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Why is Cook County freezing property tax assessments for seniors who are doing fine?

When some property owners get tax breaks they don't deserve, the rest of us must pay.

By CST Editorial Board

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Cook County Assessor Fritz Kaegi Rich Hein/Sun-Times file

When legislators decided in the 1990s to give some senior citizens tax breaks by freezing their property assessments, critics warned the program would be hard to monitor.

Decades later, those concerns have proved to be prophetic. As Tim Novak, Lauren FitzPatrick and Caroline Hurley [reported in Sunday's Sun-Times](#), the challenge of monitoring whether applicants really qualify for Cook County's program is so great that Cook County Assessor Fritz Kaegi's office doesn't even try.

On top of that, the assessor's office admits it's made numerous errors in calculating the property tax savings under the senior freeze program.

That's a shameful failure of government. We understand that officials don't want to toss senior citizens out of their longtime homes just because they can't pay property taxes inflated by soaring property values. But an error-riddled operation that can't be monitored is no way to do it. No assessor is ever going to have a big enough staff to make sure all 144,000 Cook County properties that are getting the tax freeze in fact deserve it.

The tax break, called the "senior citizens assessment freeze homestead exemption," prevents any increase in property assessments for people who are 65 or older and whose household income is less than \$65,000 a year. Over time, as assessments go up on other properties across the county, the freeze on assessments can translate into a substantial reduction in property taxes. The freeze is different from the less lucrative annual senior citizen homestead exemption.

For some seniors, the freeze can be a lifeline. But property taxes in Cook County are a zero-sum game. Whenever anyone gets a break, the difference must be made up by all other property owners. If some property owners get tax breaks they don't deserve, the rest of us pay.

The Legislature needs to figure out a way to get tax relief to people who deserve it without allowing others to unfairly piggyback onto the system. Perhaps the Department of Revenue, which already knows how much everyone is earning through their state income tax returns, could do a more efficient job of fairly distributing tax breaks.

In addition, the assessor could require that people who qualify for the senior exemption freeze provide proof of their annual income.

The dollars involved are high. People getting the senior freeze lowered their taxes by \$250 million last year. That means everyone else's taxes were increased to make up this amount.

Some legislators in Springfield don't get it. They keep introducing bills that would add new categories of people who could qualify for a freeze on their taxes. Or they want to raise the household income cap, which started at \$35,000, to above the existing \$65,000 limit.

That would make a bad situation worse.