



OFFICE OF THE INDEPENDENT INSPECTOR GENERAL

Tirrell J. Paxton, Inspector General

69 West Washington Street | Suite 1160 | Chicago, IL 60602 | (312) 603- 0350

April 9, 2026

Re: Public Release of OIIG Report No. IIG25-0035 (Cook County Assessor's Office – Senior Freeze Exemptions)

Pursuant to Sections 2-289(c)(2) and 2-289(d) of the Independent Inspector General Ordinance, Cook County, Illinois, Ordinance No. 07-O-52 (2007), attached hereto are the following:

- OIIG Report No. IIG25-0035 (Cook County Assessor's Office) dated March 25, 2026.
- Cook County Assessor's Response to OIIG Report IIG25-0035 dated April 8, 2026.



OFFICE OF THE INDEPENDENT INSPECTOR GENERAL

Tirrell J. Paxton, Inspector General

69 West Washington Street | Suite 1160 | Chicago, IL 60602 | (312) 603- 0350

March 25, 2026

Confidential Transmittal via email only

Hon. Fritz Kaegi
Cook County Assessor's Office
118 North Clark Street, Room 320
Chicago, Illinois 60602

Re: OIIG Summary Report No. IIG25-0035 (Senior Freeze Exemptions)

Dear Assessor Kaegi:

This letter is written in accordance with 2-289(c)(2) and 2-289(d) of the Independent Inspector General (OIIG) Ordinance, Cook County, Ill., Ordinances 07-O-05 (2007) (the OIIG Ordinance), relative to a review initiated by this office concerning the Cook County Assessor's Office's (CCAO) administration of the Senior Citizens Assessment Freeze Homestead Exemption (Senior Freeze Exemption).

Background

The OIIG received information from a media source alleging a former government official unlawfully claimed the Senior Freeze Exemption. The media source further alleged that the granting of the Senior Freeze Exemption was so erroneous that the CCAO has probably made many more violations. Accordingly, this office initiated a review of the CCAO's Senior Freeze Exemption program to determine compliance with applicable laws, rules, and regulations.

Section 15-172 of the Illinois Property Tax Code (35 ILCS 200/15-172) establishes the Senior Freeze Exemption. In Cook County, the exemption provides property tax relief by freezing the equalized assessed value (EAV) of a qualifying senior citizen's principal residence at the base year EAV established when the applicant first qualifies, thereby limiting increases in assessed value used to calculate property taxes. To be eligible, an applicant must be at least 65 years of age, own or have a qualifying legal or equitable interest in the property, occupy the property as a principal residence, be liable for payment of property taxes, and meet statutory household income limitations. For tax years 2022 and 2023, the maximum household income limitation was \$65,000 or less to qualify for the Senior Freeze Exemption. The property owner must apply for the exemption annually with a sworn affidavit. The Chief County Assessment Officer is authorized to verify eligibility and audit applications to ensure compliance with statutory requirements.

OIIG Review

The OIIG obtained a list of taxpayers who were eligible and received the Senior Freeze

Exemption for tax years 2022 and 2023. Our analysis of the list revealed that for tax year 2022, 112,700 properties, with an assessed value totaling \$4,333,922,216, received a Senior Freeze Exemption. Similarly, for tax year 2023, 101,968, properties with an assessed value totaling \$4,454,842,334 received a Senior Freeze Exemption.

This compliance review consisted of testing a sample of senior freeze applications for tax years 2022 and 2023. The selected applications were analyzed to determine if the CCAO verified eligibility information pursuant to the requirements outlined in Section 15-172 of the Property Tax Code (the “Code”). Additionally, this office interviewed CCAO personnel with administrative and oversight responsibility for Senior Freeze application processing.

Senior Freeze Exemption Administration

The OIIG interviewed a CCAO official regarding the process for reviewing and granting the Senior Freeze exemption. The CCAO official said the CCAO relies on Section 15-172 of the Code to define the CCAO’s eligibility requirements for the program. The CCAO official said that based on the eligibility requirements of the Code, the CCAO developed a Senior Freeze Exemption Application form to administer the Senior Freeze Exemption program. She said the form includes instructions advising homeowners about certain eligibility requirements (e.g., age, residency, etc.), how to apply for the exemption, and income requirements. She stated the income verification section of the form provides detailed information and instructions regarding income requirements.

The CCAO official said the CCAO is in the process of finalizing standard operating procedures for all exemptions the CCAO administers, including the Senior Freeze Exemption. The CCAO official referred to the Senior Freeze Exemption Application and stated that most of the requirements pertaining to eligibility and the program in general are included in the form.

The CCAO official said Taxpayer Processing Information (TPI) specialists review the Senior Freeze Exemption applications to determine whether the homeowner meets the eligibility requirements based on the information submitted. She said once the application has been reviewed and the homeowner deemed eligible, TPI specialists enter the information into the CCAO’s legacy system. The CCAO official said specialists receive “hands on” training on how to enter the information from the application into the legacy system.

The CCAO official was asked to explain the CCAO’s process of verifying information submitted by taxpayers applying for the Senior Freeze Exemption. The CCAO official said the verification process depends on whether the homeowner submitted the Senior Freeze Exemption Application as a renewal or first-time applicant. She said taxpayers are required to submit the foregoing application annually to renew the Senior Freeze Exemption. The CCAO official stated the review of renewal applications is “quicker” because the homeowner is asked to confirm certain information regarding eligibility and income requirements that was disclosed by the taxpayer in previous tax year filings. The CCAO official said some of the questions the renewal applicant is required to respond to include certifying if any changes in ownership occurred compared to information disclosed in the previous tax year. She said the applicant may also be asked if the total

household income was less than \$65,000 and if the property was the principal place of residence for two previous tax years (as of January 1st of each year).

The CCAO official said the CCAO requires first-time applicants to submit the same application submitted by renewal applicants. She stated first-time applications are normally filed by taxpayers who have reached the qualifying age of 65 and meet the applicable income and residency requirements. She stated that upon receipt of the foregoing application, the TPI specialists conduct a review to ensure the applicant meets the same requirements detailed previously for renewal applications: income, residency, age, ownership interest, etc. However, the CCAO official said the review is “more rigorous” for first-time applications. As an example, she said the CCAO conducts a search of the Recorder of Deed’s office [County Clerk’s office] website to confirm residency and ownership interest. The CCAO official said the purpose of the search is to ascertain whether a property deed was recorded for the subject property documenting ownership interest for the taxpayer applying for the Senior Freeze. She said, “we do more checking, more verifying for first time applicants.” The CCAO official said the initial review of first-time applications is important because it freezes the eligible property’s equalized assessed value.¹

The CCAO official said TPI managers conduct certain quality assurance reviews. She said those reviews include “random application” reviews and “global checks.” The CCAO official said the random application reviews involve managers selecting a random sample of applications for review. She said the applications are checked to ensure the information is accurate. The CCAO official said the global checks are administered at the end of the tax cycle. She said the global check includes verifying the eligible property is classified residential and not commercial, as well as conducting additional inquiries of applicants 100 years or older to ascertain if the person is deceased. She also mentioned base year reviews conducted as part of a global check whereby the managers select certain applications and recalculate the base year to determine whether the base year granted in previous years is correct.

Senior Freeze Exemption Application

The OIIG reviewed the Senior Citizens Assessment Freeze Exemption Application provided by the CCAO. The application explains the eligibility requirements to obtain the exemption, including a combined household income of less than \$65,000 per year. The applicant is required to disclose the members of the household, as well as whether the applicant was enrolled in any of the assistance programs that automatically qualify an applicant for the exemption. If the applicant is not enrolled in any of those programs, they are required to provide their income information for the calendar year and sign a certification. If submitting an application for the first time, the applicant must provide a copy of their photo ID. The application also contains a page explaining the meaning of “income” as it is broken down in the application, as well as what tax

¹ After the assessor determines the Fair Market Value of a home, the Assessed Value is calculated. For residential property owners, the assessed value equals 10% of the fair market value of the home. This level of assessed value is the taxable amount of the property, as determined by Cook County ordinance. Then the State Equalization Factor/Multiplier (State Equalizer) is applied to the assessed value and this creates the Equalized Assessed Value (EAV) for the property.

forms contain that information (e.g., retirement benefits and government assistance). The application does not require the applicant to provide any of the described tax forms, or any other form of supporting documentation.

Testing of Senior Freeze Exemption Applications

As part of the OIIG's testing, a random sample of 50 Senior Freeze applications was selected for review, consisting of 25 applications for tax year 2022 and 25 applications for tax year 2023. The CCAO was unable to provide 18 of the 25 applications (72%) selected for tax year 2022 and 11 of 25 applications (44%) selected for tax year 2023. As a result, 29 of 50 applications (58%) selected for testing were not available for review.

For the applications that were provided to the OIIG, testing determined that all 21 lacked documentation of income provided by the applicant. The applications also lacked any evidence that the CCAO independently calculated the applicant's reported household income. Instead, the CCAO relied primarily on income amounts self-reported by applicants and certified under penalty of perjury, without any supporting documentation.

OIIG Findings and Conclusion

The OIIG's review of Senior Freeze Exemption applications identified significant deficiencies in record retention and eligibility verification. Of the 50 applications selected for testing, the CCAO was unable to produce 29 applications (58%) for our analysis. Specifically, 18 of 25 applications (72%) were missing for tax year 2022 and 11 of 25 applications (44%) were missing for tax year 2023. The absence of these records prevented the OIIG from verifying whether statutory eligibility requirements were properly evaluated prior to granting the exemptions.

For the 21 applications that were available for review, the OIIG found that the CCAO did not require documentation of income, or independently calculate or verify applicant-reported household income. Specifically, 21 of 21 applications (100%) relied solely on income amounts self-reported by applicants and certified under penalty of perjury, without supporting documentation or evidence of independent verification or review.

Additionally, the CCAO did not document verification of applicant ownership of the subject property prior to granting the Senior Freeze Exemption. For all applications reviewed, application files lacked documentation demonstrating that ownership verification was performed through the Clerk's Office data.

Based on the results of our testing, the OIIG concludes that the CCAO lacks adequate internal controls to ensure Senior Freeze Exemptions are granted in compliance with statutory requirements. The inability to produce a substantial portion of application records, combined with the absence of documented income and ownership verification, materially increases the risk that exemptions are granted to ineligible applicants. These deficiencies undermine the CCAO's ability to demonstrate compliance with state law, exposes the County to potential revenue loss, and weakens public confidence in the administration of the Senior Freeze Exemption program.

The OIIG had an exit conference with CCAO officials on March 13, 2026, during which the OIIG discussed its proposed findings. The officials said the CCAO's inability to produce 58% of the Senior Freeze applications requested by the OIIG for its review was due in part to a technological issue relating to the CCAO's use of Docusign for the submission of Senior Freeze applications. The officials said the CCAO launched Docusign in 2020 to facilitate applications. The officials said the CCAO is now able to accept all exemption applications through Smartfile, which should resolve their previous inability to locate all exemption applications.

CCAO officials said the CCAO typically only verifies ownership of a PIN during the initial application for Senior Freeze, after which they rely on a streamlined process which does not verify ownership each year.

CCAO officials said they do not require evidence of income beyond the affidavit submitted each year by Senior Freeze applicants. The CCAO officials said if they observe "red flags," or receive a complaint about a PIN receiving a Senior Freeze, they will contact the Illinois Department of Revenue, with whom the CCAO has an intergovernmental agreement, for income information about a Senior Freeze applicant. The CCAO officials acknowledged the need to do more to regulate the Senior Freeze program. They said the plan going forward is to screen all Senior Freeze applicants using LexisNexis and IDOR, and that an audit by the CCAO of all Senior Freeze recipients is currently underway.

OIIG Recommendation

Based upon the foregoing, the OIIG respectfully recommends the following:

1. The CCAO should establish procedures requiring verification of applicant-reported household income prior to approving Senior Freeze Exemptions for first-time applications and renewals. Specifically, the CCAO should require federal income tax returns or form SSA-1099 and proof of all other income sources.
2. The CCAO should implement actions to ensure Senior Freeze Exemption applications and supporting documentation are properly retained and readily retrievable for review. This should include establishing formal records retention policies and conducting periodic internal reviews to ensure compliance. Management should also strengthen its internal process of periodic quality control reviews to detect and prevent improper approvals.
3. The CCAO should implement corrective actions to ensure property ownership verification is both performed and documented prior to the approval of Senior Freeze Exemption applications. Controls should include mandatory verification against recorded property ownership records, retaining such supporting documentation in files, and supervisory review to confirm compliance.
4. The CCAO should seek reimbursement for any credits previously granted as a result of Senior Freeze Exemptions obtained through fraud or error.

Hon. Fritz Kaegi

March 25, 2026

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Finally, in accordance with Section 2-289(d)(3) of the OIIG ordinance, we respectfully request that any response to this OIIG report be submitted to this office within 10 business days. Thank you for your consideration with this issue. Of course, please do not hesitate to contact me if you have questions regarding this or any other matter.

Very truly yours,

A handwritten signature in cursive script, reading "Tirrell J. Paxton".

Tirrell J. Paxton
Independent Inspector General

cc: Honorable Toni Preckwinkle
Lanetta Haynes Turner, Chief of Staff, Office of the President
Laura Lechowicz Felicione, General Counsel – Deputy Chief of Staff, Government, and
Legislative Affairs, Office of the President
Tatia Gibbons, Chief Legal Counsel, CCAO



April 8, 2026

Inspector General Tirrell J. Paxton
Office of the Independent Inspector General
69 West Washington, Suite 1160
Chicago, Illinois 60602
Confidential Transmittal via email only

Re: Response - OIIG Summary Report No. IIG25-0035

Dear Inspector General Paxton:

The Cook County Assessor (CCA) submits this response to a report and public statement issued by the Office of the Independent Inspector General (OIIG) on March 25, 2026, pursuant to County Ordinance, Ord. 07-O-05 (2007), concerning the Cook County Assessor's Office's (CCAO) administration of the Low Income Senior Citizens Assessment Freeze Homestead Exemption ("Senior Freeze").

The CCAO administers Senior Freeze Exemptions in accordance with Illinois law. Section 15-172 of the Illinois Property Tax Code (35 ILCS 200/15-172) establishes the Senior Freeze exemption which provides property tax relief for qualifying seniors on their residence by freezing the equalized assessed value (EAV) that is subject to taxation at a base year value. In order to qualify, an applicant must be at least 65 years of age, own or have a qualifying interest in the property as of January 1st, occupy the property as a principal residence, be liable for payment of property taxes, and meet household income limitations. For tax years at issue, 2022 and 2023, the statute imposed a household income limitation of \$65,000 in order for the senior to qualify for the exemption. The senior must apply for the exemption annually with a sworn affidavit under penalty of perjury, and the CCAO may verify eligibility or audit applications to ensure compliance with statutory requirements. 35 ILCS 200/15-172 (c).

The CCAO administers a multitude of exemptions annually including more than 110,000 Senior Freeze exemptions. While some exemptions such as the homestead exemption renew automatically, the Senior Freeze and other exemptions require an annual renewal. All Senior Freeze applications require identification of the applicant and household member's income, marital status, date of birth, principal place of residence as of January 1, and an attestation to the accuracy of submitted facts under penalty of perjury. This comports with the mandates of the Illinois Property Tax Code. To facilitate this process while addressing various exemptions and certificates of error for missed exemptions, the CCAO uses helpful tools such as quality control checks, the use of electronic Clerk records, and bulk sales transaction data to determine whether a previously qualifying senior has transferred property interest after receiving the Senior Freeze exemption.

CCAO Response to Summary Report and Recommendations

According to its report, the OIIG obtained a list of all properties from that were eligible and received the Senior Freeze in tax years 2022 and 2023, and solicited and tested a sample of around fifty (50) applications out of more than 100,000 recipients per year. The report documents findings and makes certain recommendations based upon those records regarding income verification, document retention and reimbursement for improper exemptions.

As noted above, the CCAO relies on Section 15-172 of the Code to guide its determination of eligibility for the Senior Freeze program. Based on the requirements of the Code, the CCAO developed a Senior Freeze Exemption Application form to administer the Senior Freeze Exemption program that includes instructions advising homeowners about certain eligibility requirements (e.g., age, residency, etc.), how to apply for the exemption, and income requirements. The income verification section of the form (online or hard copy) provides detailed information and instructions regarding income requirements, including reference to tax forms that may include relevant information, and attestation requirements.

Taxpayers are required to submit this type of application annually to renew the Senior Freeze Exemption. Review of renewal applications may be more efficient because the homeowner is asked to confirm certain information regarding eligibility and income requirements in accordance with the statute and attest to marital status, income, interest in property and place of residence. First time applicants must provide a copy of their photo identification and generally proof of ownership or property interest. A renewal applicant must certify whether any changes in ownership occurred compared to information disclosed in the previous tax year.

In a separate step that is not acknowledged in the report, the CCAO uploads bulk data of all property transfers at the beginning of each new year in preparation to mail Senior Freeze and other exemption applications. This is the step the OIIG suggests by recommending that the CCAO check the Clerk records. CCAO receives bulk sales electronic data from the Illinois Department of Revenue (IDOR) through MyDec of all sales transactions and compares that data to all properties that received a Senior Freeze exemption in the prior year. If the property transferred in the prior year, the property is flagged and the owner receives a different application informing the owner of various exemptions that may be available for the residence.

When taxpayers visit the CCAO employees and managers conduct a review to ensure the applicant meets requirements detailed previously for renewal applications: income, residency, age, ownership interest, etc. CCAO often conducts a search of the County Clerk's deed records to confirm ownership interest. The search is performed to ascertain whether a property deed was recorded for the subject property documenting ownership interest for the taxpayer applying for the Senior Freeze. The initial review of first-time applications is crucial because it freezes the eligible property's equalized assessed value. If a property recently received a Senior Freeze and the CCAO received record of a transfer through the annual MyDec review of sales, the application is treated as a new applicant for the Senior Freeze exemption.

As noted by the OIIG, TPI managers conduct quality assurance reviews for Senior Freeze exemptions. These include random application reviews where managers select a sample of applications that are checked to ensure the accuracy of information. In addition to a review of sales data, global checks administered at the end of the tax cycle verify property class and eligible applicants 100 years or older to determine whether they are living or deceased. Managers also select a number of applications to recalculate the base year to confirm that it is correct.

¹ After the assessor determines the Fair Market Value of a home, the Assessed Value is calculated at 10% of the fair market value of the home. Then the State Equalization Factor/Multiplier (State Equalizer) is applied to the assessed value and this creates the Equalized Assessed Value (EAV) for the property, from which exemptions are deducted.

Response to Findings and Conclusions

The Illinois Property Tax Code imposes income limitations on income on seniors in order for them to qualify for the Senior Freeze. It also permits county assessors to audit or require evidence of income. In this matter, the OIIG found that the CCAO did not require documentation of income or independently verify reported household income but relied solely on income amounts reported by applicants under penalty of perjury. We appreciate the OIIG's concerns and are working to implement additional safeguards and income verification processes. The Assessor's actions do comport with Illinois law, however, which indicates that assessing officials may require supporting verification, but *must* require attestation of income under penalty of perjury. The CCAO applications require attestation of income, under penalty of perjury. The CCAO has implemented a process whereby some seniors information is audited and verified as questions arise. In those cases, the CCAO uses a combination of Lexis-Nexis tools and a check on income threshold with IDOR pursuant to an inter-governmental agreement. IDOR verifies whether the income exceeds the threshold required for Senior Freeze eligibility of \$65,000. The CCAO is working through the use of bulk data review in coordination with IDOR for across the board income verification.

While the OIIG indicated that reviewed applications for 2022 and 2023 lacked sufficient documentation of ownership, the CCAO verifies ownership through a couple of different avenues. First, a search of the Clerk's Office data is often conducted while in other cases the use of bulk sales data indicates whether property ownership transferred from a recipient. Review is more rigorous for first-time applications to ensure the party qualifies for the Senior Freeze initially. The CCAO conducts a search of the County Clerk's deed records to confirm residency and ownership interests. With regard to renewal years, the CCAO relies on data from IDOR, MyDec sales data, to verify continued ownership prior to processing applications. While deed documents are not required in renewals, the CCAO considers electronic sales records.

We appreciate the OIIG's concern over access to some requested Senior Freeze applications for 2022 and 2023, but this has since been remedied. This stems in large part from a system issue relating to the use of an interim solution that has since been addressed by the CCAO. In 2020 in conjunction with the Pandemic, the CCAO quickly launched DocuSign to facilitate online exemption applications prior to the full implementation of upgraded systems associated with the integrated property tax system and Tyler Technologies. With the interim solution, intake and storage of electronic documents was not as well organized with bulk rather than individual property storage and retrieval. As Smartfile began to be used for exemptions in 2022 and 2023, the CCAO still received hard copy applications, directly and through a vendor, that were not scanned into the system. Those that were received through SmartFile were stored and accessible electronically. Since that time exemption applications received through Smartfile which connects to the iasWorld document management TCM, are easily accessible. From 2024 forward, these applications are received or scanned into the document management system, and thus readily available.

Finally, if the CCAO notices "red flags" with Senior Freeze applications, or receives information about a property improperly receiving a Senior Freeze exemption, the CCAO checks income levels with IDOR. For the 2026 assessment cycle, the CCAO is working to implement a batch upload of data with IDOR to screen Senior Freeze applicants using Lexis-Nexis data and IDOR tools. This will allow us to check income for all Senior Freeze applications.

CCAO Response to OIIG Recommendations

1. The CCAO should establish procedures requiring verification of applicant-reported household income prior to approving Senior Freeze Exemptions for first-time applications and renewals. Specifically, the CCAO should require federal income tax returns or form SSA-1099 and proof of all other income sources.

Response: The CCAO will continue to require affidavit attestation of income information through the 2025 assessment and taxation year and employ verification tools as appropriate, such as quality check and IDOR verification of income with an audit approach. The CCAO has mailed 2025 Senior Freeze applications but is working to implement a standard bulk verification process for the 2025 and 2026 assessment years. For 2025, a bulk audit will be conducted after 2025 all Senior Freeze applications are received. For 2026, a revised application likely will require SSN submissions to facilitate IDOR verification of income in bulk pursuant to an intergovernmental agreement. Alternatively, the CCAO will obtain SSNs through Lexis-Nexis tools and proceed with income verification. This electronic review will eliminate some administrative burdens that accompany receipt of federal tax documents. A decision to require production of federal income tax documents is deferred pending implementation of the bulk IDOR verification.

2. The CCAO should implement actions to ensure Senior Freeze Exemption applications and supporting documentation are properly retained and readily retrievable for review. This should include establishing formal records retention policies and conducting periodic internal reviews to ensure compliance. Management should also strengthen its internal process of periodic quality control reviews to detect and prevent improper approvals.

Response:

This issue has been addressed. The CCAO will continue to maintain records in accordance with record retention requirements. The CCAO implemented technology systems in the past several years as part of a well-publicized, county-wide contract for the tax offices. The new technology includes a tool for intake of appeals and ultimately, exemption applications, Smartfile, and, iasWorld a system used to process various aspects of the assessment and property tax process. The Smartfile system initially implemented in 2020, only ingested assessment appeals at that time, rather than exemptions. Until tools were developed within iasWorld to process exemptions and to coordinate those with tax extension processes, the information received still needed to be entered into the mainframe system. The CCAO used an interim approach with Docu-sign during the pandemic, and first used the SmartFile system to receive exemption applications in 2022 and 2003. The CCAO continued to receive hard copy applications however, directly and through a vendor at that time. Those hard copies were not scanned into the document system, though data was entered into the county mainframe. Beginning in 2024 forward, Senior Freeze applications were either received into Smartfile, or, scanned into the TCM document system and retained. Those are readily accessible.

3. The CCAO should implement corrective actions to ensure property ownership verification is both performed and documented prior to the approval of Senior Freeze Exemption applications. Controls should include mandatory verification against recorded property ownership records, retaining such supporting documentation in files, and supervisory review to confirm compliance.

Response: The CCAO currently does verify ownership individually or in bulk through annual data uploads. The CCAO checks electronic Clerk deed records for Senior Freeze exemption applications when those are initially submitted, requires submission of photo ID, and uses bulk sales data to identify property transfers. Any property that previously received a Senior Freeze and transfers during the preceding year according to MyDec data, is flagged as new owner. An applicant for a Senior Freeze on the transferred property is required to apply for the Senior Freeze as if the property had not previously qualified for the exemption. A separate application would be mailed to the property, a purple mailer, that is used to advise of various potential exemptions for new property owners.

4. The CCAO should seek reimbursement for any credits previously granted as a result of Senior Freeze Exemptions obtained through fraud or error.

Response: The erroneous exemption department within the CCAO investigates various exemption matters and notifies taxpayers of improper exemptions in appropriate cases. The OIIG did not identify any particular properties that improperly received senior freeze exemption. However, the CCAO is committed to billing property owners for exemptions that were received erroneously. If we find or receive information indicating that a property or interested person did not qualify for an exemption, the CCAO investigates and uses available tools to bill the taxpayer for the difference in any amount of taxes that the taxpayer should have paid without the exemption. Further, the CCAO is currently auditing Senior Freeze exemptions to verify eligibility in individual cases, and, later this year, will use the tools described above to do so in bulk.

We appreciate the Inspector General's efforts in this matter. The CCAO takes seriously its obligations to accurately assess property and apply qualifying exemptions to property. We continue to find innovative ways to use and verify data and look forward to seeing results from these steps.

Very truly yours,



Fritz Kaegi
Cook County Assessor

cc: Honorable Toni Preckwinkle
Lanetta Haynes Turner, Chief of Staff, Office of the President
Laura Lechowicz Felicione, General Counsel – Deputy Chief of Staff, Government, and
Legislative Affairs, Office of the President
Tatia Gibbons, Chief Legal Counsel, CCAO