 Alsip Park District     ②	<u>2015</u> 1	12/16/2015 03:59 PM	
Arbor Park School Dist 145 (Oak Forest)     2	<u>2016</u> 1	12/16/2016 11:11 AM	
Arbor Park School Dist 145 (Oak Forest)	<u>2015</u> 0	09/15/2016 11:16 AM	
Argo Community HS District 217 (Summit)	<u>2015</u> 1	12/28/2015 02:24 PM	
Argo Community HS District 217 (Summit)	<u>2014</u> 1	12/29/2014 02:52 PM	
Arlington Heights School District 25	<u>2016</u> 1	12/12/2016 02:48 PM	
Arlington Heights School District 25	<u>2015</u> 1	12/12/2016 02:49 PM	
Arlington Hts Library Fund 2	<u>2016</u> 0	06/29/2017 09:31 AM	
Arlington Hts Library Fund 2	<u>2015</u> 0	08/03/2016 02:49 PM	
		09/23/2016 04:01 PM	
Arlington Hts Park Dist     2	<u>2015</u> 1	11/05/2015 01:06 PM	

## DEBT DISCLOSURE ORDINANCE (DDO) DATA AND TIF INFORMATION ON THE TAX BILLS

The Treasurer's Office has crafted the property tax bill to contain useful information for property owners.

In January 2013, the Treasurer's Office began including the Debt Disclosure Ordinance (DDO) data pertaining to each parcel's taxing districts directly on the First Installment Property Tax Bill.

The figures give taxpayers full information about each local government's financial data including:

- Money owed (or debt)
- Pension and Healthcare Amounts Promised by Local Governments
- · Amount of Pension and Healthcare Shortage
- Percent of Pension and Healthcare Costs They Can Pay

The Second Installment Property Tax Bill, since July 2014, displays to taxpayers how much each Tax Incremental Financing (TIF) District -- in addition to their local governments -- receives from their tax bill payments.

Results: Informed public, fewer questions directed to the Treasurer's Office

## **DEBT DISCLOSURE ORDINANCE** (DDO) **DATA** – FIRST INSTALLMENT

TAXING DISTRICT DEBT AND FINANCIAL DATA	Amount of Ot of Descions
Money Owed by Healthcare Amounts P	Amount of % of Pension and Healthcare Cos Taxing Distric Can Pay
Harvey \$1,779,858 \$5,676,026	\$2,044,574 63.98%
Chicago \$3,259,161,000 \$2,571,741,000 \$1,0	084, 617, 000 57. 83%
Hills \$7,994,638 \$17,646,355	\$7,848,294 55.52%
lls) \$3,361,568 \$2,894,597	-\$96,216 103.32%
alos His) \$164, 810, 175 \$0	\$0 00.00%
I Park) \$39,030,344 \$79,821,361 \$	\$19,213,006 75.93%
\$19, 804, 013 \$22, 158, 471	\$5, 489, 645 75. 23%
\$9,549,785 \$35,971,433 \$	\$13,616,596 62.15%
\$819,688 \$1,834,940	\$492,352 73.17%
trict \$236, 229, 757 \$507, 056, 753 \$3	314, 734, 383 37. 93%
\$6, 178, 261, 060 \$23, 926, 050, 483 \$14, 8	357, 651, 703 37. 90%
\$9,920,801,886 \$27,170,851,419 \$16,3	305, 611, 337
\$819,688 \$1,834,940 trict \$236,229,757 \$507,056,753 \$3 \$6,178,261,060 \$23,926,050,483 \$14,8	\$492,352 73.1 314,734,383 37.9 357,651,703 37.9

## TIF INFORMATION ON TAX BILLS – SECOND INSTALLMENT

	operty Index Number (F ) - 20 - 000 - 000 - 0	PIN) Volume	stallment l code Tax Year (Payab 24017 2016 (20	le In) Township	Classification 2 - 03
PAYING LATE, 08/02/17-09/01/17 PLEASE PAY \$2,066.05	09/02/17-1 <b>\$2</b> ,	0/01/17 <b>096.58</b>	10/02/17-11/01/ \$2,127.1		EST IS 1.5% PER BY STATE LAW
	TAXING DIST	RICT BREA	KDOWN		
Taxing District	2016 Tax	2016 Rate	2016 %	Pension	2015 Tax
MISCELLANEOUS TAXES North Shore Mosq Abate. Dist Northfield Metro Water Reclamation Dist of Chicago Morton Grove Park District Miscellaneous Taxes Total	5. 03 204. 14 216. 72 425. 89	0. 010 0. 406 0. 431 0. 847	0.09% 3.80% 4.03% 7.92%	23. 12 20. 61	6. 03 214. 20 250. 91 471. 14
Ochool TAXES  Oakton College Dist Skokie Des Plaines  Niles Township HS District 219 (Skokie)  Morton Grove School District 70  School Taxes Total	116. 15 1, 739. 76 1, 909. 21 3, 765. 12	0. 231 3. 460 3. 797 7. 488	2. 16% 32. 37% 35. 52% 70. 05%	53. 80 61. 34	136.26 1,956.47 2,153.58 4,246.31
MUNICIPALITY/TOWNSHIP TAXES Morton Grove Library Fund Village of Morton Grove Road & Bridge Niles General Assistance Niles Town of Niles Municipality/Township Taxes Total	210. 68 647. 13 0. 00 3. 52 23. 13 884. 46	0. 419 1. 287 0. 000 0. 007 0. 046 1. 759	3.92% 12.04% 0.00% 0.07% 0.43% 16.46%	307. 22	238. 84 756. 24 0. 00 4. 02 26. 15 1, 025. 25
COOK COUNTY TAXES Cook County Forest Preserve District Consolidated Elections County of Cook Cook County Public Safety Cook County Health Facilities Cook County Taxes Total	31. 68 0. 00 158. 88 65. 37 43. 75 299. 68	0.063 0.000 0.316 0.130 0.087 0.596	0.59% 0.00% 2.95% 1.22% 0.81% 5.57%	1. 00 49. 77	34. 69 17. 10 145. 32 73. 91 58. 33 329. 35
(Do not pay these totals)	5, 375. 15	10, 690	100.00%		6, 072. 05

## **COUNTY PROPERTY TAX PORTAL WEBSITE**

The Treasurer's Office managed the Property Tax Portal project that combines data and information from five different property-tax related offices into one single site:

- Ownership and liens from the Recorder of Deeds
- Tax payments and refunds from the Treasurer
- Valuations, exemptions and appeals Provided by the Assessor
- Prior year tax statuses, delinquencies and TIF information from the Clerk
- Appeals from the Board of Review

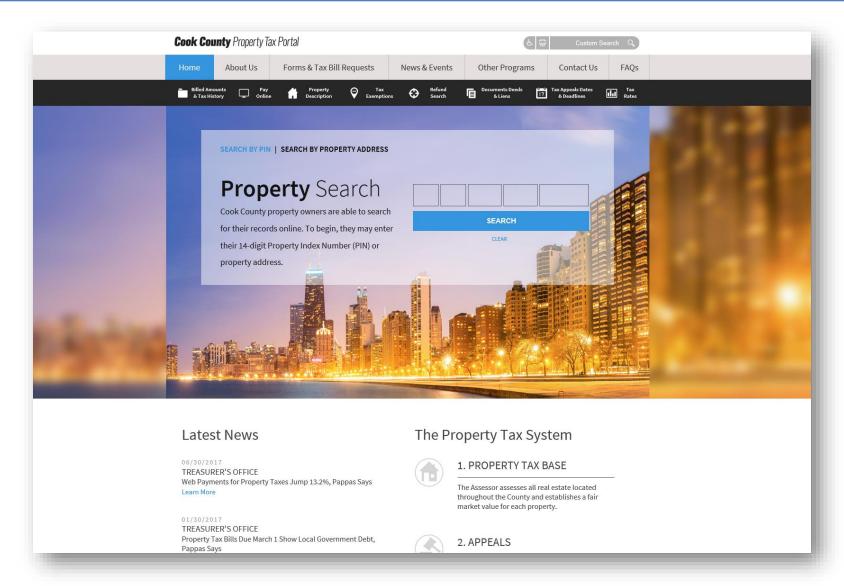
Since property owners have direct access to vital data, it reduces the number of questions posed to Treasurer's Office staff.

The portal has been visited more than 16.2 million times since April 1, 2012. Thus far in 2017, visitor traffic has averaged 11,000 visitors per day.

**Results:** Better and easier access to information

## 16.2million visitors to the Property Tax Portal

## **COUNTY PROPERTY TAX PORTAL WEBSITE**



## **COUNTY PROPERTY TAX PORTAL WEBSITE** – MOBILE

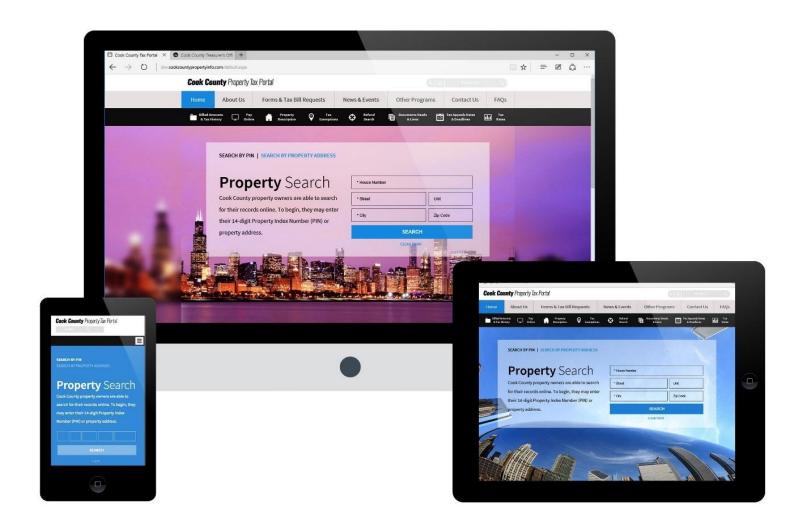
The Treasurer's Office overhauled the site in 2016 to make it mobile-friendly and added more functionality. The programming code recognizes visitor using the site from a mobile device and automatically modifies the layout and design to fit the device.

From December 1, 2016 to October 1, 2017, there have been 276,820 visits from mobile users (almost 1,000 per day), including:

•	iPhone	145,615
•	Android	63,741
•	iPad	50,237
•	Samsung	17,227



## **COUNTY PROPERTY TAX PORTAL WEBSITE** – MOBILE



## FREEDOM OF INFORMATION ACT (FOIA) LOG

A log of all Freedom of Information Act (FOIA) requests received by the Treasurer's Office since January 1, 2013 is published to the website.

The additional level of transparency allows the public to view who is requesting information and what type of information they are requesting.

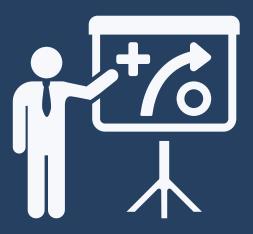
The log is updated daily in PDF format.

Results: Transparent information available to public

## FREEDOM OF INFORMATION ACT (FOIA) LOG

Cook County Treasurer's Office FOIA Request Log  Maria Pappas, Treasurer  9/7/20:					
Request Number	Date Received by CCTO	Requestor	Affiliation	Request	General Category
4360	9/26/2012	Bernedicta Nunez		copy of canceled refund checks number 2831835 & 0061270, PIN 13-35-210-029- 0000	refund check
4361	9/26/2012	Joe Haltom	Wells Fargo Home Mortage	copy of refund check in the amount of \$2036.14, TY 2006, PIN 23-26-109-007- 0000	refund check
4362	9/27/2012	Sean Cludy	Armitage Research	PIN summaries for 25-28-209-030-0000 & 25-28-230-025-0000 of TY 2007-2010	payment history
4363	9/26/2012	Natalite Bowen	Rieff Schramm Kanter & Guttman	2007 certificate if error check issued to our client, Steve Herbig, based on reduced assessed value of 85,542, PIN 14-20-118-021-0000, certificate# 106167	refund check
4364	9/26/2012	Natalite Bowen	Rieff Schramm Kanter & Guttman	2008 certificate of error check issued to our client, Steve Herbig, on 9/10/2010, in the amount of \$2970.90, PIN 14-20-118-021-0000, certificate# 67989	refund check
4365	9/26/2012	Natalite Bowen	Rieff Schramm Kanter & Guttman	2006 PTAB refund check issued to our client, Bertrand Chauff, October 2009, PIN 09-35-302-002-0000, PTAB docket# 06- 31740.001	refund check

## Focus On Budget



#### **FY1998 BUDGET COMPARISON**

The Office had 250 employees in FY1998.

If the office maintained its staff of 250, the FY2018 budget would be \$43 million.

Instead, the office has 88.5 positions and a budget of \$12.9 million in FY2018. Only \$0.9 million comes from taxpayer revenues while \$12 million comes from commercial user fees.

Since FY2008, the Treasurer's Office has used \$89.3 million in commercial user fees to fund itself and automation efforts. The office is more than 90% self-funded and the goal continues to be an entirely self-funded office that is independent of any taxpayers-funded sources.

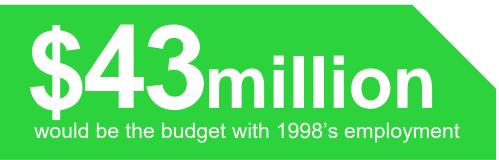
Additionally, the office had revenue of \$37.6 million in revenue in 1998; in 2017, we project to have \$60 million.

If the Treasurer's Office had the 250 employees that it had in FY1998, the budget **WOULD HAVE BEEN:** 

\$43 million

Instead, the office has 88.5 positions and the FY2018 budget IS:

\$12.9 million



#### **PERSONNEL COSTS**

The biggest portion of the Treasurer's Office FY2018 budget comes from personnel costs – salaries and fringe benefits, such as health, vision, dental and life insurance.

These personnel costs comprised 73% of the FY2018 budget.

County employees are automatically awarded longevity increases, or STEPS, based on years of service. Employee salaries also increase as a result of Cost-Of-Living Adjustments (COLA's) that are approved by the County Board. Additionally, fringe benefit costs continue to increase.

The following three charts illustrate the budgetary challenges posed by salary increases, COLA's and fringe benefits.

73%

of the Treasurer's budget is personnel costs

## **EMPLOYEE COMPENSATION HISTORY**

Grade	Step	Salary of an Employee in FY1998	Salary of same Employee in FY2018 (after COLAs)		Increas (from FY1		% of Increase (from FY1998)
11	1	\$ 22,599	\$	48,740	\$	26,141	116%
12	1	\$ 24,215	\$	52,223	\$	28,008	116%
13	1	\$ 25,950	\$	56,093	\$	30,143	116%
14	1	\$ 27,869	\$	60,245	\$	32,376	116%
15	1	\$ 30,020	\$	64,792	\$	34,772	116%
16	1	\$ 32,240	\$	69,222	\$	36,982	115%
17*	1	\$ 34,611	\$	75,675	\$	41,064	119%
18*	1	\$ 37,092	\$	81,149	\$	44,057	119%
19*	1	\$ 40,701	\$	88,330	\$	47,629	117%
20*	1	\$ 44,711	\$	96,629	\$	51,918	116%
21*	1	\$ 49,158	\$	106,230	\$	57,072	116%
22*	1	\$ 53,963	\$	116,786	\$	62,823	116%
23*	1	\$ 56,609	\$	122,148	\$	65,539	116%
*Non-Union							

# **COST-OF-LIVING ADJUSTMENT (COLA) HISTORY**

Implemented COLA	Note
FY1999 June 1, 1999 4.0%	
FY2000 December 1, 1999 3.0%	
FY2001 December 1, 2000 3.0%	Plus \$.10/hour increase
FY2002 June 1, 2002 2.5%	
FY2003 December 1, 2002 2.0%	
FY2003 June 1, 2003 1.0%	
FY2004 December 1, 2003 3.0%	
FY2005 December 1, 2004* 1.0%	
FY2006 December 1, 2005* 1.0%	
FY2006 June 1, 2006* 2.0%	Plus \$500 Cash Bonus
FY2007 December 1, 2006* 1.5%	
FY2007 June 1, 2007 2.5%	3% for Non-Union Employees and \$1,000 Cash Bonus
FY2008 December 1, 2007 2.0%	
FY2008 June 1, 2008 2.75%	
FY2011 January 1, 2011* 2.25%	
FY2012 December 1, 2011** 2.25%	
FY2012 June 1, 2012 3.75%	
FY2013 June 1, 2013* 1.0%	
FY2014 June 1, 2014* 1.5%	
FY2015 June 1, 2015* 2.0%	
FY2015 October 1, 2015** 4.5%	
FY2016 December 1, 2015 2.0%	
FY2017 December 1, 2016* 2.25%	
FY2017 December 1, 2016** 1.5%	
FY2017 June 1, 2017* 2.0%	

<sup>\*</sup>COLA awarded to Union employees only. \*\*COLA awarded to Non-Union employees only.

#### FRINGE BENEFIT COMPARISON

If the Treasurer's Office maintained 250 employees, the fringe benefit obligations would be approximately \$5.5 million in FY2018. Instead, the benefits in the budget for FY2018 is \$1.7 million, of which \$1.6 million is paid out of the Treasurer's Automation Budget. Note that all current employee contributions to health insurance is only approximately \$155,000 per year. Employees do not contribute toward their vision and dental insurance. The county covers these costs.

Benefit	FY1998 Average Cost Per Employee	FY2018 Average Cost Per Employee	Increase (\$)	Increase (%)
Medicare	\$290	\$1,403	\$1,113	384%
Pension	\$3,977	\$7,578	\$3,601	91%
Life Insurance	\$127	\$111	\$16	-13%
Health/Pharmacy Insurance	\$3,352	\$12,526	\$9,174	274%
Dental Insurance	\$119	\$470	\$351	295%
Vision Insurance	\$91	\$109	\$18	20%
Total	\$7,955	\$22,198	\$14,242	179%



#### **FOCUS ON BUDGET**

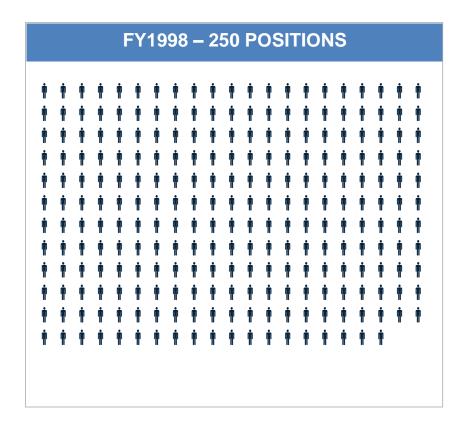
The budget of the Treasurer's Office operates with two separate and distinct accounts, one funded by tax money and the other by commercial user fees. These accounts are:

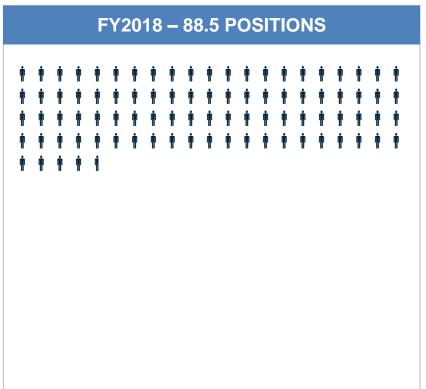
- 060 County Treasurer Corporate Account
  - Funded primarily by taxpayer sources
  - FY2018 Budget: \$948,953
- 534 County Treasurer Tax Sale Automation Account
  - Funded by commercial user fees paid by banking and mortgage firms
  - Established by County ordinance on April 6, 1999
  - FY2018 Budget: \$11,978,688

Since FY2008, the Treasurer's Office has continually reduced the 060 Corporate Account by shifting costs to the 534 Automation Account. **The goal continues to be an entirely self-funded office** that is independent of any taxpayers-funded sources. *Many governmental entities simply raise property taxes instead of creating alternative funding sources and reducing their budgets.* 

## **POSITION COUNT**

The Automation Projects of the Treasurer's Office have resulted in a decrease in headcount from 250 positions in FY1998 to 88.5 in FY2018, a reduction of **64.6 percent**.





### **FY2018 REDUCE CORPORATE BUDGET**

FY2018 marks the 17<sup>th</sup> consecutive year that the request for 060 Corporate Account funding, excluding fringe benefits, has been reduced. The Treasurer's Office achieved a 9.7% cut by reducing the 060 Corporate Account.

From \$1,086,812 in FY2017 to \$797,851 in FY2018

#### **060 Corporate Account**

Reductions (since FY2001)



## **ACCOUNT SUMMARY** – 060 CORPORATE ACCOUNT

#### **FY2018 Department Account Summary**

060

OA	Description	2017 Adjusted	2018 Request	Difference
501006	Sal & Wgs Of Reg Employees	\$930,248	\$707,953	-\$222,295
501165	Planned Salary Adjustment	\$0	\$3,513	\$3,513
501510	Mandatory Medicare Costs	\$13,886	\$13,027	-\$859
501585	Insurance Benefits	\$187,067	\$138,075	-\$48,992
501765	Professional Development/Fees	\$3,880	\$3,468	-\$412
520029	Armored Car Service	\$14,550	\$34,875	\$20,325
520149	Communication Services	\$17,534	\$6,250	-\$11,284
520485	Graphics and Reproduction Services	\$11,155	\$9,690	-\$1,465
520725	Loss and Valuation	\$8,000	\$8,160	\$160
521005	Professional Legal Expenses	\$14,550	\$6,000	-\$8,550
530100	Wearing Apparel	\$3,880	\$5,000	\$1,120
530635	Bks, Periodicals, Publcts & Data Svcs	\$3,572	\$3,238	-\$334
530700	Multimedia Supplies	\$194	\$204	\$10
540129	Maint & Subscription Services	\$47,793	\$9,500	-\$38,293
550029	Countywide Office and Data Proc Equip Rental	\$9,720	\$0	-\$9,720
tal on Departr	nent:	\$1,266,029	\$948,953	-\$317,076
				Decrease: 25.0%

Decrease: 25.0%

## **ACCOUNT SUMMARY** – 534 AUTOMATION ACCOUNT

#### **FY2018 Department Account Summary**

534

OA	Description	2017 Adjusted	2018 Request	Difference
501006	Sal & Wgs Of Reg Employees	\$6,204,167	\$6,708,883	\$504,716
501130	Sal & Wgs of Seasonal Employees	\$274,560	\$291,200	\$16,640
501165	Planned Salary Adjustment	\$0	\$8,513	\$8,513
501210	Planned Overtime Compensation	\$8,000	\$10,000	\$2,000
501225	Planned Benefit Adjustment	\$735,576	\$598,673	-\$136,903
501510	Mandatory Medicare Cost	\$94,058	\$97,843	\$3,785
501585	Insurance Benefits	\$989,769	\$908,833	-\$80,936
501765	Professional Development/Fees	\$42,230	\$48,052	\$5,822
520485	Graphics and Reproduction Services	\$485,000	\$700,000	\$215,000
520609	Advertising and Promotions	\$4,000	\$4,080	\$80
520825	Professional Services	\$786,000	\$867,000	\$81,000
530600	Office Supplies	\$30,000	\$30,600	\$600
530635	Books, Periodicals and Publishing	\$126,220	\$73,491	-\$52,729
540129	Maintenance and Subscription Services	\$623,994	\$626,894	\$2,900
540345	Property Maintenance and Operations	\$300,000	\$306,000	\$6,000
550005	Office and Data Processing Equipment Rental	\$65,000	\$67,300	\$2,300
550029	Countywide Office and Data Proc Equp Rental	\$9,720	\$20,973	\$11,253
560220	Computer Equipment	\$655,830	\$354,287	-\$301,543
580055	Cook County Administration	\$256,067	\$256,067	\$0
al on Departm	nent:	\$11,690,191	\$11,978,688	\$288,497

Increase: 2.47%

# Projects



Name of Project:	ATM/Kiosk Tax Payments
Description of Project:	Create a kiosk/ATM to service cash and other under banked taxpayers for property tax collections
Benefit(s) of Project:	<ul> <li>Provides additional, convenient payment option to taxpayers.</li> </ul>
	Allows property tax payment collection points in areas that lack nearby bank branches.
Name of Project:	Automation of the Scavenger Sale
Description of Project:	Automate the bi-annual Scavenger Sale to reduce time and resources dedicated to conduct the sale.
Benefit(s) of Project:	Streamline and increase efficiency.
Name of Project:	Integrated Property Tax System (iasWorld)
Description of Project:	The Treasurer's Office supports the President's initiative to replace the MIS Mainframe with an integrated
	property tax system to be used by all of the property tax offices. The office was involved in the vendor selection process and has committed to assist the Bureau of Technology in the implementation of the new
	system.
Benefit(s) of Project:	Eliminates the antiquated MIS Mainframe, and its limited functionality.
	Combine all data for each parcel into one unified system.
	Will be updated in real-time instead of nightly batch jobs.
Name of Project:	Bulk Commercial Payment System
Description of Project:	Create a payment channel that will allow non-mortgage/title company/3rd party taxpayers who own multiple properties to pay online in one single, easy transaction.
Benefit(s) of Project:	Eliminates a user from having to make payment transactions one at a time.
	Reduces payment processing time.
Name of Project:	C Fund Account Transition
Description of Project:	Treasurer's Office will transition the C Fund from Bank of America to Citi.
Benefit(s) of Project:	• Implementation will greatly reduce cost, increase investment yield on investable dollars, and streamline current cash management operations under current account holder.
Name of Project:	Outsource Tax Bill Printing
Description of Project:	Print bi-annual 1.8 million tax bills offsite instead of printing them internally.
Benefit(s) of Project:	Streamline and increase efficiency of bill printing process.

Description of Project:

Benefit(s) of Project:

## FY2018 - FY2020 FUTURE PROJECTS

Name of Project:	Automate the Over-Assessment Certificate of Error (C of E) Process
Description of Project:	Automate C of E over-assessments much as homestead exemption C of E's are automated.
Benefit(s) of Project:	<ul> <li>Streamline and increase efficiency by eliminating the manual application and processing requirements currently in place.</li> </ul>
Name of Project:	Automate D&O Applications
Description of Project:	Create a system that automatically generates and sends a refund application 30 days after the overpayment.
Benefit(s) of Project:	<ul> <li>Process will notify taxpayers to claim their refund quicker; taxpayers does not need to come to the office to request a refund.</li> </ul>
Name of Project:	Automatically Issue Refunds via ACH
Description of Project:	Eliminate printing & mailing of refund checks by returning funds directly to payer. Bulk payer refunds will be batched to produce a single refund instead of multiple checks.
Benefit(s) of Project:	<ul><li>Reduces number of returns due to incorrect address.</li><li>Saves paper.</li></ul>
	Refunds issued to taxpayers quicker than the USPS.
Name of Project:	Refund Check Tracking
Description of Project:	Create tracking system so taxpayers can go online and get refund status updates instead of phoning the call center, sending an email, or visiting the office.
Benefit(s) of Project:	<ul> <li>Taxpayers can know exactly what stage their application is in and when they can expect their check to arrive in the mail.</li> </ul>
Name of Project:	NSF Batch Processing
Description of Project:	Eliminate the manual data entry of NSF's into MIS through automation efforts.
Benefit(s) of Project:	Automatically load NSF transactions into MIS instead of through a manual process.
Name of Project:	Automating Manual Check Requests

Eliminate multiple data entries using workflow.

• Reduce processing time for Accounts Payable.

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Name of Project:	Automation of Transfers
Description of Project: Benefit(s) of Project:	<ul> <li>Identify and provide period reports of potential transfers of payments utilizing data from the MIS.</li> <li>Automatically provide a report listing potential transfers for transactions within a given tax year.</li> <li>Allow for misapplied payments to posted properly.</li> </ul>
Name of Project:	Streamline Payments from Online Bill Payment Sites
Description of Project:	Create an electronic file of all online bill payments. Use a STOP/verification file to validate the PIN, amount, tax amount, tax year.
Benefit(s) of Project:	<ul> <li>Reduce volume of manual payments required to be researched.</li> <li>Increase accuracy of payments that otherwise would be sent back to taxpayers for inaccurate or missing information.</li> </ul>
Name of Project:	Electronic Feed of Open Item Bill Amounts
Description of Project:	Enhance cashiering system to electronically receive Clerk open-item billing information from MIS so cashiers do not have to manually enter bill amount.
Benefit(s) of Project:	<ul><li>Reduce cashiering errors.</li><li>Eliminate manual entry.</li></ul>
Name of Project:	Online Open Item Bill Payments
Description of Project:	Enhance online payment system to allow taxpayers to pay open older years electronically based on data from the Treasurer and Clerk.
Benefit(s) of Project:	<ul> <li>Provide taxpayers another option to pay (right now, Open Items can only be paid in-person or by mail).</li> <li>Eliminate manual payment processing.</li> </ul>
Name of Project:	Office Wide Bankruptcy Automatic Stay Compliance – Phase 2
Description of Project:	Implement a system to prevent unauthorized payments: person in bankruptcy or TPA can pay only current payments: prior payments can be paid only by trustee. Phase 2 will expand the system to include other payment sites/methods, such as online payments, Lockbox, bank branch, etc.
Benefit(s) of Project:	Facilitate compliance with federal bankruptcy law.

Name of Project:	Sales-in-Error Database Rewrite
Description of Project:	Create a system that allows the user to process a Sale-in-Error refund from the beginning of the process.
Benefit(s) of Project:	<ul> <li>Eliminate tracking of Vacate Tax Sale component in Excel spreadsheets and double-entry of same information into database.</li> <li>Eliminate need for employees to access MIS, transcribe payment information, and then re-enter into database to process refund request.</li> <li>Scavenger Payments and Refunds will post to MIS, thereby making the information available to the county.</li> </ul>

Name of Project:	Tax Buyer Email Electronic Receipts after Annual Sale
Description of Project:	Produce electronic receipts emailed to tax buyers instead of producing paper receipts.
Benefit(s) of Project:	<ul> <li>Eliminates the need to print receipts and for tax buyers to physically pickup the receipts.</li> </ul>

Name of Project:	Automation of Employee Productivity Report
Description of Project:	Convert employee Daily Memo application to latest version of .NET and incorporate enhancements.
Benefit(s) of Project:	Improves and enhances entry of daily logs by employees.
	Increases reporting capabilities.

Name of Project:	Interactive New Employee Training on Intranet
Description of Project:	Create an interactive video/voice training program that could be uploaded to the intranet. The goal would be to give new employees an understanding of the office and virtual orientation.
Benefit(s) of Project:	<ul> <li>Eliminate the need for manual orientation.</li> <li>Can be used as a reference for existing employees and for refresher training purposes.</li> </ul>

Name of Project:	Overbid Function of the Scavenger Sale-In-Error (SIE) Refund System	
Description of Project:	Record the overbid Scavenger SIE Refunds on the MIS Mainframe so that the overbid refund amount is included on the refund check.	
Benefit(s) of Project:	<ul> <li>Overbid amount will appear online in MIS and in internal systems</li> <li>Overbid refunds will not require a separate check, which is the current process</li> </ul>	

Name of Project:	PIN Research – Additional Enhancements
Description of Project:	PIN Research was re-launched in 2013. The Treasurer's Office continues to build upon its foundation and provide more functionality and data users would like to see within the application.
Benefit(s) of Project:	<ul> <li>Add the following:</li> <li>GIS Data to provide additional detail at the PIN location level</li> <li>C of E type, status, reason</li> <li>Build-in functionality to print a duplicate tax bill, and track stats for the same process</li> <li>CRM/Correspondence History – log of taxpayer contact with the office</li> <li>Returned Mail tracking to more easily identify if a tax bill was returned by the USPS.</li> </ul>

Name of Project:	Update Individual Online Payment Site	
Description of Project:	Work with online payment vendor to create a more robust online payment system that leverages emails, creates taxpayer payment carts, along with adding logic to charge bulk (non-TPA) payers the \$ 1.00 enhanced processing fee.	
Benefit(s) of Project:	<ul> <li>Improve payment processing systems so taxpayers can pay multiple PINs at the same time.</li> <li>Improve system design and communication.</li> </ul>	

Name of Project:	Automatic Supply Request	
Description of Project:	Create a system that automates the request/approval process of supplies.	
Benefit(s) of Project:	Eliminate the current process that is carried out manually.	
	<ul> <li>Streamline the approval process to expedite delivery of goods as needed.</li> </ul>	

Name of Project:	Server 2016
Description of Project:	Upgrade to Server 2016 to help virtualization, networking, storage, and cloud computing.
Benefit(s) of Project:	Keep data stored on servers secure and accessible.

Name of Project:	Exchange 2016 Implementation	
Description of Project:	Converting existing mail system to Exchange Server 2016.	
Benefit(s) of Project:	Improve performance and reliability.	
	Virtualized for improved value.	
	Enhance unified communications.	
	Improve redundancy and reliability.	

- 1. Automated Telephone System
- Consolidation of Bank Accounts
- 3. Customer Service Express-Line Payments
- 4. Customer Service Pro-bono Seasonal Employee Assistance From Local Banks During Peak Collection Periods
- 5. Database Banking Contact Management System
- 6. Electronic Inheritance Tax Filing/Wire Transfer
- 7. Email Reports to Department of Revenue
- 8. I.T. Improvements Automated Entry of Investment Transactions into General Ledger
- 9. I.T. Improvements Automated Entry of Cost Breakdown for Refund Checks into General Ledger
- 10. I.T. Improvements Automated Security Patch Management
- 11. I.T. Improvements Backup Tape Drive Replaced (to handle increased storage size)
- 12. I.T. Improvements Consolidated data and network storage onto one system
- 13. I.T. Improvements Disk-to-disk Backup System Installed (for fast recovery of lost or damaged files)
- 14. I.T. Improvements Enhanced Workflow for Human Resource System
- 15. I.T. Improvements Enhanced Correspondence Database (to improve performance)
- 16. I.T. Improvements Increased Network Security
- 17. I.T. Improvements Internal Support of websites
- 18. I.T. Improvements Name Change Application Imaging Project
- 19. I.T. Improvements Remote Access to Email through Web and Mobile Phones
- 20. I.T. Improvements Replaced Web Servers with Faster Hardware and New Software for Improved Performance and Reliability
- 21. I.T. Improvements Server Monitoring Software to Track System Errors
- 22. I.T. Improvements Standardized PC Image on Windows 10, Office 2016

- 23. I.T. Improvements Installation of replacement Storage Area Network (SAN) System
- 24. I.T. Improvements Streamlined Building and Rollout of New PCs
- 25. I.T. Improvements Streamlined website traffic reporting
- 26. I.T. Improvements Upgraded cookcountytreasurer.com to Latest Software Infrastructure to Improve Performance
- 27. I.T. Improvements Upgraded Email Server and Improved Filters for Junk/Spam Email
- 28. I.T. Improvements Upgraded to Microsoft Office 2016
- 29. I.T. Improvements Upgraded Call Center Hardware/Software
- 30. I.T. Improvements Upgraded Annual Escheatment Software (HRS Pro)
- 31. Infrastructure Installed Local Area Network (LAN)
- 32. New System Amount Guaranteed (reduction of check amount to match amount due)
- 33. New System Automated Scavenger Sale Removal Tool
- 34. New System Automated Tax Sale
- 35. New System Automatic Certificate of Error Refund Checks
- 36. New System Cash Reports (replaces microfiche)
- 37. New System Cash Management Online Banking System
- 38. New System Cashiering
- 39. New System CCT Printing Refund Checks (no longer through County mainframe)
- 40. New System Check Images Captured at Lockbox
- 41. New System Document Management System (Paperless Customer Service System)
- 42. New System Duplicate and Overpayment Refund System
- 43. New System Duplicate Tax Bill Request Form and Affidavit Image Retrieval System
- 44. New System Financial System: Oracle EBS
- 45. New System Fixed Asset Inventory

- 46. New System General Ledger
- 47. New System GIFTS Government Investment of Funds Tracking (maintains history of investments)
- 48. New System Governmental Unit Acquisition (GA) Database
- 49. New System Revamped Help Desk Program
- 50. New System Human Resources
- 51. New System Internal Open Item Tax Bill Request System
- 52. New System Name Change Electronic Capture of Info with Illinois Department of Revenue
- 53. New System Online Investment Auction
- 54. New System Online Payment System "STEPS" Subsequent Tax Electronic Payment System
- 55. New System PIN Research/PIN Payment Summaries
- 56. New System Post-Penalty Envelopes Imaging
- New System Real-Time TPA System (RTS)
- 58. New System Reconcilement Database
- 59. New System Refund Check Search Engine Added to CCT Intranet
- 60. New System Refund Automatically Refund Overpayments as a result of Assessment Reduction
- 61. New System Refund Property Tax Appeal Board (PTAB) and Specific Objection Automatic Refunding
- 62. New System Refund Property Tax Appeal Board (PTAB) Refund Status Search Engine
- 63. New System Returned Mail Imaging System
- 64. New System Sale-In-Error
- 65. New System Security Monitoring (cameras)
- 66. New System Senior Deferral Payment Transmission
- 67. New System Special Assessments

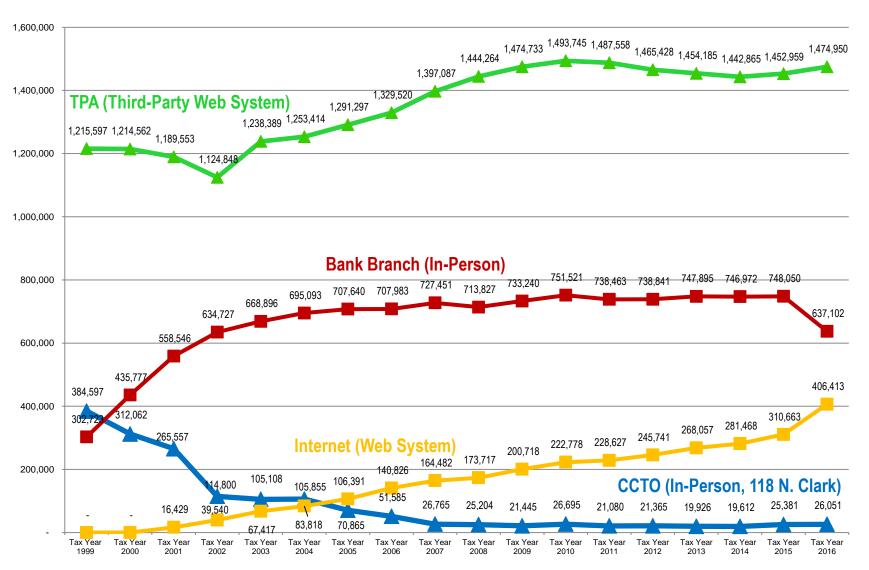
- 68. New System STOPS (to prevent duplicate and overpayments by ensuring that only the legally responsible party submits payment)
- 69. New System Tax Sale System (to track delinquent PINs and removals)
- 70. New System Warrant Posting Labels
- 71. Office Restructure Centralize Refund Department
- 72. Office Restructure Consolidation of Multiple Customer Service Departments (One-Stop Shopping)
- 73. Payments Accepted at Offsite Banking Locations
- 74. Payments Accepted and Processed (multiple tax years, Certified Delinquent Tax Payments, Adjusted Certificate of Error Tax Bills, and Specialty Bills) at banking locations and Lockbox
- 75. Payments Accepted Online (expanded from full payment to on-time to two tax years, partial payment, and late payment)
- 76. Payments Accepted Through Community Bank Program
- 77. Payments by Third-Party Agents Online (expanded from on-time payments to late payments)
- 78. Payments Accepted Online (on-time payments using credit/debit card)
- 79. Positive Pay Tool to prevent fraud in checks written from Treasury accounts
- 80. Streamline Management of "C" Fund with Comptroller's Office
- 81. Tax Bill Re-design to larger 8½ X 14 size and inclusion of DDO Data on the First Installment Bill
- 82. Tax Bill Testing/Verification Plan
- 83. Tax Bill Electronic Data Testing
- 84. Training Business Letter Writing and Email Response
- 85. Training Cross-Training employees across various departments
- 86. Training Customer Service
- 87. Training Word and Excel
- 88. Treasury Management System Consolidate and automate daily cash management, investment, and collateral responsibilities

- 89. Website cookcountytreasurer.com re-design/re-launch to accommodate mobile device users
- 90. Website Customer Relational Management System Email Inquiries
- 91. Website Electronic Notification Program
- 92. Website Electronic Property Tax Bill System
- 93. Website Electronic Warrant Book
- 94. Website Interactive property tax bill containing taxing district debt/financial information
- 95. Website Mobile site for phone and tablet users
- 96. Website Property Tax Portal at cookcountypropertyinfo.com re-design/re-launch to accommodate mobile device users
- 97. Website Taxing Agency Extranet
- 98. Web-Based Cash Management
- 99. Web-Based Payment Status/Refund Availability
- 100. Web-Based Taxing District Debt Disclosure Site

# Appendix



## PAYMENT SOURCE TREND BY TAX YEAR (ON-TIME PAYMENTS)



### **LOCKBOX PAYMENTS**

Since 1999, nearly 10.75 million on-time payments have been processed by the Lockbox facility. The implementation of the Lockbox eliminated the need for Treasurer's Office staff to handle mail payments manually.

Tax Year	Quantity
2016	469,095
2015	459,502
2014	483,973
2013	493,316
2012	495,577
2011	504,629
2010	481,173
2009	527,264
2008	493,194
2007	583,267
2006	640,139
2005	652,493
2004	704,773
2003	736,396
2002	855,683
2001	788,621
2000	752,702
1999	624,703
Total	10,746,500

<sup>\*</sup>On-Time Payment statistics are through August 1, 2017 (the Second Installment Due Date).

### **BANK BRANCH PAYMENTS**

More than 13.4 million payments have been made at branch locations. Chase Bank currently collects Cook County property tax payments at nearly 400 locations throughout Illinois.

As a result of bank branches accepting Cook County property tax payments, the Treasurer's Office closed its five Cook County Satellite Offices.

Tax Year	On-Time Payments	Late Payments	Total Payments
2016*	637,102	59,979	697,081
2015	738,050	91,729	829,779
2014	746,972	86,334	833,306
2013	747,895	92,575	840,470
2012	738,841	96,680	835,521
2011	745,788	96,866	842,654
2010	751,521	73,513	825,034
2009	733,239	127,947	861,186
2008	713,827	76,254	790,081
2007	727,451	85,079	812,530
2006	707,983	74,587	782,570
2005	707,640	84,223	791,863
2004	695,093	68,685	763,778
2003	668,896	60,094	728,990
2002	634,727	55,467	690,194
2001	558,546	49,828	608,374
2000	435,777	30,643	466,420
1999	302,723	19,455	322,178
1998	109,877		109,877
Total	12,101,948	1,329,938	13,431,886

<sup>\*</sup>Through October 1, 2017.

Payments may include prior tax years.

### **COMMUNITY BANK BRANCH PAYMENTS**

Cook County taxpayers may visit one of the participating local community banks to pay taxes by direct debit from a checking or savings account with that bank.

Tax Year-Installment	# of Community Bank Branches	# of Payments
2016-2*	117	2,866
2016-1	120	2,919
2015-2	178	3,340
2015-1	178	3,525
2014-2	194	2,997
2014-1	196	2,487
2013-2	208	3,561
2013-1	208	3,549
2012-2	194	3,595
2012-1	194	3,545
2011-2	209	3,620
2011-1	208	3,371
2010-2	209	3,352
2010-1	209	3,870
2009-2	216	3,447
2009-1	226	3,396
2008-2	223	3,241
2008-1	222	2,843
2007-2	220	2,686
2007-1	217	2,925
2006-2	216	2,489
2006-1	216	2,853
2005-2	214	2,722
2005-1	211	2,785
2004-2	213	2,372
2004-1	215	2,422
2003-2	219	2,168
2003-1	135	1,912
Total		84,858

\*Through October 1, 2017.

# THIRD-PARTY AGENT (TPA) – WIRE PAYMENTS

Banks, mortgage companies and title companies utilize the wire payment method to pay property taxes. More than 20.3 million payments totaling almost \$56 billion have been made since August 2003.

Tax Year	Quantity	<b>Dollar Amount</b>
2016*	1,477,210	\$4,795,703,619
2015	1,457,321	\$4,501,362,291
2014	1,447,536	\$4,230,786,339
2013	1,458,832	\$4,214,041,154
2012	1,469,742	\$4,294,860,099
2011	1,491,680	\$4,205,521,196
2010	1,496,930	\$4,245,980,447
2009	1,478,790	\$4,092,128,626
2008	1,451,042	\$3,947,466,410
2007	1,403,129	\$3,731,088,684
2006	1,349,619	\$3,459,730,206
2005	1,291,410	\$3,106,617,529
2004	1,253,555	\$2,873,612,587
2003	1,238,729	\$2,621,405,164
2002	587,796	\$1,209,770,282
Total	20,353,321	\$ 55,530,074,632
*Through October 1, 2017.		

## **THIRD-PARTY AGENT** (TPA) – ACH PAYMENTS

Banks, mortgage companies and title companies also utilize an ACH method to pay property taxes. Nearly 760,000 payments totaling almost \$3 billion have been made since 2006.

Tax Year	Quantity	Dollar Amount
2016*	48,831	\$ 269,817,965
2015	60,281	\$ 312,461,721
2014	73,251	\$ 327,658,628
2013	70,195	\$ 331,899,450
2012	84,071	\$ 356,061,761
2011	81,184	\$ 343,046,357
2010	76,612	\$ 279,687,650
2009	82,904	\$ 265,681,436
2008	87,699	\$ 232,692,641
2007	70,455	\$ 167,931,735
2006	24,182	\$ 55,091,532
Total	759,665	\$ 2,942,030,876
*Through October 1,	2017.	

### **ONLINE TAX PAYMENTS**

In March 2002, the Treasurer's Office introduced online payments for on-time payments. In August 2005, the program was expanded to include late payments. In January 2007, it was reprogrammed to include current and prior year payments.

Tax Year	Quantity of Online Payments	% Increase over the previous tax year
2016*	458,187	8.0%
2015	424,326	7.0%
2014	396,663	4.0%
2013	381,433	8.0%
2012	353,035	4.0%
2011	339,438	5.2%
2010	322,734	9.2%
2009	295,638	8.3%
2008	273,083	13.3%
2007	240,931	16.9%
2006	206,067	33.0%
2005	154,950	60.8%
2004	96,362	42.1%
2003	67,828	70.4%
2002	39,794	137.7%
2001	16,738	
Total	4,067,207	

<sup>\*</sup>Through October 1, 2017 (please note taxpayers may continue to pay Tax Year 2016 taxes online).

### **CREDIT CARD PAYMENTS**

The Treasurer's Office began collecting credit card payments for payments In July 2012. More than 143,000 credit card payments have been made to date. Credit card payments can be made year-round.

Tax Year	Quantity	Dollar Amount
2016*	51,956	\$122,991,638
2015	35,288	\$71,712,548
2014	18,404	\$40,478,645
2013	15,920	\$34,911,745
2012	13,802	\$29,732,837
2011	7,668	\$15,360,212
Total	143,038	\$315,187,624

<sup>\*</sup>Through October 1, 2017

# SUBSEQUENT TAX ELECTRONIC PAYMENT SYSTEM (STEPS)

In 2006, the Treasurer's Office implemented an electronic payment system specifically for tax buyers to pay delinquent taxes for properties they were awarded during the annual sale.

Tax Year	Quantity	Dollar Amount
2016*	35,680	\$ 95,268,229
2015	47,936	\$ 120,812,504
2014	40,025	\$ 93,867,028
2013	40,584	\$ 99,123,888
2012	39,298	\$ 95,799,877
2011	46,068	\$ 124,413,038
2010	46,589	\$ 132,676,578
2009	44,977	\$ 136,854,229
2008	42,528	\$ 118,181,052
2007	45,984	\$ 106,138,464
2006	14,617	\$ 29,455,268
Total	444,286	\$ 1,152,590,156
*Through October 1, 2017.		

## **IN-PERSON PAYMENTS**

The number of in-person on-time payments has been reduced to only 26,000 as other payment options have been implemented by the Treasurer's Office.

Tax Year	Quantity					
2016* (payable in calendar year 2017)	26,051					
2015	25,381					
2014	19,612					
2013	19,926					
2012	21,365					
2011	21,080					
2010	26,695					
2009	21,445					
2008	25,204					
2007	26,765					
2006	51,585					
2005	70,865					
2004	105,855					
2003	105,108					
2002	114,800					
2001	265,557					
2000	312,062					
1999	384,597					
Total	1,643,953					

<sup>\*</sup>On-Time Payment statistics are through August 1, 2017 (the Second Installment Tax Due Date).

# WEBSITE - VISITORS

More than 54 million visitors have navigated to cookcountytreasurer.com since 2004.

Fiscal Year	Quantity					
2017	4,475,451					
2016	4,554,406					
2015	4,068,008					
2014	3,051,125					
2013	3,766,049					
2012	4,367,537					
2011	4,081,384					
2010	3,776,292					
2009	3,390,660					
2008	3,412,301					
2007	4,832,303					
2006	3,678,393					
2005	3,904,819					
2004	2,738,366					
Total	54,097,094					
*Through October 1, 2017.						

## **WEBSITE** – PAGE VISITS

In FY2017, cookcountytreasurer.com has been visited nearly 4.5 million times. Comprehensive statistics appear below.

General Statistics	December	January	February	March	April	May	June	July	August	September*	YTD*
Number of Visits	276,739	390,313	719,086	598,145	409,022	320,624	338,469	645,432	310,116	334,153	4,475,451
Average Visit Length (Minutes)	2.68	2.16	2.14	2.30	2.34	2.42	2.21	2.38	2.34	2.64	2.39
Visitors that visited more than once	44,309	63,565	122,706	103,869	63,218	54,987	50,304	136,719	2,422	64,799	706,763
First time visitors	100,541	158,023	314,976	240,784	174,013	125,003	136,958	261,039	124,497	133,207	1,817,724
Visited Pages	December	January	February	March	April	May	June	July	August	September*	YTD*
Payment Status Results	96,705	147,203	339,899	256,691	168,585	128,278	127,210	317,515	125,323	123,220	1,887,644
Payment Status Search	121,340	188,629	392,990	299,291	195,190	152,131	166,761	395,109	148,076	148,364	2,274,437
Locate Your PIN	7,891	12,344	20,708	21,398	17,291	16,995	19,782	25,250	12,589	15,256	175,715
Scavenger Tax Sale	810	1,104	1,269	1,993	1,342	1,182	959	608	511	640	10,626
Refund Search	2,827	3,107	3,541	4,020	3,006	2,320	2,375	4,348	2,745	4,755	34,647
Payment Index Page	168	206	379	266	148	138	156	422	189	142	2,277
Name/Address Change	3,208	5,242	11,350	6,111	3,900	3,180	3,358	9,836	3,025	3,072	53,618
Contact Us Form	781	521	795	794	563	435	386	785	496	528	6,310
Contact Us Information	183	301	344	296	210	154	125	249	122	172	2,216
Get Copy of Bill	13,290	16,836	21,915	18,844	14,599	11,682	13,424	18,339	14,442	15,849	166,291
If Taxes Were Sold	1,731	2,410	2,251	2,780	1,958	1,326	1,672	1,620	998	1,191	18,445
Name/Address Change Application	3,208	5,242	11,350	6,111	3,900	3,180	3,358	9,836	3,025	3,072	53,618
Annual Tax Sale Information	1,022	1,586	814	912	448	271	804	668	483	677	7,917
Tax Bill Schedule	1,885	5,334	2,132	2,365	1,870	2,369	6,827	1,933	772	1,213	27,091
Homeowner Exemption Information	3,817	7,470	7,519	5,317	3,625	2,732	3,046	7,023	2,138	2,593	46,368
Apply for Refund Information	2,685	2,095	2,327	2,128	1,633	1,104	1,210	2,668	1,255	1,482	19,284
Research A Topic	1,695	2,433	2,529	2,155	1,462	636	654	13,728	3,174	2,932	32,376
News Article View	3,325	3,834	1,085	864	762	1,063	1,294	1,070	738	991	15,396
TPA Home Site	5,899	4,714	10,133	5,496	6,664	7,033	7,996	9,980	5,173	6,383	72,537
Community Bank Home (Teller View)	283	735	2,848	774	432	297	256	1,294	734	185	7,938
Tax Sale List	24	31	18,360	24,225	9,360	5,755	236	91	49	40	58,192
Exemption Results	4,578	9,008	18,035	11,218	7,925	8,429	12,134	11,205	4,148	5,161	94,092
PIN Summary	106,329	161,922	364,778	277,050	180,415	139,282	139,968	367,467	135,454	134,045	2,068,169
Estate Search	707	970	701	721	625	466	459	502	341	415	6,071
Sign up for email notification	1,574	2,503	3,488	2,181	1,240	923	1,098	2,117	658	472	16,467
Visited Pages	December	January	February	March	April	May	June	July	August	September*	YTD*
Completed Refunds Searches	2,234	2,121	2,889	3,559	2,489	1,917	1,944	3,319	2,204	3,581	27,707
DDO Search by PIN	5,773	2,588	2,750	2,847	1,917	1,881	2,670	2,029	1,181	1,500	25,751
DDO Search by Taxing District	821	451	404	460	292	266	375	423	193	226	4,026
Completed Uncashed Check Searches	442	782	533	643	452	686	474	681	350	476	5,721

\*Through October 1, 2017 Appendix 12

# **CRM** (EMAIL SYSTEM)

Taxpayers access the Treasurer's Office email system by using the form located at cookcountytreasurer.com.

Calendar Year	Quantity	
2017*	3,785	
2016	3,830	
2015	3,622	
2014	4,372	
2013	4,731	
2012	6,686	
2011	7,471	
2010	9,658	
2009	14,951	
2008	16,093	
2007	13,145	
2006	11,681	
2005	13,706	
2004	15,430	
2003 (Began May 2003)	7,681	
Total	136,842	
*Through October 1, 2017.		

## **ELECTRONIC DUPLICATE TAX BILL REQUEST SYSTEM**

Taxpayers have ordered more than 210,000 property tax bills from the web. The process put in place eliminates the need for taxpayers to come into the office to request a duplicate.

Calendar Year	Quantity	
2017*	31,030	
2016	38,196	
2015	41,374	
2014	25,437	
2013	22,096	
2012	18,496	
2011	15,476	
2010	15,173	
2009	3,184	
Total	210,462	
*Through October 1, 2017.		

Taxpayers have accessed nearly 16,000 electronic property tax bills in PDF from the web. The program allows taxpayers to print their own bills for record keeping or for submitting payment.

Calendar Year	Quantity
2017*	15,781
Total	15,781
*From July 1, 2017 through October 1, 2017.	

## CUSTOMER SERVICE - CALL CENTER

In FY2017, the Treasurer's Customer Service Call Center has handled nearly 67,000 inquiries. An all new Automated Phone System was installed in June 2015.

Call Topic	Percentage of All Calls	Year-to-Date Total*
Duplicate Bill (copy/ proof)	10.8%	7,251
Payment Instructions (incl. Hardship; partial payments)	13.9%	9,294
Payment Status 1 (paid, open, why \$0, NSF, prepay)	21.7%	14,501
Payment Status 2 (Caller referred to Web/Phone)	6.3%	4,196
On-Line Payments (paid, rejected, cancel payment, etc.)	6.4%	4,290
Name Change	6.9%	4,622
Tax Sale Date (Annual, Scavenger)	2.2%	1,483
Lost Checks (CCTO, Chase, Cancel/Re-issues, Currency Exchange)	0.9%	601
Penalty Waiver Request	1.5%	997
Transfer Information	1.1%	734
STOPS	0.2%	133
Refund Info (Do I have a refund/How to apply)	5.7%	3,820
Refund Info (Where is My Check?)	4.7%	3,150
Due Date and/or Amount	2.9%	1,945
Senior Deferral Info (how to apply, am I in, take me out, etc.)	0.8%	503
Mortgage Increased - Bank or Mortgage Company Directed to CCTO	0.3%	189
Chase Questions	2.5%	1,661
Other Offices Questions (asked of Treasurer's Office Staff)		
Assessment (bill too high)	0.4%	283
Exemption(s) not received	1.6%	1,065
Other Assessor Issues (property location, Certificate of Error, PIN)	2.6%	1,768
Clerk - Sold & Prior Year Taxes	2.7%	1,802
Recorder of Deeds	0.5%	353
Other	3.2%	2,160
Total Calls Answered	100%	66,837

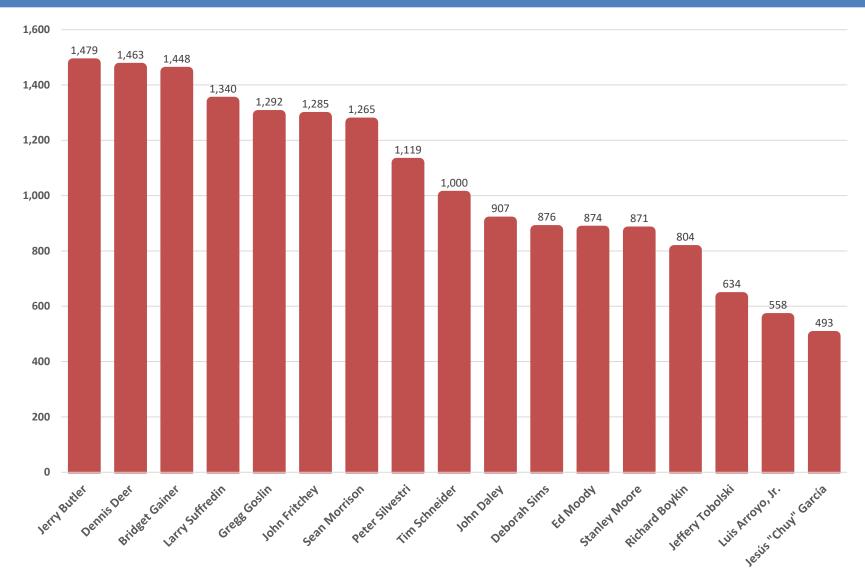
\*Through October 2, 2017.

## **AUTOMATED TAX SALE**

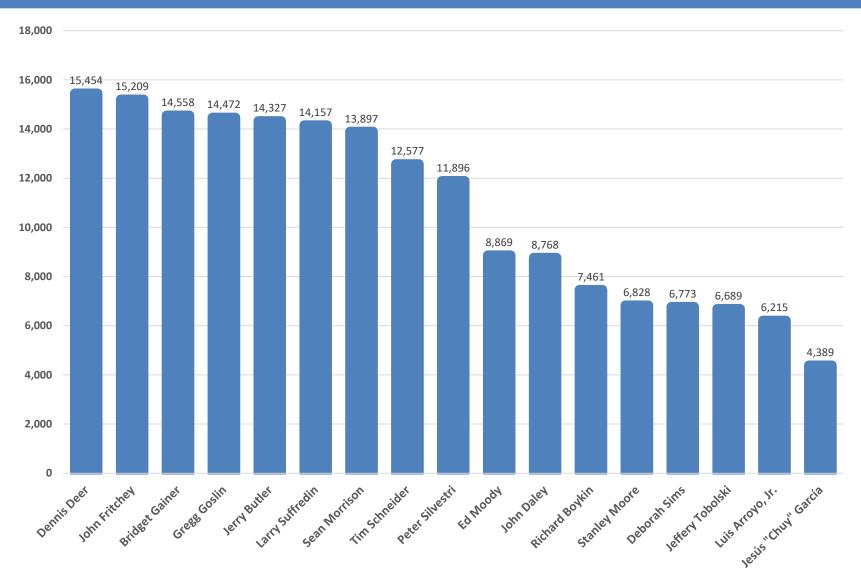
Annual Sale Statistics since the Treasurer's Office replaced the traditional outcry auction with an automated solution in 2008.

Tax Year (Year Sale Held)	PINs Published/Sent Certified Notice	PINs Offered	PINs Sold
2015 (2017)	68,199	38,283	11,031
2014 (2016)	70,789	46,655	15,865
2013 (2015)	75,668	53,553	16,773
2012 (2014)	69,288	50,036	15,757
2011 (2013)	73,418	51,289	16,442
2010 (2012)	78,418	49,462	16,419
2009 (2011)	69,484	37,827	20,814
2008 (2010)	57,181	33,114	21,399
2007 (2009)	62,728	29,787	23,848
2006 (2008)	53,347	26,846	24,860
Total	678,520	416,852	183,208

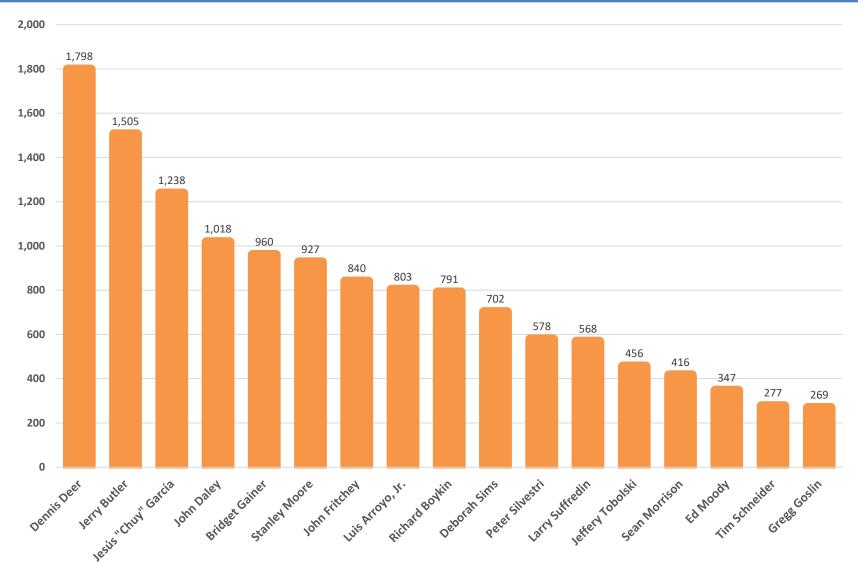
# 2016 SECOND INSTALLMENT ON-TIME PAYMENT BREAKDOWN: CREDIT CARD PAYMENTS



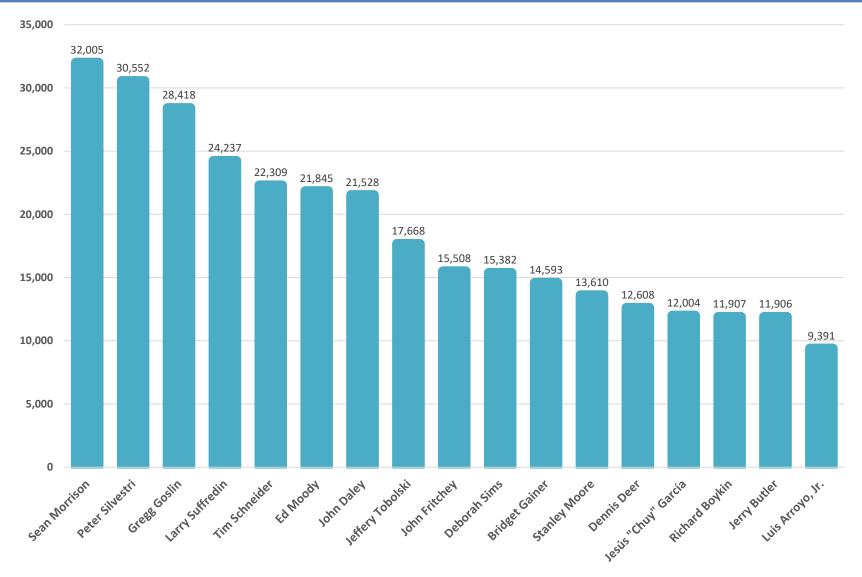
ONLINE (INTERNET) PAYMENTS



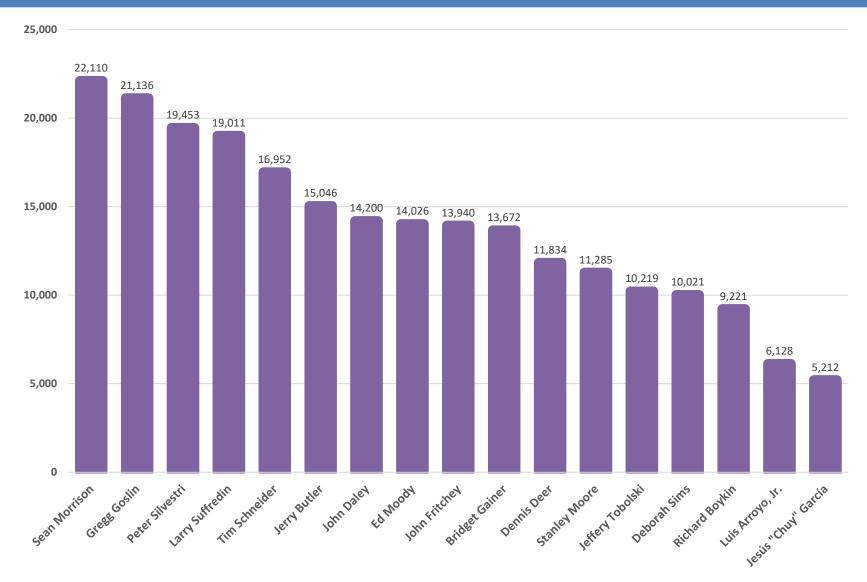
TREASURER'S OFFICE IN-PERSON PAYMENTS



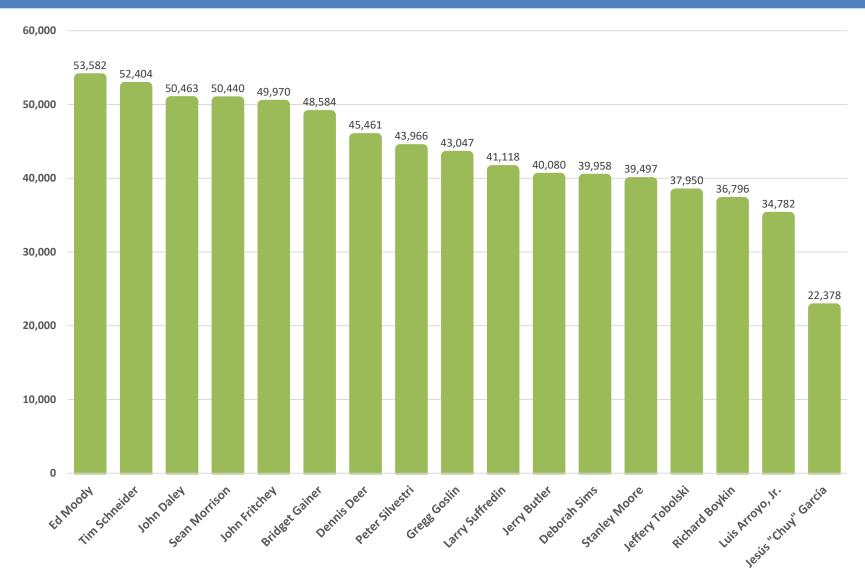
CHASE BANK BRANCH PAYMENTS



# **2016 SECOND INSTALLMENT ON-TIME PAYMENT BREAKDOWN:**MAIL (LOCKBOX) PAYMENTS

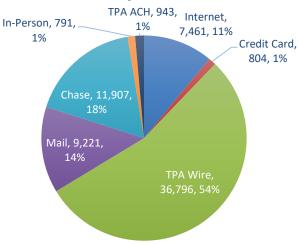


THIRD-PARTY AGENT (MORTGAGE) WIRE PAYMENTS

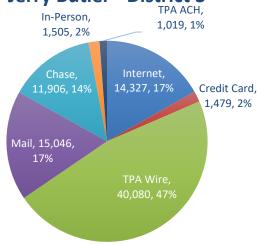


#### PAYMENT METHOD BY COMMISSIONER DISTRICT

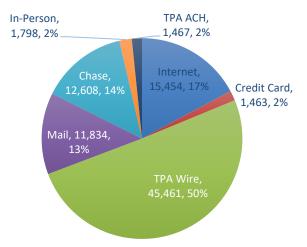
#### Richard Boykin - District 1



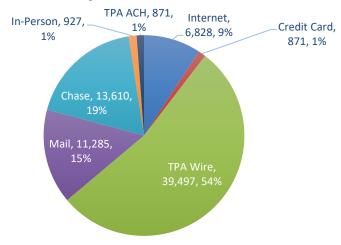
### **Jerry Butler - District 3**



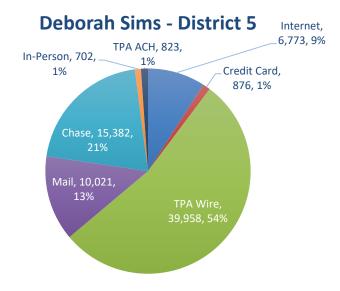
#### **Dennis Deer - District 2**



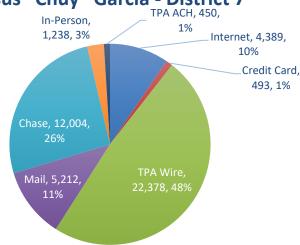
#### **Stanley Moore - District 4**



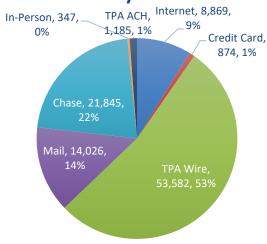
PAYMENT METHOD BY COMMISSIONER DISTRICT



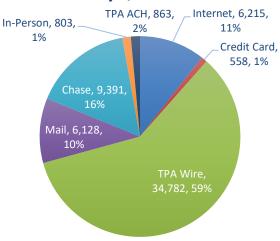
### Jesús "Chuy" García - District 7



#### **Ed Moody - District 6**

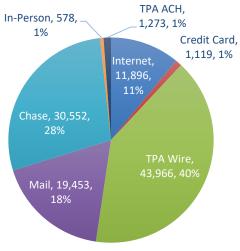


#### Luis Arroyo, Jr. - District 8

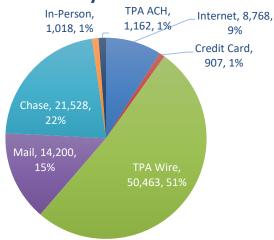


#### PAYMENT METHOD BY COMMISSIONER DISTRICT

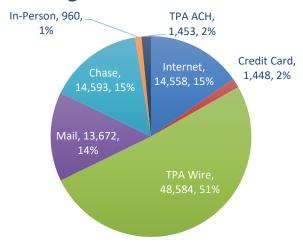
#### Peter Silvestri - District 9



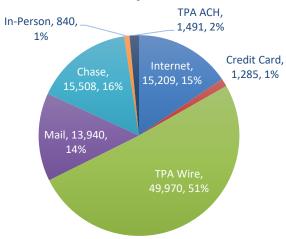
#### John Daley - District 11



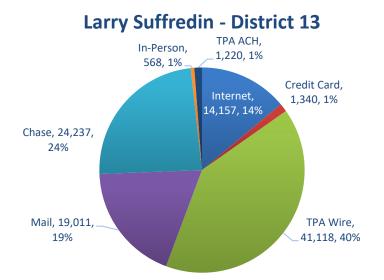
#### **Bridget Gainer - District 10**

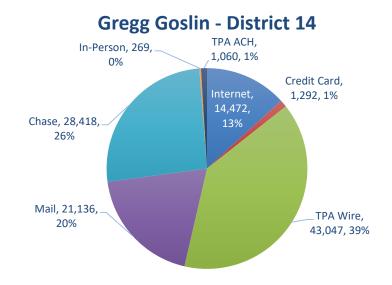


#### **John Fritchey - District 12**

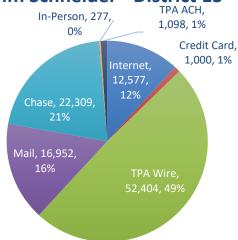


PAYMENT METHOD BY COMMISSIONER DISTRICT

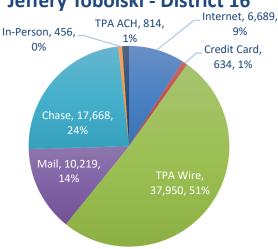




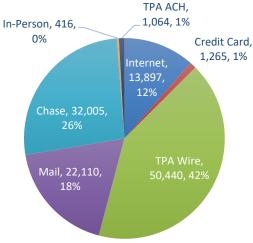
#### **Tim Schneider - District 15** TPA ACH, In-Person, 277.



### **Jeffery Tobolski - District 16**



#### **Sean Morrison - District 17**



## **2015 ANNUAL TAX SALE** – BREAKDOWN

