

**Race and Wealth Inequities in Cook County’s Property Tax Relief Programs:
 Senior Assessment Freeze & Long-time Occupant Homestead Exemptions**

2026 Addendum Overview of Tax Years 2022, 2023 & 2024

Table of Contents

Introduction 1-2

Low-Income Senior Freeze Exemption (SFE) 2-3

Long-Time Occupant Homeowner Exemption (LOHE) 3-4

Background 4-5

Problems with Income-Based Exemptions 5-7

Questionable LOHE Property Examples 8-11

Questionable SFE Property Examples 12-17

Recent Illinois Legislation to Add or Modify Cook County’s 9 Property Tax
 Relief Exemptions..... 17-20

Unintended Effects and Administrative Discrepancies of the SFE and LOHE .. 20-21

Race-Based Comparison of Senior Freeze Exemption Benefits..... 21-26

Impact on Primary Elections for Cook County Assessor 26

TRAEN Solutions..... 26-30

Race and Wealth Inequities in Cook County’s Property Tax Relief Programs: Senior Assessment Freeze & Long-time Occupant Homestead Exemptions

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Introduction

In 2024, property tax exemptions in Cook County were estimated to have saved homeowners \$1.6 billion in property taxes.¹ With over 1.8 million unique property parcels in Cook County and nine (9) separate exemption programs available to homeowners, there is a significant challenge and burden in administering these increasing numbers of property tax relief exemptions.

TRAEN's Addendum focuses on the two (2) income-based property tax exemptions: the Low-Income Senior Citizen Assessment Freeze Exemption (SFE), 35 ILCS 200/15-172, and the Long-Time Occupant Homeowner Exemption (LOHE), 35 ILCS 200/15- 177.

These two tax relief exemptions can yield significant—but also unintended—property tax savings depending on home market values, local tax rates, whether communities are predominantly composed of Black or white homeowners, and the extent to which assessment officials closely monitor exemption programs. Despite extensive public attention over the past five years regarding inequities in the administration and distribution of these programs, the Illinois Property Tax Code has not been meaningfully amended to address these disparities or to strengthen oversight, auditing, and accountability measures.

In 2024, the 8 Homestead Exemptions increased to 9 available to Cook County homeowners:

- Homeowner Exemption
- Senior Exemption
- Low-Income Senior Citizen Assessment Freeze Exemption, SFE
- Long-Time Occupant Homeowner Exemption, LOHE
- Persons with Disabilities Exemption
- Returning Veterans Exemption
- Veterans with Disabilities Exemption
- WWII Veterans Exemption

¹ Merriman & Weber, as reported in the Chicago Sun-Times.

The Senior Freeze was initiated in 1994, with a mandatory annual renewal application, as is standard for assessment jurisdictions nationwide. The income limits in Cook County and the remaining 101 Illinois counties increased over time:

- 1994–1998: \$35,000
- 1999–2003: \$40,000
- 2004–2005: \$45,000
- 2006–2007: \$50,000
- 2008–2016: \$55,000
- 2017: \$65,000 in Cook County; \$55,000 elsewhere
- 2018–2025: \$65,000 statewide
- 2026 (payable 2027): \$75,000
- 2027: \$77,000
- 2028 and after: \$79,000

Low-Income Senior Freeze Exemption (SFE): A 45% increase in savings over 2 years, even with a 32% decline over 7 years in Cook County applications

The exemption freezes the property’s Equalized Assessed Value (EAV) at a base year; it does not freeze the actual tax bill because tax rates and levies can still increase. In 2022, the Senior Freeze removed \$8.4 billion in annual residential market value, \$9.6 billion in 2023, and \$11.8 billion in 2024; a 40% increase over 3 years. The estimated tax savings increased from \$222 million in 2022 to \$263.8 million in 2023 and \$322 million in 2024. The savings and market value surge in 2024 is due to the reassessment of the City of Chicago and a fast-growing aging population. The SFE reflected a 45% increase in property tax savings of \$100 million in just 2 years.

In 2018, the SFE had 160,956 applicants in Cook County; by 2024 the applicants dropped to 108,895, a 32% application decline. Throughout Illinois in 2018, there were 369,169 SFE applicants; by 2024, the number of applicants dropped to 298,188, a 19% decline.

From 2017 to 2025, a 9-year period, the Senior Freeze Exemption’s annual total household income limit remained fixed at \$65,000. According to the U. S. Bureau of Labor Statistics’ Consumer Price Index, when adjusted for inflation, an income of \$87,059 in January 2026 was equal to an income of \$65,000 in January 2017.²

In 2026, the annual total household income limit was increased to \$75,000 (taxes payable in 2027), to \$77,000 for Tax Year 2027, and to \$79,000 for Tax Year 2028.

² https://www.bls.gov/data/inflation_calculator.htm

Tax Year	2025	2026	2027	2028
Taxes Payable In	2026	2027	2028	2029
Household Income From	2024	2025	2026	2027
Maximum Household Income	\$65,000	\$75,000	\$77,000	\$79,000

Senior Freeze Tax Savings

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	\$79,446,264	\$82,188,023	\$60,407,373	\$222,041,660
2023	\$75,424,992	\$77,202,782	\$111,210,131	\$263,837,905
2024	\$108,787,675	\$84,077,965	\$129,176,513	\$322,042,153

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020	\$840,568,307	\$433,689,269	\$617,887,639	\$1,892,145,215
2022-2024	\$263,658,931	\$243,468,770	\$300,794,017	\$807,921,718
Total	\$1,104,227,238	\$677,158,039	\$918,681,656	\$2,700,066,933

Long-Time Occupant Homeowner Exemption (LOHE): At its peak in 2009 there were 105,227 successful applicants. Now, in 2025, there are only 670.

Introduced in 2007, the Long-time Occupant Homeowner Exemption, LOHE, was intended to prevent the displacement of long-time residents in gentrifying communities. Eligibility for the LOHE is determined by a 10-year length of residency, increases in a property’s assessment, and the homeowner’s annual income. When applying for the LOHE in 2007, the homeowner had to have resided in the home for 10 years starting in 1997.

In 2005–2007, the average U.S. homeowner typically remained in a home for approximately 6 to 6.5 years before selling. By 2025, homeowner tenure had increased significantly, with national studies reporting ownership periods ranging from approximately 8.5 years to 12 years.³

There has been a significant decline in the number of properties receiving the LOHE. In 2026, the Cook County Assessor's website reports that fewer than 11,000 homeowners, or 2%, annually receive it. According to the data from the Cook County Assessor’s Office, the actual number of approved applicants from the Cook County Assessor’s Office is much lower.

Between 2022 and 2024, the number of homeowners who have been approved by the Cook County Assessor’s Office exemption department for the LOHE declined from approximately 840 to 670 recipients.

³ <https://www.Redfin.com/news/homeowner-tenure-12-years/>

The Illinois Property Tax Code sets two income-based tiers for determining LOHE eligibility:

Residency	Household Income	Required Annual Assessment Increase
10 Years	\$75,000 or less	7% annual EAV increase threshold
10 Years	\$75,000 - \$100,000	10% annual EAV increase threshold

The complexity of Cook County's LOHE eligibility has resulted in it being administered as an “invite-only” program. The Cook County Assessor’s Office makes an initial determination of a taxpayer’s 10-year residency eligibility, along with specified assessment increase percentages, and mails LOHE applications to those who are expected to qualify with the application each year.

Long-time Homeowner Tax Savings

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2022	\$2,441,463	\$37,233	\$45,764	\$2,524,460
2023	\$1,829,124	\$0	\$4,254	\$1,833,378
2024	\$1,760,723	\$42,838	\$124,164	\$1,927,725

Period	District 1 City of Chicago	District 2 N/NW Suburbs	District 3 S/SW Suburbs	Total
2008-2020	\$413,933,982	\$186,153,661	\$124,874,781	\$724,962,424
2022-2024	\$6,031,310	\$80,071	\$174,182	\$6,285,563
Total	\$419,965,292	\$186,233,732	\$125,048,963	\$731,247,987

Unlike standard homeowner exemptions, LOHE and SFE are **income-based relief programs**, so the Cook County Assessor relies heavily on cooperation with the Illinois Department of Revenue for income verification and auditing support.

Background

Jurisdictionally, Cook County is divided into three assessment districts:

District 1	City of Chicago	8 Townships
District 2	North & Northwest Suburbs	13 Townships
District 3	South & Southwest Suburbs	17 Townships

TRAEN researchers, many of whom are members of the International Association of Assessing Officers (IAAO), have conducted exemption audits and reviewed income-based property tax relief programs in jurisdictions outside Illinois to identify best practices in administration,

oversight, and accountability. TRAEN's studies examine the public policy implications and administrative challenges associated with these programs. TRAEN's focus has been to inform elected officials, media, academia, and the public stakeholders on the careful administration and challenging oversight of these 9 property tax relief programs by the Cook County Assessor's Office.

The Cook County Assessor's Office is responsible for determining eligibility for both income-based exemptions and relies upon the Illinois Department of Revenue to verify household income information for both the Senior Freeze Exemption (SFE) and the Long-time Occupant Homeowner Exemption (LOHE).

The Cook County Assessor's Office determines which properties may qualify for the LOHE based primarily on significant assessment increases. Eligible property owners are then mailed an application to verify household income and other qualification requirements.

In non-reassessment years, fewer properties experience substantial assessment increases within a reassessment district, which generally results in fewer properties qualifying for the exemption. In lower residential market value communities, coupled with double-digit tax rates that are 200% higher than Cook County's average 9.5% tax rate, such as Cook County's assessment jurisdiction District 3, the combination of the standard Homeowner Exemption and Senior Exemption may already reduce a property's tax liability to little or no taxes owed.

Black communities that are less affluent also suffer from the highest rates of tax delinquency rates and foreclosures. Those homeowners who lose their properties do not meet the LOHE requirements of 10-year ownership and occupancy. Consequently, fewer residents in these townships are eligible to apply.

In areas with high-value properties, household incomes often exceed the LOHE income limits of \$75,000 or \$100,000, making many homeowners ineligible despite substantial assessment increases. However, the LOHE intention to provide property tax relief was to protect homeowners who are being threatened by gentrification. Affluent communities are stable and foreclosures or tax delinquencies rare.

For lower-income senior homeowners who qualify for multiple relief programs, the Cook County Assessor's Office generally grants the exemption providing the greatest benefit — either the Senior Freeze Exemption or the LOHE — provided all statutory requirements are satisfied.

Problems with Income-Based Exemptions

Because the SFE and LOHE exemptions can produce substantial property tax savings, yet lack meaningful caps tied to market value or Equalized Assessed Value (EAV), they have drifted from their original policy intent of providing targeted tax relief to fixed- and low-income seniors and homeowners vulnerable to displacement from gentrification. Combined with the inability to

fully verify true household income thresholds, both programs present an elevated risk of improper administrative approvals, inconsistent oversight, and inequitable distribution of benefits.

The LOHE is being phased out or “sunsetting.” TRAEN’s data shows that the two (2) Cook County Assessment Districts for the South & Southwest suburbs and North & Northwest suburbs only had 1 successful LOHE applicant in 2023, the owner of a condo in Oak Park. None of the other condos in the 12-unit association received the LOHE for Tax Year 2023.

In 2024, these 2 suburban districts had 73 successful applicants. Successful applicants in District 2, North & Northwest suburbs, owned properties in Northfield, Evanston, Leyden, and Maine Townships, while successful applicants in District 3, South & Southwest suburbs, owned properties in Berwyn, Bloom, Bremen, Cicero, Lemont, Lyons, Orland, Proviso, Rich, River Forest, Riverside, Thornton, and Worth Townships.

District 1-Chicago District 2-N & NW Suburbs District 3-S & SW Suburbs

LOHE Tax Year	LOHE Recipients	Market Value Removed	Total Est. Tax Savings	Avg. Est. Tax Savings
2022 Districts 1, 2, 3	840	\$121,099,733	\$2,524,460	\$3,005
2023 Districts 1, 3	582	\$86,645,175	\$1,833,377	\$3,150
2024 Districts 1, 2, 3	670	\$86,794,489	\$1,927,724	\$2,877

LOHE Tax Year	District 1 Chicago Recipients	District 2 N & NW Suburbs Recipients	District 3 S & SW Suburbs Recipients	Total LOHE Recipients
2022	818	10	12	840
2023	581	0	1	582
2024	597	8	65	670

Oversights by either applicants or the Cook County Assessor’s Office may result in improper approval. Because the Senior Freeze is based on total household income and not just applicant income, fluctuations in senior incomes or changes in household composition may inadvertently result in an erroneous exemption.

The Freeze (and other exemptions) are supposed to be removed upon the passing of the original applicant, and the Cook County Assessor may fail to detect a transfer of ownership due to a sale or a deed to a non-qualifying relative.

TRAEN's use of the Cook County Assessor Office's subscription service provides access to both assessment and exemption datasets for each parcel in Cook County. This data was used to review the distribution of the Senior Freeze and Long-time exemptions across Cook County, as well as to examine the highest tax reductions granted for each exemption for Tax Years 2022, 2023, and 2024. TRAEN isolated high-value properties receiving exemptions intended for low-income seniors and property owners at risk of property tax-induced displacement in each year for further investigation. Reviewing the administration of the exemptions with the greatest potential for savings and errors is a crucial step to better exemption performance.

The following chart identifies the top 15 questionable Long-time Homeowner exemptions:

2022-2024 Long-time Exemption — 15 High Market Value Residences

	Market Value & Bldg SF	PIN Address	Taxes Before Longtime	Taxes After Longtime	Longtime Savings	Longtime Tax % Reduction
	\$3,404,360 11,643 SF	04-13-304-043 365 Shadowood Northfield	\$79,870 2023	\$58,337 2024	\$17,252	22%
	\$2,063,190 5,986 SF 6 units	17-07-202-007 1745 W Chicago Chicago Mixed-Use Residential & Commercial	\$51,581 2023	\$25,922 2024	\$16,948	33%
	\$1,885,570 2,360 SF	14-33-420-032 316 W Concord Chicago	\$30,038 2023	\$19,568 2024	\$18,315	61%
	\$1,400,000 3,386 SF 2 units	17-07-204-002 1957 W Superior Chicago	\$28,364 2023	\$11,717 2023	\$16,647	59%
	\$1,330,000 3,739 SF	13-26-419-020 2544 N Kimball Chicago	\$23,722 2023	\$7,562 2024	\$18,717	79%
	\$1,140,000 3,569 SF 3 units	13-26-400-030 2728 N Drake Chicago	\$23,541 2022	\$12,740 2022	\$10,801	46%
	\$1,104,760 5,681 SF 4 units	14-19-228-015 1836 W Addison Chicago	\$23,309 2023	\$15,848 2023	\$6,901	30%
	\$1,070,680 2,654 SF	14-07-408-068 1626 W Carmen Chicago	\$16,180 2023	\$6,354 2024	\$15,156	94%

2022-2024 Long-time Exemption — 15 High Market Value Residences

	Market Value & Bldg SF	PIN Address	Taxes Before Longtime	Taxes After Longtime	Longtime Savings	Longtime Tax % Reduction
	\$1,070,000 1,668 SF	17-08-336-029 12 N Throop Chicago	\$22,008 2022	\$1,726 2022	\$19,792	90%
	\$1,050,000 3,857 SF 4 units	14-31-111-009 2347 W Lyndale Chicago	\$22,233 2023	\$5,542 2023	\$16,129	73%
	\$1,030,000 4,132 SF 6 units	17-20-407-042 1834 S May Chicago	\$21,185 2022	\$4,417 2022	\$16,768	79%
	\$1,020,000 1,668 SF	17-08-336-026 18 N Throop Chicago	\$21,595 2023	\$2,622 2023	\$18,973	88%
	\$1,020,000 1,671 SF	17-08-336-015 17 N Ada Chicago	\$20,568 2024	\$4,544 2024	\$15,493	75%
	\$970,000 4,635 SF 4 units	13-35-206-012 2329 N Kimball Chicago	\$20,540 2023	\$11,445 2023	\$8,534	42%
	\$900,000 4,827 SF 4 units	13-35-403-024 1936 N Spaulding Chicago	\$19,058 2023	\$9,346 2023	\$9,113	48%
Market Value Range: \$900,000 - \$3,404,360		Sum:	\$423,792	\$197,690	\$225,539	53%
Average:		\$1,363,904	\$28,253	\$13,179	\$15,036	61%

Source: Cook County Assessor's Office and Cook County Treasurer's Office
 Study by Training, Research, Advocacy, and Education Network (TRAEN, Inc.)

LOHE Property Example #1 \$21,533 Gentrification Awarded to a Medical Doctor and Construction Company Owner: 365 Shadowood Ln, Northfield

TRAEN identified an 11,643-square-foot mansion in the affluent northern suburb of Northfield with an estimated market value of \$3.4 million. A medical doctor and his wife, who also own a construction company, purchased the original 2,611-square-foot single-story residence in 2007 for \$975,000. During the following years, many longtime homeowners in the community were displaced by rapid gentrification and the redevelopment of large luxury homes.

The couple has occupied the property for more than 10 years. From 2019 through 2023, the property’s average annual tax bill was approximately \$63,000, consistent with neighboring 9,000- to 11,000-square-foot mansions whose tax bills ranged from \$65,000 to \$82,000.

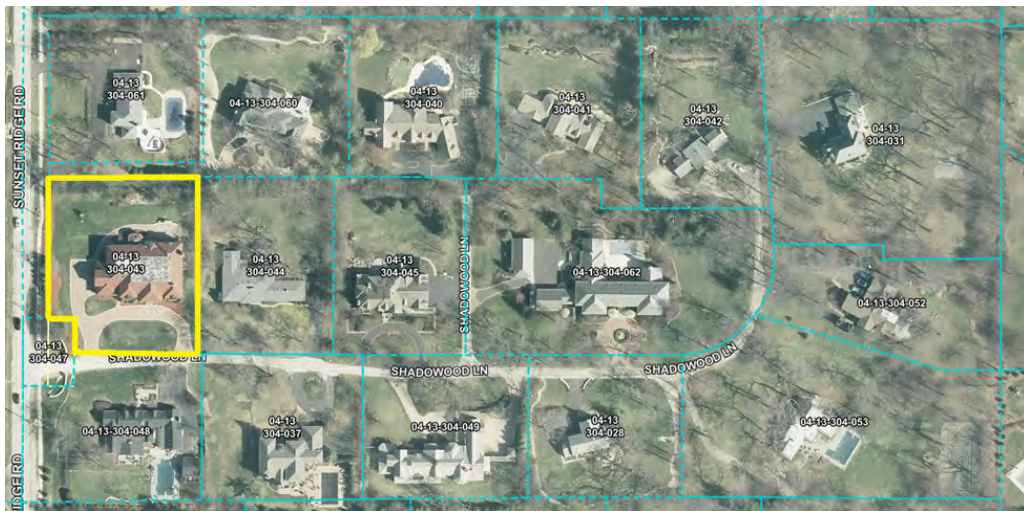
Despite the property’s extraordinary size, substantial market value, and location within a neighborhood experiencing rapid luxury redevelopment, the Cook County Assessor's Office approved the Long-time Occupant Homeowner Exemption for Tax Year 2024, resulting in a property tax reduction of \$21,533. Annual property taxes declined from \$79,870 to approximately \$58,300. Rather than mitigating displacement pressures on longtime residents impacted by gentrification, the application of the LOHE in this instance appears to have rewarded the gentrifier rather than having prevented the displacement of the long-time homeowner.

Long-time Recipient Mansion Taxes vs. Neighboring Properties



PIN	Address	Class	Bldg SF	2024 Mkt Val	MV/SF	EX	2024 Tax Bill
04-13-304-062	225 SHADOWOOD LN	2-09	11,009	\$3,687,841	\$335	--	\$82,523
04-13-304-022	24 COUNTRY LN	2-09	10,606	\$3,077,990	\$290	--	\$68,876
04-13-304-049	290 SHADOWOOD LN	2-09	9,266	\$2,937,420	\$317	HO	\$64,993
04-13-304-043	365 SHADOWOOD LN	2-09	11,643	\$3,404,361	\$292	HO,SR,LT	\$58,337
04-13-304-037	330 SHADOWOOD LN	2-09	6,675	\$2,235,500	\$335	HO	\$49,286
04-13-304-013	5 COUNTRY LN	2-09	6,405	\$2,184,171	\$341	HO	\$48,138
04-13-304-045	305 SHADOWOOD LN	2-09	6,768	\$2,126,921	\$314	HO	\$46,857
04-13-304-021	20 COUNTRY LN	2-09	5,455	\$1,810,000	\$332	--	\$40,502
04-13-304-040	295 SHADOWOOD LN	2-09	7,102	\$1,784,270	\$251	--	\$39,926
04-13-304-060	775 SUNSET RIDGE RD	2-09	5,748	\$1,674,830	\$291	HO	\$36,740
04-13-304-014	7 COUNTRY LN	2-09	5,992	\$1,605,631	\$268	HO	\$35,192
04-13-304-015	9 COUNTRY LN	2-09	5,047	\$1,520,896	\$301	HO	\$31,924

Similarly-sized, similarly-valued properties paid more in taxes.



LOHE Property Example #2 Application of tax breaks on 2 units listed for rent awarded \$60,789 in property tax refunds: 1957 W. Superior St, Chicago

TRAEN identified a 3,386 square foot, 2 unit, 2 story building with an estimated market value of \$1.4 million in West Chicago Township. In 2025, both apartments were listed for rent on Zillow. However, the 3 owner occupants are all registered voters in the 1st apartment, and claimed a Homeowner and a Senior Citizen exemption for the Tax Years 2024 and 2025.

The homeowner successfully applied for \$38,389 in property back tax refunds for 2019, 2023, and 2024. The Assessor will go back as much as 4 years in refunding property taxes. The Assessor also approved tax bill adjustments for 2020 and 2021 totaling \$22,500. The total tax relief granted amounted to \$60,789. The exemptions should have been applied to only 50% of the property to reflect 50% owner occupancy as long as the apartment wasn't listed for rent.

The following chart identifies the top 16 questionable Senior Freeze exemptions:

2022-2024 Senior Freeze Exemption — 16 High Market Value Residences

	Market Value & Bldg SF	PIN Address	Taxes Before Freeze	Taxes After Freeze	Freeze Savings	Freeze Tax % Reduction	
	\$7,134,050 6,110 SF	05-17-203-016 1055 Sheridan Winnetka*	\$172,022 2024	\$96,249 2023	\$75,773	44%	
	\$4,272,090 2,937 SF	05-08-400-030 1207 Whitebridge Winnetka	\$103,012 2024	\$71,608 2024	\$29,974	29%	
	\$4,014,350 2,876 SF	05-08-101-048 533 Longwood Glencoe	\$102,553 2024	\$51,832 2024	\$49,206	48%	
	\$2,450,000 3,132 SF	05-35-400-032 2805 Lakeside Evanston	\$61,797 2024	\$18,944 2024	\$41,358	67%	
	\$2,429,990 Residtl: 1,540 SF Comm: 3,132 SF	14-30-407-039 1724 W Altgeld Chicago* Mixed-Use Residential & Commercial	\$51,270 2023	\$10,407 2023	\$39,604	77%	
	\$2,308,500 4,859 SF	04-24-412-023 185 Wagner Northfield	\$51,657 2024	\$13,012 2024	\$37,318	72%	
	\$2,289,990 5,262 SF	05-17-203-027 845 Glen Oak Winnetka	\$53,089 2023	\$23,589 2023	\$28,117	53%	
	\$2,160,000 10,818 SF 2 units Residtl: 1,818 SF Comm: 9,000 SF	14-20-211-025 3800 N Sheffield Chicago Mixed-Use Residential & Commercial	\$47,202 2023	\$14,608 2023	\$31,291	66%	
	\$2,112,050 3,834 SF	11-20-100-008 919 Edgemere Evanston	\$52,794 2024	\$19,384 2024	\$31,928	60%	
Market Value Range: \$2,112,050 - \$7,134,050			Sum:	\$695,396	\$319,633	\$364,569	52%
Average:			\$3,241,224	\$77,266	\$35,515	\$40,508	52%

2022-2024 Senior Freeze Exemption — 16 High Market Value Residences

	Market Value & Bldg SF	PIN Address	Taxes Before Freeze	Taxes After Freeze	Freeze Savings	Freeze Tax % Reduction
	\$1,830,000 3,756 SF	14-08-120-019 5344 N Magnolia Chicago	\$36,766 2024	\$5,357 2024	\$30,218	82%
	\$1,800,000 3,248 SF	14-33-108-008 2239 N Burling Chicago	\$36,164 2024	\$4,220 2024	\$30,752	85%
	\$1,790,000 8,067 SF 6 units	14-18-210-002 4651 N Hermitage Chicago	\$37,767 2023	\$5,844 2023	\$30,664	81%
	\$1,640,000 4,434 SF 3 units	14-28-312-015 2527 N Burling Chicago	\$32,949 2024	\$2,739 2024	\$29,018	88%
	\$1,160,000 8,269 SF 6 units	13-13-329-025 4022 N Francisco Chicago	\$24,562 2023	\$3,629 2023	\$19,529	80%
	\$1,149,990 3,209 SF	13-13-215-013 4545 N Manor Chicago	\$24,350 2023	\$5,082 2023	\$18,005	74%
	\$999,990 6,728 SF 6 units	09-14-319-009 8412 W Oak Niles	\$25,765 2023	\$11,203 2023	\$13,024	51%
Market Value Range: \$999,990 - \$1,830,000		Sum:	\$218,323	\$38,074	\$171,210	78%
Average:	\$1,481,426		\$31,189	\$5,439	\$24,459	78%

Source: Cook County Assessor's Office and Cook County Treasurer's Office
 Study by Training, Research, Advocacy, and Education Network (TRAEN, Inc.)

SFE Property Example #1: Assessor records a 9,000 SF commercial space and a 1,818 SF apartment awarded a \$31,291 tax exemption on entire building when it should have been \$5,258: 3800 N Sheffield Ave, Chicago

TRAEN first identified in 2021, as the Sun-Times also reported, a 9,000 square foot warehouse with a 1,818 square foot two-bedroom apartment with an estimated market value of \$2,160,000 in Chicago's Lake View Township. The warehouse was occupied by Cache Storage, the owner's business which is now closed. Despite being 83% commercial by area, the entire property has been receiving the Senior Freeze exemption since 2014. For Tax Year 2024, this Freeze exemption removed \$31,291 in property taxes, reducing the original tax bill by 68%.

The unqualified commercial building continued to receive a \$26,033 Senior Freeze tax break for 5 years as the Assessor's staff had not made corrections. The exemption should only be applied to the residential area, or 17% of the property. TRAEN estimates that the correct Senior Freeze savings are \$5,258, with \$724 in Homeowner Exemption and \$579 in Senior Citizen Exemption savings. The total savings from the 3 property tax exemptions would be \$6,561. The Senior Freeze was designed to help seniors pay the taxes on their primary place of residence. It was not intended to cover rentable residential and commercial space, even if the space is not rented and held vacant. The only changes made was by the owner who transferred the LLC into his name. The vacant commercial space still receives the senior freeze.

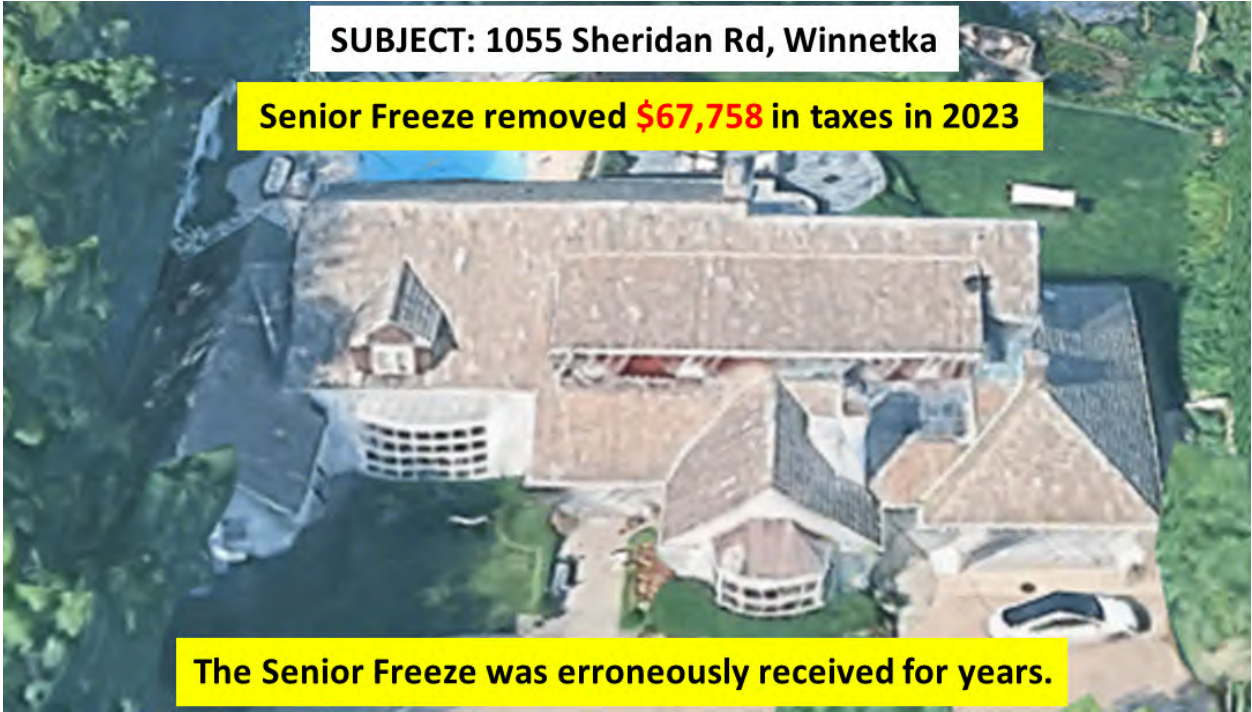
SFE Property Example #2: Highest Mansion Value at \$7.1M awarded 19 years of unqualified Senior Freeze savings of \$693,790. Required to repay \$294,889: 1055 Sheridan Rd, Winnetka

TRAEN identified both in 2021 and 2025 a 6,110 square foot lakefront mansion on Sheridan Rd in Winnetka valued at \$7.1 million. This property received 2023's highest Senior Freeze Exemption amount of \$67,758. Annual taxes were \$96,249 after the SFE, which is also 48% higher than the \$65,000 income limit for Tax Year 2023. The mansion's owners did not qualify for the Freeze but received it for 19 years, and eventually received an Erroneous Exemption notice from the Assessor's Office.

By reducing the property's annual taxes to \$96,249, its taxes were \$35,000 below the annual tax bill paid by a 40% smaller neighboring house, and \$55,000 to \$193,000 less than neighboring homes within the same 2-09 property class, which is for homes of 5,000 square feet or greater. TRAEN identified this property as erroneously receiving the Senior Freeze in its original 2021 study. The owner continued to receive the Senior Freeze until the Assessor recently corrected the error for the 2024 tax bill. In 2025, the Chicago Sun-Times reported that the owner owed \$294,889⁴ to the Cook County Treasurer. TRAEN estimates that the owner's SFE tax breaks totaled \$693,790 over the years that the SF exemption had been granted, and after repaying \$294,889 to the Cook County Treasurer the taxpayer had still erroneously received a total unqualified \$398,901 reduction in property taxes.

⁴<https://chicago.suntimes.com/the-watchdogs/2025/01/17/senior-freeze-property-tax-exemption-fritz-kaegi-arnando-saleh-cook-county-assessor-jill-fitzgerald>

Senior Freeze Recipient Mansion Taxes vs. Neighboring Properties



PIN	Address	Bldg SF	2023 Mkt Val	2024 Mkt Val	23 EX	24 EX	2023 Tax Bill	2024 Tax Bill
05-17-201-006	1077 Sheridan Rd	10,907	\$12,513,680	\$12,513,680	HO	HO	\$289,340	\$300,946
05-17-203-042	1035 Sheridan Rd	9,633	\$12,379,200	\$12,379,200	HO	HO	\$286,222	\$297,703
05-17-203-039	973 Sheridan Rd	9,653	\$9,800,000	\$9,800,000	--	--	\$227,196	\$236,306
05-17-203-021	985 Sheridan Rd	6,632	\$6,621,510	\$6,621,510	HO, SR	HO, SR	\$152,125	\$158,233
05-17-203-022	979 Sheridan Rd	3,703	\$5,738,800	\$5,738,800	HO,SR	HO, SR	\$131,661	\$136,949
05-17-203-016	1055 Sheridan Rd	6,110	\$7,134,050	\$7,134,050	HO,SR,FRZ	--	\$96,249	\$172,022
05-17-203-024	1005 Sheridan Rd	7,760	\$3,300,000	\$3,300,000	--	--	\$76,505	\$72,354
05-17-203-023	1015 Sheridan Rd	5,800	\$2,950,000	\$2,950,000	--	--	\$68,391	\$71,133
05-17-203-020	977 Sheridan Rd	5,794	\$2,850,780	\$2,740,070	HO	HO	\$65,322	\$65,276

Subject 1055 Sheridan Rd had been receiving the Senior Freeze for many years despite not qualifying for the Exemption. Subject's 2023 taxes after the Freeze were \$96,249 - 48% higher than the \$65,000 maximum income limit.

After TRAEN's investigation, the Assessor's Office issued an Erroneous Exemption notice for multiple prior years. The Chicago Sun-Times reported that the owner had to pay \$294,889 to the county for erroneously claiming the Freeze. TRAEN estimates that late interest would have added an additional \$23,508 in fines for a total of \$318,397.

SFE Property Example #3: Assessor records a 3,888 SF 8 bay car used as commercial and a 1,540 SF home award for 2 years \$53,679 tax exemption on entire buildings: 1724 W Altgeld St, Chicago

TRAEN’s research identified a 1-story, 1,540 square foot house with a 3,888 square foot 8 car garage in Chicago’s Lakeview Township. This house is located on a unique triangular “island” parcel surrounded by alleys and street-facing homes. The property, valued at \$2.43 million in 2023 and \$1.25 million in 2024, received the Senior Freeze for both years for a combined 2 year exemption savings of \$53,679.

Adjacent to the 1,540 square foot residence, separated by a chain link fence, is the 3,888 square foot 8 bay car garage described by the Assessor as containing an 8 bay garage and storage space. The actual improvement is identified as the location of a family-owned and -operated business incorporated and registered with the Illinois Secretary of State. Despite 72% of the improvements being commercial, the entire property has been receiving the Senior Freeze exemption. The SFE was designed to help seniors pay the taxes on their primary place of residence, but in this example, the SFE is reducing the taxes on property that is primarily commercial space.

1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption



1724 W Altgeld St, Chicago, PIN 14-30-407-039-0000

Recipient of the Senior Freeze Exemption



Recent Illinois Legislation to Add or Modify Cook County's 9 Property Tax Relief Exemptions

Recent Illinois legislative proposals and administrative initiatives have focused on expanding, modifying, or streamlining the administration of Cook County's nine homeowner property tax exemptions. These proposals primarily involve income-based exemptions, senior relief programs, veterans' benefits, and long-term homeowner protections. Legislative efforts have also sought to automate exemption renewals, adjust eligibility standards, expand qualifying benefits for surviving spouses and veterans, and increase administrative coordination between government agencies.

Recent legislation has included proposals to:

- Automatically renew the Senior Freeze Exemption without annual application and increase data-sharing authority between state agency and county assessment officials;
- Expand access to exemptions for surviving spouses and parents of veterans and first responders;
- Modify income qualifications for Senior & Senior Freeze exemptions;
- Grant 30-year residents 100% exemption from property taxes

TRAEN has monitored Illinois legislation that attempts to modify or expand the existing 9 Illinois property tax exemptions. For example, legislation recently increased the low-income Senior Freeze Exemption income threshold from \$65,000 to \$75,000 and will further increase the limit to \$79,000 over the next 3 years. TRAEN supported this change as the income threshold had not changed for nearly a decade, ignoring consumer price and inflation rate indexes.

In the 2025–2026 Illinois legislative session, TRAEN reviewed three (3) submitted property tax exemption bills. Senate Bill 1750 was introduced with the support of the Cook County Assessor’s Office to allow the Cook County Senior Freeze Exemption (SFE) to be automatically renewed without requiring applicants to annually submit updated household income information.

If enacted, SB 1750 would authorize the Cook County Assessor’s Office to request Social Security numbers and obtain Illinois income tax return information from the Illinois Department of Revenue (IDOR) in order to automatically renew Senior Freeze exemptions, even in circumstances where taxpayers may no longer qualify or may choose not to reapply due to increased household income.

The legislation would significantly expand the Cook County Assessor’s access to sensitive personal and financial information, including taxpayer identification and FEIN-related household financial data. Such authority represents a substantial departure from the Assessor’s traditional core responsibilities, which include establishing market values, placing new construction on the tax rolls, hearing assessment appeals, issuing refunds, and administering the county’s nine property tax relief exemptions.

Automatic renewal of an income-based exemption such as the Senior Freeze raises substantial concerns regarding taxpayer privacy, data security, and administrative overreach. Under this proposal, exemptions could potentially be renewed without a direct application or affirmative annual certification from the taxpayer, even where taxpayers are aware they may no longer meet eligibility requirements. This creates a system in which exempt personnel could effectively evaluate and approve benefits absent meaningful taxpayer participation or verification.

Such a process raises serious due process and accountability concerns while expanding government access to confidential financial information. These concerns are compounded when exemption databases already exhibit significant data integrity and oversight deficiencies, already identified within the administration of Cook County exemption databases. Staff of the Cook County Assessor’s Office have testified in its favor at a Senate Revenue Committee Hearing.⁵ SB 1750 has not been passed by the Illinois legislature.

Senate Bill 1862 was introduced in the same session and would grant a 100% property tax exemption to 30-year residents, but subject to annual re-application. Its introduction would likely supplant the Senior Freeze and sunset LOHE for many homeowners in Cook County.

⁵ Testimony witnessed by TRAEN members. A staff member of the Cook County Assessor Office was listed as a ‘proponent’ on SB 1750’s witness slips.

SB 1862, as currently proposed, would add a tenth possible exemption for Cook County property owners. The 30-Year Property Homestead Exemption would not have income thresholds, or market value or EAV caps, in addition to the residency requirement. Even the LOHE, which is being phased out, has an income threshold and is based on changes to a property's market value. Without caps on market value or EAVs, the new 30-Year Property Homestead Exemption would make mansions tax-exempt.

TRAEN opposes this proposal, as written, as it is similar to California's Prop 13 called the "Welcome, Stranger" law.⁶ If passed it would create dramatically different property tax bills for neighbors living in similar homes based primarily on the date of their purchase, with new buyers shouldering a disproportionate share of local property taxes. This exemption has the potential to remove billions of dollars in taxable value from the assessment system of Illinois, especially Cook County. It would put an increased burden on new arrivals to the state, recent homebuyers, and younger property owners. It also would strain the budgets of Illinois taxing bodies by exempting significant parts of the tax base.

In the same session, SB 2964 was introduced to remove dividend income from SFE income eligibility that currently includes non-taxable or retirement-related income toward "total household income," such as:

- dividends,
- interest income,
- annuity payments,
- retirement distributions,
- and other federally reportable income items.

Total annual household income changes annually due to Social Security income, annuities, pensions, investment income, and all household occupants' income sources. SB 2964 would weaken the intent of the SFE which provides much needed property tax relief for low income seniors by excluding potential significant sources of revenue. The bill did not pass.

House Bill 1115 was introduced for the creation of a Gold Star Parent homestead exemption. In taxable year 2025, homestead property that is owned and used as a primary residence by a Gold Star Parent of a veteran who was killed in the line of duty would be exempt from taxation. Each taxpayer who has been granted an exemption under this Section must reapply on an annual basis. TRAEN would support this bill but it did not pass.

TRAEN introduced legislation in 2014, under the sponsorship of Senator Terry Link, to allow World War II veterans to be removed from the property tax rolls. At the time there were an estimated 70,000 WWII veterans, however the bill did not pass. A decade later, in 2024, the bill passed, allowing veterans who served during World War II to be exempt from paying property taxes on their primary residences, regardless of their disability status. Those benefits extend to unmarried, surviving spouses of World War II veterans who passed due to a service-connected

⁶ <https://www.latimes.com/archives/la-xpm-1989-02-09-me-2894-story.html>

death. Unfortunately, the National WWII Museum estimates that as of 2025 there were only 1,724 living WWII veterans in Illinois.⁷

Since 1999, TRAEN regularly has introduced taxpayer friendly legislation. See Appendix Chart.

Unintended Effects and Administrative Discrepancies of the SFE and LOHE:

The SFE was broadly distributed across Cook County for Tax Years 2022, 2023, and 2024 with concentrations in the City of Chicago (Lake, Jefferson, Hyde Park, West Chicago Townships) and a largely even spread in the suburbs. Chicago's south and west sides, along with the adjacent suburban communities in Rich, Thornton, Calumet and Bloom Townships, tend to be less affluent and have significant Black and Brown communities. Chicago's north and northwest sides and their adjacent suburbs of New Trier, Norwood Park, Northfield, Wheeling, and Palatine tend to be white and are especially affluent along the northern lakefront.

Individual property owners in Chicago's wealthy north suburbs and northern lakefront are the recipients of exemption amounts as high as \$67,758, which means that property owners with mansions are saving more in taxes than the current income threshold for the Senior Freeze.

The Long-time Occupant Homeowner Exemption was designed with a combined capped income potential of \$75,000, later raised to \$100,000, to protect lower- to middle-class homeowners from gentrification. The LOHE was intended to help long-time homeowners remain in their homes in areas experiencing rapid increases in property values, taxes, or gentrification pressures like rapid redevelopment.

However, the LOHE does not have a cap on the home's market value, hence homeowners owning \$1 million and even multi-million dollar mansions, who are highly unlikely victims of gentrification, took advantage of this property tax exemption. TRAEN identified, and the Sun-Times' reports confirmed, dozens of multi-million dollar mansions, high-end condos, and mixed-use commercial and rental housing that took advantage of the new LOHE.

In at least one instance, TRAEN disclosed internal problems with the administration of the LOHE to the Cook County Assessor's Office's Exemption Department. A property had been issued an LOHE even though its owner had not met the 10-year residency requirement. Property information in the Assessor's database was internally adjusted to make the property appear as though it was occupied (see Appendix 25).

Properties receiving the LOHE in all 3 tax years were overwhelmingly concentrated within District 1 (City of Chicago) and particularly in West Chicago Township, just west of Chicago's central business district, which is an area that has experienced substantial gentrification that disproportionately affects low-income Black and Hispanic homeowners.

⁷ <https://www.nationalww2museum.org/war/wwii-veteran-statistics>

Compared to the Senior Freeze, the highest savings observed across 2022, 2023, and 2024 for a recipient of the LOHE was \$27,744. The recipient of the greatest savings across all 3 years was always in West Chicago Township, but elevated savings were also observed in wealthy communities such as North Chicago, South Chicago, and Lake View Townships (downtown Chicago and its northern lakefront) as well as in Oak Park Township, a suburb adjacent to West Chicago Township and significantly further west than the areas experiencing gentrification.

For Tax Year 2023, all but one of the properties receiving the LOHE were located within the City of Chicago. This marked a significant shift from Tax Year 2022, when approximately 3% of recipients were in suburban townships. Even though Chicago townships underwent reassessment in 2024, the share of LOHE recipients in suburban districts increased to 11%.

This addendum study analyzed exemption data for Tax Years 2022, 2023, and the most recent available data for Tax Year 2024, which impacts the second-installment tax bills payable in 2025. However, the Cook County Assessor 2024 exemption data output contains numerous apparent data integrity and administrative reporting issues.

Properties receiving the Senior Freeze or the Long-time Exemptions were frequently mislabeled under the Persons with Disabilities Exemption or the general Homeowner Exemption. As a result, exemption reductions associated with these programs may not have been properly reflected on 2024 tax bills paid in 2025.

In addition, properties that had received exemptions in prior tax years, but no longer qualified, continued to appear within the Cook County Assessor's database as active exemption recipients. The database also contained Property Index Numbers (PINs) that no longer existed as of 2024, but which may have been associated with historical exemption records. Furthermore, exemptions that may have been improperly removed or not processed could require correction through tax refunds or Certificates of Error.

The Cook County Assessor's Office exemption administration and related IT system issues have reportedly contributed to more than \$2 million in delayed taxpayer refunds outstanding for over 18 months. Collectively, these inconsistencies raise significant concerns regarding the reliability, transparency, accuracy, and administrative oversight of exemption reporting and taxpayer record management within the Cook County property tax assessment system.

Race-Based Comparison of Senior Freeze Exemption Benefits

For the 3 years 2022, 2023, and 2024, TRAEN examined the value of Senior Freeze exemptions to determine if benefits were disproportionately distributed based on race. The four (4) District 3 townships of Rich, Thornton, Calumet, and Bloom were selected because they have the highest concentration of Black homeowners. Five (5) District 2 townships of New Trier, Norwood Park, Northfield, Wheeling, and Palatine were chosen for comparison because they have some of the highest concentrations of white homeowners.

Number of Parcels A larger number of white townships were chosen to compare a similar number of homes in each group. However, even with the addition of a 5th white township, there is a difference of 3,693 (13%) more parcels in the 4 Black townships.

Township # Parcels: 26,998	Twps Racial Composition	Median Household Income	Township # of Parcels: 28,035	Twps Racial Composition	Median Household Income
Rich	74% Black	\$75,522	New Trier	83% white	\$215,916
Thornton	70% Black	\$55,571	Norwood Park	80% white	\$90,376
Calumet	60% Black	\$49,861	Northfield	80% white	\$123,996
Bloom	51% Black	\$70,745	Wheeling	72% white	\$91,647
			Palatine	63% white	\$98,841
4-Township Average		\$62,925	5-Township Average		\$124,155
4-Township Median		\$63,158	5-Township Median		\$98,841

Over the 3 years of study, the Senior Freeze removed 89% more in market value for properties in the 5 white Townships than for properties in the 4 Black Townships. The disparity also held on a per-parcel basis, with an average of \$100,299 in market value removed per parcel in the white townships studied vs. \$46,953 per parcel in the Black townships. The difference is largely a reflection of the greater average home value for white homeowners.

White townships also benefited from a higher per parcel tax dollar savings (Market Value x 10% x State Equalizer x Local Tax Rate) from the overall Senior Freeze, with \$2,670 vs \$2,519 in per parcel savings. The estimated total Senior Freeze savings and average savings per parcel were also higher for white township homeowners.

Senior Freeze Effect	4 Black Townships	5 white Townships
# of Parcels	31,728	28,035
Market Value Removed	\$1.5 Billion	\$2.8 Billion
Avg. MV Removed per Parcel	\$46,953	\$100,299
Tax Dollar Savings	\$79.9 Million	\$74.8 Million
Avg. Savings per Parcel	\$2,519	\$2,670

The sole factor propping up benefit numbers for Black townships is their extraordinarily high average Local Tax Rate of 18.4% vs. 8.5% in white townships, which is small consolation for the excessively high tax liability resulting from these high tax rates. An additional comparison is that if these Senior Freeze benefits are equalized at the 8.5% average tax rate of white townships, the total Senior Freeze savings in Black townships would drop from \$79.9 million to \$38.7 million and per parcel savings would drop from \$2,519 to \$1,221.

Senior Freeze Exemption Comparison Chart 2022-2024 For Predominantly Black Townships

	2024				3.0355 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Savings at 8.8% Avg Tax Rate	Overall Freeze Est Savings
74% Black	Rich	2,608	\$198,411,224	14.9%	\$5,300,040	\$10,233,592
70% Black	Thornton	6,243	\$317,281,384	19.8%	\$8,475,347	\$18,939,167
60% Black	Calumet	665	\$35,461,723	19.5%	\$947,268	\$1,696,064
51% Black	Bloom	2,656	\$140,810,815	15.4%	\$3,761,395	\$6,242,372
	TOTAL	12,172	\$691,965,146		\$18,484,050	\$37,111,195
	AVERAGES		\$56,849	17.4%	\$1,519	\$3,049

	2023				3.0163 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Savings at 8.8% Avg Tax Rate	Overall Freeze Est Savings
74% Black	Rich	1,916	\$168,008,043	14.1%	\$4,307,483	\$8,102,806
70% Black	Thornton	4,747	\$277,402,616	18.2%	\$7,112,201	\$15,245,601
60% Black	Calumet	477	\$27,999,987	18.6%	\$717,879	\$1,287,699
51% Black	Bloom	2,095	\$129,830,014	14.7%	\$3,328,653	\$5,537,305
	TOTAL	9,235	\$603,240,660		\$15,466,216	\$30,173,411
	AVERAGES		\$65,321	16.4%	\$1,675	\$3,267

	2022				2.9237 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Savings at 8.8% Avg Tax Rate	Overall Freeze Est Savings
74% Black	Rich	2,122	\$46,971,861	19.7%	\$1,153,586	\$2,987,264
70% Black	Thornton	5,195	\$94,615,651	23.9%	\$2,323,673	\$6,702,383
60% Black	Calumet	560	\$8,016,226	23.9%	\$196,871	\$453,769
51% Black	Bloom	2,444	\$44,908,270	18.3%	\$1,102,906	\$2,499,175
	TOTAL	10,321	\$194,512,008		\$4,777,036	\$12,642,591
	AVERAGES		\$18,846	21.5%	\$463	\$1,225

3 YEAR TOTALS	31,728	\$1,489,717,814	18.4%	\$38,727,302	\$79,927,197
AVERAGES	\$46,593	18.4%	\$1,221	\$2,519	

Senior Freeze Exemption Comparison Chart 2022-2024 For Predominantly White Townships

	2024			3.0355 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Freeze Est Savings
83% White	New Trier	515	\$79,693,500	7.7%	\$1,862,704
80% White	Norwood Park	1,274	\$150,306,510	8.6%	\$3,923,797
80% White	Northfield	1,572	\$185,156,389	7.6%	\$4,271,521
72% White	Wheeling	4,327	\$335,686,645	10.4%	\$10,597,359
63% White	Palatine	2,276	\$163,135,039	9.8%	\$4,852,925
	TOTAL	9,964	\$913,978,083		\$25,508,306
	AVERAGES		\$91,728	8.8%	\$2,560

	2023			3.0163 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Freeze Est Savings
83% White	New Trier	474	\$82,232,679	7.4%	\$1,835,484
80% White	Norwood Park	1,128	\$146,953,400	8.1%	\$3,590,443
80% White	Northfield	1,419	\$182,275,069	7.4%	\$4,068,493
72% White	Wheeling	3,652	\$322,961,973	10.1%	\$9,838,917
63% White	Palatine	1,906	\$155,405,716	9.3%	\$4,359,377
	TOTAL	8,579	\$889,828,837		\$23,692,714
	AVERAGES		\$103,722	8.5%	\$2,762

	2022			2.9237 Multiplier	
Racial Composition		# of Parcels	Overall Frz Mkt Value Removed	Average Tax Rate	Overall Freeze Est Savings
83% White	New Trier	541	\$97,846,889	7.2%	\$2,059,740
80% White	Norwood Park	1,197	\$161,467,746	7.9%	\$3,729,458
80% White	Northfield	1,512	\$202,559,206	7.4%	\$4,382,445
72% White	Wheeling	4,045	\$363,187,252	9.9%	\$10,512,321
63% White	Palatine	2,197	\$183,016,462	9.3%	\$4,976,293
	TOTAL	9,492	\$1,008,077,555		\$25,660,257
	AVERAGES		\$106,203	8.4%	\$2,703

3 YEAR TOTALS	28,035	\$2,811,884,475		\$74,861,277
AVERAGES		\$100,299	8.5%	\$2,670

Township	2024 Average Tax Rate	Average Homeowner Savings	2024 Highest Tax Rate	Highest Homeowner Savings
Thornton	19.791%	\$1,979	34.396%	\$3,440
Calumet	19.470%	\$1,947	26.837%	\$2,684
Bloom	15.429%	\$1,543	33.776%	\$3,378
Rich	14.855%	\$1,486	26.480%	\$2,648
Bremen	13.445%	\$1,344	21.615%	\$2,161
Cicero	11.538%	\$1,154	11.538%	\$1,154
Berwyn	11.415%	\$1,142	12.242%	\$1,224
Proviso	11.345%	\$1,134	17.297%	\$1,730
Oak Park	11.279%	\$1,128	11.722%	\$1,172
Stickney	10.883%	\$1,088	13.216%	\$1,322
Worth	10.738%	\$1,074	17.826%	\$1,783
Riverside	10.107%	\$1,011	11.871%	\$1,187
River Forest	9.382%	\$938	9.382%	\$938
Palos	9.300%	\$930	13.627%	\$1,363
Lyons	9.281%	\$928	13.527%	\$1,353
Orland	8.688%	\$869	10.274%	\$1,027
Lemont	7.228%	\$723	7.987%	\$799
Leyden	10.749%	\$1,075	19.021%	\$1,902
Wheeling	10.440%	\$1,044	12.761%	\$1,276
Hanover	10.163%	\$1,016	13.528%	\$1,353
Palatine	9.794%	\$979	11.320%	\$1,132
Schaumburg	9.221%	\$922	11.494%	\$1,149
Elk Grove	8.979%	\$898	10.909%	\$1,091
Maine	8.931%	\$893	11.458%	\$1,146
Norwood Park	8.560%	\$856	9.498%	\$950
Niles	8.352%	\$835	11.889%	\$1,189
Barrington	7.915%	\$791	10.460%	\$1,046
New Trier	7.681%	\$768	8.837%	\$884
Northfield	7.582%	\$758	9.044%	\$904
Evanson	6.985%	\$698	10.957%	\$1,096
Hyde Park	7.128%	\$713	9.636%	\$964
Lake	7.042%	\$704	8.921%	\$892
Rogers Park	6.932%	\$693	7.369%	\$737
West Chicago	6.844%	\$684	8.643%	\$864
Lake View	6.814%	\$681	7.226%	\$723
Jefferson	6.731%	\$673	7.777%	\$778
North Chicago	6.679%	\$668	6.990%	\$699
South Chicago	6.647%	\$665	7.081%	\$708

Impact of Homeowner Exemptions by Township Tax Rates

South Suburbs: 10,000 Homeowner Exemption EAV
 $\times .12010$ Average Tax Rate
 \$1,201 Homeowner Savings

North Suburbs: 10,000 Homeowner Exemption EAV
 $\times .08873$ Average Tax Rate
 \$887 Homeowner Savings

Chicago: 10,000 Homeowner Exemption EAV
 $\times .06852$ Average Tax Rate
 \$685 Homeowner Savings

Cook County, Illinois



Chicago Townships	Reassessment years 2024, 2027, 2030
North & Northwest Townships	Reassessment years 2025, 2028, 2031
South & Southwest Townships	Reassessment years 2026, 2029, 2032

Homeowner Exemption savings in the South/Southwest district average **75% higher** than in Chicago

Source: Raila & Associates, P.C.

TRAEN's 2026 Addendum confirms the conclusions of the initial 2021 study in demonstrating that Senior Freeze benefits are disproportionately enjoyed by homeowners in predominantly white townships. Moreover, this inequity is understated by average tax rates in Black townships that are 116% higher (18.4% vs. 8.5%) than tax rates in white townships. The highest tax rates reach 34.4% in the 4 Black townships but only 12.76% in the 5 white townships.

Impact on Primary Elections for Cook County Assessor

In the March 17, 2026 Chicago Democratic primary for the Cook County Assessor office, 13 of Chicago's 13 out of 15 predominantly Black wards (87%), along with 100% of Cook County's predominantly Black suburban townships, voted for a new Assessor over the 8 year incumbent. This overwhelming pattern reflects a growing recognition among Black property owners of the inequities within Cook County's current assessment and property tax exemption systems.

TRAEN Solutions

When searching for solutions to Illinois' property tax exemption challenges, policymakers should look beyond Illinois to assessment jurisdictions in other states. Illinois has one of the nation's largest numbers of separate statutory property tax exemptions, many of which function as temporary "band-aid" solutions while creating significant administrative burdens and inequities.

When exemptions are granted in error, the Cook County Assessor is required to revoke them and issue Erroneous Exemption notices to taxpayers. From 2014 through 2025, the Cook County Assessor filed 2,828 liens with the Cook County Recorder of Deeds, totaling approximately \$13.5 million, against homeowners.⁸ The Assessor's Erroneous Exemption Department expends significant administrative resources investigating and determining whether homeowners or senior citizens improperly received one or more of at least eight property tax exemptions.

One of the most vexing problems occurs when a homeowner receives a Cook County Assessor's unregistered, standard USPS mail notice that notifies of both the removal of exemptions *and* of demands for back payments when a homeowner has recorded ownership of their primary residence and/or other residential properties in a Limited Liability Corporation (LLC) to reduce fraud risks. The notice has a presumption of guilt on the part of the homeowner, stating that failure to pay within 30 days of posting of the violation "may subject you to the full force of penalties, interest, and other statutory repercussions".

Illinois prohibits LLC-owned exemptions as exemptions are intended for individual occupants, not investment entities. Homestead-type exemptions—such as the General Homestead Exemption, Senior Exemption, Senior Freeze, Veterans, and the Long-Time Occupant—state that if title to a home is held in the name of an LLC the home is not eligible for exemptions because

⁸ See the attached data sheet for TRAEN's audit of recorded Erroneous Exemption liens.

the legal owner is considered a separate business entity rather than an individual homeowner. Exemptions were created to provide tax relief to people using the property as their primary residence. Legislators sought to prevent landlords, speculators, corporate owners, investment or vacant properties, second homes, commercial property not used as a principal residence, and LLC-owned properties, where no natural person both occupies and holds the qualifying ownership interest, from receiving benefits intended for owner-occupants.

In one LLC erroneous exemption example, an 83 year old Chicago homeowner, was required to appear at an Erroneous Exemption hearing to challenge the county's request that the homeowner repay 5 back years of homeowner and senior citizen exemptions savings that totaled \$8,022.

The senior homeowner had occupied his primary residence for 47 years. He has received a homeowner exemption since 1979 and a senior exemption since 2008. His 6 other residential properties that he managed were also under LLCs but in each the homeowner was disclosed as the only owner. None of the 6 residential properties had any type of exemptions.

At a prehearing negotiation, rather than examine the specifics of the owner's LLC, the Assessor's office offered to discount the \$8,022 back payment demand to \$6,000. The homeowner decided to proceed with his Administrative Tax Hearing at which he was able to prove that he had a lease, thus proving that he met the Illinois homestead qualification that he occupied the primary home, had no exemptions elsewhere, was the occupant having a legal leasehold, ownership interest and was directly liable for the property tax payments. The evidence of this was on his Quit Claim Deed transferring ownership from him personally to his LLC that cited him as both the Grantor and Grantee of the LLC. Therefore, there was no attempt to hide the owner's identification in order to take unqualified multiple exemptions.

However, the experience was deeply unpleasant for the 83-year-old homeowner, who had never missed a property tax payment or even received a parking ticket. When taxpayers receive Erroneous Exemption Notices that effectively presume they attempted to defraud or exploit the exemption system, or take advantage of administrative gaps for unintended benefits, it is understandable that they become distressed.

Rather than sending what are effectively dunning notices demanding thousands of dollars within 30 days, the Assessor's Office should strengthen its investigative research, verify the accuracy of its findings, and apply reasonable judgment before imposing substantial liabilities on taxpayers.

Correcting these errors and non-errors requires the Assessor's Office to conduct exemption hearings and coordinate with the State's Attorney's Office and administrative law judges. These resource-intensive efforts divert the Cook County Assessor from its core constitutional and administrative responsibilities: estimating market value, placing new construction and improvements on the tax rolls, hearing assessment appeals, and issuing property tax refunds related to errors and omissions.

When taxpayers receive exemptions for which they are not legally qualified, the resulting loss in tax revenue shifts the burden onto other property owners, causing homeowners to pay more than their fair share of property taxes. Maintaining a fair and equitable distribution of the property tax burden among homeowners is essential to rebuilding the public's confidence in these property tax relief programs. Illinois has 9 separate statutory property tax exemptions:

- General Homestead
- Senior Homestead
- Senior Freeze
- Disabled Persons
- Disabled Veterans
- Returning Veterans
- Long-Time Occupant Homestead Exemption (Applied by Assessor)
- WWII Veterans
- Home Improvement Exemption (Applied by Assessor)

Texas is often viewed as having the broadest exemption structure because exemptions stack together and it has expanded its school homestead exemption:

- Standard homestead exemption
- Over-65 exemption
- Disability exemption
- Disabled veteran exemptions up to full tax elimination
- Surviving spouse exemptions
- Appraisal caps
- Local optional exemptions

Florida has the strongest constitutional protection in its assessment cap system, one of the strongest anti-tax-increase systems in the country. Florida combines:

- Homestead exemptions
- "Save Our Homes" annual assessment cap
- Senior exemptions
- Veteran exemptions
- Widow/widower exemptions

TRAEN recommends that the legislature, with the support of Cook County, pass an amendment cap on triennial reassessment increases on residences to no more than 2% per year, unless there is a sale or new construction, as seen in Florida's "Save Our Homes" program. Illinois and Cook County policymakers should explore the Texas appraisal caps. Application of these caps would alleviate the need for so many separate statutory property tax exemptions, and allow control for excessive property tax increases exceeding the rate of inflation and the ability to pay.

Following national standards governing income-based property tax exemptions, it would be unsound public policy to give the Cook County Assessor the power to automatically rollover the Low-Income Senior Citizen Assessment Freeze Exemption. Automatic rollover of any income-based property tax exemption reduces oversight and weakens taxpayer accountability. Even with expanded access to taxpayer information, the absence of regular audits and annual verification increases — rather than decreases — the risk of fraud and need for administrative oversight.

The fact that some properties receive tax savings far exceeding the program's intended income-based purpose demonstrates the need for more rigorous auditing by the Cook County Assessor. The Cook County Assessor should establish a highly trained and skilled exemption audit department to identify and investigate outliers in all property tax exemption programs.

The administration of exemptions in Cook County continued to face criticism well after TRAEN's 2021 initial study because some of the same high-value homes continued to qualify, receiving large tax benefits, leading to a recent 2025 abuse report.⁹ TRAEN encourages market value caps or EAV caps on the SFE, LOHE, and the Veterans with Disabilities Exemption. Rigorous auditing standards should be in place for these income-based exemptions. Moreover, even when examining the Veterans with Disabilities Exemption, Cook County Assessor staff should review if the applicant resides in mixed-use or multi-unit housing, where the tax exemption should be applied only to the applicant's unit of residence, and not to parts of the property that are producing rental income to the owner.

The Assessor's Office should consistently and carefully review new applications to the LOHE and the SFE, particularly high-savings outlier properties located in affluent areas of Chicago and suburban Cook County that are clearly unqualified and continue to be placed in error into these programs, meant for protecting lower- to middle-class homeowners, undergoing rapid development and escalating property taxes. These applicants warrant closer review to ensure compliance with statutory eligibility requirements and to protect the equitable distribution of the property tax burden.

Less affluent Black communities within Cook County's District 3 have the highest tax delinquency rates, and foreclosures and are often denied eligibility for the LOHE because Black homeowners cannot meet the required 10-year ownership threshold.

TRAEN recommends modifications to future Long-Time Occupant Homeowner Exemption programs to better benefit Black homeowners and communities disproportionately impacted by displacement pressures. Proposed reforms include reducing the residency requirement from 10 years to 5 years and incorporating neighborhood-based eligibility factors such as median household income, crime rates, foreclosure activity, and chronic property tax delinquency

⁹<https://chicago.suntimes.com/the-watchdogs/2025/01/17/senior-freeze-property-tax-exemption-fritz-kaegi-arnando-saleh-cook-county-assessor-jill-fitzgerald>

levels. Property tax relief should also be more precisely targeted toward Black homeowners experiencing rapid assessment increases caused by neighborhood appreciation, redevelopment, and gentrification pressures that threaten long-term housing stability and increase the risk of displacement.

For more than 2 years, the Cook County Treasurer's and Cook County Assessor's administrations' 2024-2026 exemption and exemption refund databases have had significant technical and data integrity problems that have not been resolved to date. When exemption and assessment databases, and staff trained in the approval of these exemptions, fail to capture rental and commercial mixed-use classifications and income qualification accurately, the risk of improper exemptions, fraud, and oversight failures substantially increases. Reliable data integrity and independent auditing are essential safeguards for maintaining public confidence in income-based property tax relief programs.

TRAEN is hopeful that newly elected Illinois legislators, along with the incoming administrations of the Cook County Assessor's and Treasurer's offices, will bring all stakeholders to the property taxation table. Taxpayers, taxing districts, township assessors, county assessors, supervisors of assessments, and county boards of review must all be recognized as essential partners in developing meaningful solutions to Illinois' property tax exemption systems.

Illinois has the highest property tax burden in the nation, with approximately \$34 billion collected statewide, including \$19.2 billion from Cook County alone, where an estimated \$1.6 billion in property tax relief is granted annually through eight major exemption programs.

Property taxes remain among the most regressive forms of taxation because they are based on ownership of a fixed asset rather than a taxpayer's actual ability to pay, and real estate is often not easily liquidated to meet rising tax obligations. Other challenges include the U.S. Supreme Court's ruling in *Tyler v. Hennepin County*, which found that the Illinois property tax sales system is unlawful and has been affirmed by a federal judge in a recent cases.¹⁰

The expertise, professionalism, reliability, and accountability of assessment officials and valuation professionals are essential to maintaining equitable, transparent, and uniform ad valorem property tax systems.

Empowering stakeholders to work cooperatively in addressing Illinois' and Cook County's complex exemption systems will strengthen checks and balances, improve transparency, enhance public confidence, and encourage broader public engagement in the administration of property taxation.

¹⁰ <https://www.illinoispolicy.org/judge-rules-cook-county-tax-sale-illegal-lawmakers-yet-to-act/>

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His professional background spans multiple industries, including consulting within the affordable housing sector, management of foreign currency sales and trading desks in the Chicago banking industry, and the trading of government securities. In addition, he served as a senior commercial property tax analyst, preparing persuasive valuation analyses and tax appeal presentations before the Cook County Assessor, Cook County Board of Review, and the Illinois Property Tax Appeal Board. This diverse financial, analytical, and real estate experience provides a strong

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