

to: US Attorney General/ USDOJ Northern Illinois, Eastern District 5th Floor 219 S. Dearborn Chicago, IL 60604	to: Illinois Attorney General Chicago West Office 306 N. Pulaski Rd. Chicago, IL 60624 fax: 217-782-1396, 312-814-3806	from: Laurel Lee  2012 July 3
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COVER PAGE

bcc:  
various agencies

I would be grateful if you give your attention to the 5 pages that follow and investigate irregularities in the Cook County Assessor's and Treasurer's offices.

The 5 pages allude to discrimination against white and low income senior citizen property owners. I should have been more forthright about it. I would like you to review the Assessor's processing of applications for senior citizen tax breaks, looking for differential treatment.

You might discover that the Hispanic Assessor and his staff deny the reasonable requests of low-income black and white seniors unless somebody with clout intervenes on behalf of a particular individual. At the same time he denies reasonable requests from blacks and whites, he gives preferential treatment to Hispanic applicants and grants them unreasonable and unlawful breaks.

The Assessor's purposes would be to:

1. use the property tax to maintain and enlarge a voting bloc that prefers Hispanic candidates at election time by letting some Hispanics pay unreasonably low taxes while high taxes on whites and blacks finance jobs for other Hispanics;
2. force low income blacks and whites to sell their homes cheap or force them into tax delinquency so Hispanics can buy them even cheaper at the Treasurer's sales of seized properties.
3. defraud the mortgage industry under color of law. Because the Assessor grossly inflates the value of the same properties, and his website is the only documentation of value that mortgage lenders see, lenders have an excuse, if they want an excuse, to grant large mortgages on the properties after opportunistic Hispanics buy low and sell high.

Hispanics are probably using political office to defraud the mortgage industry under color of law, creating a revolving door at enough properties to destabilize neighborhoods and drive decent and non-complicit people out.

When buyers default on mortgage loans, mortgage lenders can (a) default on the loans from government treasuries and other sources they used to get the money to make the bad loans to homebuyers; and (b) get government grants to upgrade the properties for next buyers. Something like this seems to have occurred at 15 and 16 D Street. An African-American policewoman seems to have got 15 as part of an affordable housing for government employees program. An Hispanic woman seems to have gotten 16 as part of another affordable housing program, and then got a government created construction job to make her payments when her private sector job didn't pay enough.

Cook County sheriff's police seize the properties and are positioned to influence the process. An Hispanic Cook County police officer who lived at 44 D Street in the 1980s seems to have been involved in the seizure from whites and sale to Hispanics of the two-flat at 35 D Street in the mid-1980s. Another Hispanic Cook County police officer lived at 25 E Street, across the alley from me in the 2000s, and might be involved in tampering with my data in the Assessor's office.

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Everything about the property tax in Illinois has always been wrong.

The Cook County Assessor and the Cook County Treasurer have made the local property tax ever more wrong with each passing year, acting on enabling statutes that the US Congress and Illinois General Assembly didn't have the power or right to enact at any time.

An injunction or moratorium against the property tax is immensely overdue.

The four problems I'm looking at and suffering now are:

1. The due date of the 2<sup>nd</sup> installment 2011 tax payable in 2012 is set ahead three months or more.

The second installment tax bill arrived in the mail 2012 July 2. The Cook County Treasurer demands payment of it 2012 August 1.

The first installment was due 2012 March 1. The next payment is due 5 months later, without warning of any kind.

A quick review of 2<sup>nd</sup> installment tax bills for the previous five years (2006-2011) shows that they were due November 1 or December 1, allowing taxpayers 8 or 9 months to save the money to pay in full, on-time, and avoid penalties.

The Treasurer's home page on the internet and the 2011 payable in 2012 1<sup>st</sup> installment bill don't mention that the Treasurer would demand or that the Illinois legislature authorized a truncated deadline.

It looks like county officials are increasing their revenues unlawfully by forcing people into tax delinquency and penalty payments or other kinds of debt from which public and private lenders can profit.

The Treasurer might argue that the taxpayers will save money by paying the county's debts on time or early.

However, the county has always had better options than incurring large debts at the expense of taxpayers.

The county can declare bankruptcy against its wealthy creditors, rather than force its poor constituents into bankruptcy because of the high amount and lousy timing of tax bills.

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2. The due date for applications for senior citizen exemptions is different and earlier than deadlines for other exemptions.

Through 2002, and possibly more recently, the Cook County Assessor mailed applications for three property tax exemptions in one envelope with the same deadline for all.

The exemptions are (a) an owner/occupant exemption that has existed by several different names and rules in recent years; (b) a senior citizen discount; and (c) a senior citizen tax freeze that keeps the tax from going higher and allows the tax to go lower if there's overall deflation.

In 2003, or later, the Cook County Assessor mailed only the application for the owner/occupant exemption, and omitted the other two applications to save his office the cost of printing and postage.

The Assessor had no mandate to increase the cost of printing and postage for senior citizens who qualify for exemptions (b) and (c); and no cause to establish different deadlines for the applications for the different exemptions.

The Assessor also didn't explain why he can't cross-reference databases and figure out who turns 65 each year and also has income low enough to qualify for exemption (a) so he can do a limited mailing to a small demographic.

I read the Assessor's mailings somewhat carefully and I visit the Assessor's website somewhat frequently. The Assessor didn't give proper notice of the deadline for senior citizen applications.

Nonetheless, the Assessor blew off the cover letter for my three applications that were only slight late for (b) and (c) and early for (a). He denied me exemptions I qualify for.

3. The Assessor continues to grossly mis-describe properties where I live. He then over-values some properties and under-values other properties for tax purposes, making the tax burden unfair and unequal. He continues to act on the advice of local elected officials, mortgage lenders and real estate agents when he estimates the market value of properties. He and they have a personal financial interest in inflated values.

Real estate agents and mortgage lenders have encouraged people of low income to sign contracts for high selling prices. The state and city make grants and loans to pay some semblance of a down payment that many borrowers didn't save independently before house shopping.

Many of the borrowers have defaulted on monthly payments occasionally or entirely failed to make payments, forcing the lender to foreclose.

The Assessor should recognize that the market price wasn't an accurate measure of the market. With every foreclosure, he should act immediately to lower assessed market values across the board. The values he used to calculate his assessments were obviously fake and wrong if buyers couldn't make good on them.

The property tax exists to finance specific services to specific people. It doesn't exist as a blank check for politicians and their cronies to fill in as they please.

People who use tax-financed services have an obligation to pay the full cost of all services they use, rather than force the cost on people who don't need, use or want the service.

People who pay a high tax and get nothing in return are likely to sell out and leave the community, contributing to destabilization and more unqualified buyers to foreclose on.

The Illinois constitution mandates a cap on the property tax. The intent is to keep taxes low and affordable, even if the provision doesn't say so.

The Cook County Assessor and Treasurer and their cohort are inflating property values to evade the cap and the overall intent of the constitution for setting the cap. The cap needs to be made stronger, and not evaded.

It is entirely unconscionable to over-describe and over-value the property of a low-income senior citizen and then deny the senior citizen the exemptions legislated for senior citizens on a flimsy technicality, such as the Assessor has done me.

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4. The Assessor is granting exemptions to whole multi-unit income properties, though the owner/occupant/senior citizen lives in only one of the units and young, relatively transient people occupy all other units.

Both the Assessor and the applicant for the exemptions have to play very stupid to pull off this stunt. The Illinois General Assembly had to enact and the Governor had to sign off on a garbled piece of legislation.

The intent of the exemptions statute is clear, but the statute doesn't state its intent up-front and directly to avoid the misinterpretations the Cook County Assessor is making of it.

The exemptions statute establishes several classes of people for the purpose of limiting the exemptions to them.

As the statute works down the list of people who qualify for the various exemptions, it includes a provision for some classes that it doesn't for all classes, even though it has to operate uniformly.

The provision says that if a qualifying person owns or leases one unit in a multi-unit facility, where other, unqualified people also own/lease other units, the exemption applies only to the tax on the one unit the one qualifying person owns/rents.

That is, a retiree who lives in one unit of a four-unit building he owns only qualifies for an owner/occupant, senior citizen discount and senior citizen freeze on the one unit he inhabits. The one unit is his residence. The whole four-unit building isn't his residence. The other three units are the residences of other people. To be fair to all other persons who qualify for the various exemptions, and to all other persons who pay for local government services, the whole building must be valued. Then the exemption for the whole building must be divided by four - or prorated by some other fraction - the property owner paying the full tax on three of the four units in his building.

The case I'm most familiar with involves identical multi-unit structures at 29 and 31 D Street; and identical single-family homes at 22 and 24 D Street.

The Cook County Assessor, Google and Yahoo satellite map sites provide photos of the four properties described below.

www.cookcountyassessor.com  
www.cookcountytreasurer.com  
www.ccrecorder.org

Cook County PINs:

D Street 31	GO	xx-xx-xxx-009-0000
D Street 29	DO	xx-xx-xxx-010-0000
D Street 22	GG	xx-xx-xxx-019-0000
D Street 24	FS	xx-xx-xxx-018-0000

13-28-423-009-0000

GO took possession of a two-flat at 31 in 1987. He's the first and only Hispanic purchaser. He lives in the 2<sup>nd</sup> floor apartment. He created additional apartments in the basement and attic, and his three adult children used the 1<sup>st</sup> floor, basement and attic apartments as separate residences while he and his wife continued to live on the 2<sup>nd</sup> floor. The adult children moved out of the building 2010-2011 and three young households took their place. Approx. 11 people inhabit the building now and park 4 cars on the street. GO has frequently had contractors at the building but doesn't display permits.

The Assessor is blind to the attic and sees only 3 units in the building. He values the building at \$324,760. He grants GO the owner/occupant, senior citizen discount and freeze exemptions.

The 2011 tax with three exemptions is \$1492.87.

The Cook County Recorder has no documents that indicate how much GO paid for 31 when he took possession in 1986. The first substantial mortgage is for \$98,000 in 2002. The current mortgage is \$101,750 in 2010.

GO is an immigrant from Colombia. He's retired from a job cleaning the Cook County Court Building at Washington and Dearborn in Chicago. His employment is unusual. Such jobs are often reserved for mildly retarded people born in the community; and there was no cause to import somebody for it

GO is a physically deformed man who plays his deformity to manipulate people. His children and grandchildren have frequently committed incivilities against their neighbors and the community. The GOs are the least qualified of all persons to receive privileges and tax breaks.

13-28-423-010-0000

DO is the second Hispanic purchaser of 29. BN gave RZ a warranty deed for \$38,000 in 1991; and RZ got a mortgage for \$98,000 the same year. RZ gave DO a warranty deed for \$168,000 in 1998. DO's mortgages have been \$165,000 in 1998, \$190,000 in 2001, \$260,000 in 2003, and \$280,000 in 2008.

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It's possible that the RZes are Puerto Ricans and include a man who graduated from the Chicago Police Academy in 1985 April when the family rented an apartment from the BNs at 29. Several Hispanic city and county police officials have committed incivilities and acted under color of law in a way that encouraged white flight. They were then able to buy relatively low and sell at inflated prices later.

DOs are Mexicans who seem unable to pay the mortgages on the high price the Puerto Ricans demanded.

DO has contractors at 29 frequently, but hasn't made an apartment in the attic like his neighbor GO at 31. DOs live on the first floor and get income from apartments in the basement and on the second floor. All occupants are young or middle-aged. The number of occupants of 29 and the number of cars they park on the street vary from day to day. The norm is 19 people and 6 cars.

The Assessor sees a two-story building with three apartments at 31. He values the property at \$301,640, reduced from \$318,330 in 2010, in the same reassessment period, indicating that DO appealed the 2009 reassessment and got a small reduction.

The 2011 tax with an owner/occupant exemption is \$4,564.00

13-28-419-019-0000

GG bought 22 D Street 20-30 years before the Cook County Recorder uploaded title and mortgage documents from 1985 to the present. The most recent purchase price and mortgage aren't available online.

The surviving GG is a widow approaching 100 years old. She has lived alone for 14 years in a single-family house in which no more than 3 people have lived since 1965. A half-attic sits under a high-pitched roof. The attic has been divided into 3 rooms with a shower/toilet. A plain basement sits under a first floor that resembles a standard 5-room apartment.

The Assessor sees 22 almost exactly as it is. He values the property at \$255,060, reduced from \$264,390 in 2009 at the most recent triennial reassessment. The Assessor valued the property at \$159,519 in 2008, following the previous triennial reassessment in 2006. The inflationary bubble had already burst in 2006; and the house, like the owner, continues to get older. The 2008 valuation was fraudulently inflated, and the 2009 reassessment even more so.

The 2011 tax with the owner/occupant, senior citizen discount

and freeze exemptions is \$780.47.

The tax on 22 froze approximately 35 years before the tax on 31.

The small difference in the current tax on the smaller single-family home at 22 compared to the larger 4-flat at 31 indicates that the Assessor did indeed extend the three exemptions from the residence of the owner/occupant/senior citizen on the 2<sup>nd</sup> floor at 31 to the three other units in his building, the occupants/lessees of which don't qualify for any of the exemptions.

13-28-419-018-0000

FS took possession of 24 in 1976 for \$31,000, with a \$20,000 mortgage she retired in 1981. She will be 66 in 2012.

No more than 4 people have lived at 24 since 1970. Since 1990, only 2 people lived on the property 5 years, and only 1 person lived on the property 17 years, using few city services.

24 D Street is identical to 22 D Street. The same man built both houses with the same materials according to the same plan at the same time. The Assessor's records should say so, but apparently they don't.

The Assessor sees a larger house at 24 D Street than he sees at 22 D Street, but the 24 attic is less finished than the one at 22.

GG is Roman Catholic and a long-time manipulator who's been complicit with Hispanic politicians and civilians for many years. FS doesn't support religion and blows the whistle when it needs blowing.

The Assessor values the single-family house at 24 at \$326,460 - \$2,000 more than the larger, 4-unit income property at 31; \$71,000 more than the identical property next door at 22.

The Assessor denied two senior citizen exemptions only because of his own irregular deadline for the applications.

The 2011 tax on 24 with only an owner/occupant exemption is \$3,497.25.

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In short, a study of four properties on one block with many other irregularities shows that Hispanics have been stealing property from whites under-color-of-law, and their wrongs have the status of hate crimes because of differences of race and national origin, as well as of gender, age and religion.

The Berrios family and their cohort have had about the same effect on the Cook County Assessor's office as a raccoon has on a garbage can when you forget to put the lid on it. They've made a huge mess that must be cleaned up before taxes can be billed and collected.

Joe Berrios is the current Assessor. He was previously a member of the property tax Appeals Board. His wife has worked in the Assessor's office throughout. Their daughter, Toni, has held a seat in the Illinois General Assembly where she can influence property tax legislation.

Joe Berrios is also the ward committeeman for the Cook County Regular Democratic party. In this capacity, he has an office on Fullerton 4700 west, next door to Ray Suarez, the 31<sup>st</sup> Ward Alderman.

Both offices are a few blocks west of the office of a property tax appeals law firm.

All the property tax lawyers combined know that a high percentage of Cook County Assessor records are fatally flawed, and tax laws can't be enforced because of it.

Nonetheless, they go through their days soliciting a few customers from among the many aggrieved property owners, and achieving a far less than appropriate reduction and resolution of the cases, for a larger fee than their services are worth.

Suarez and Berrios appear to be members of a gang of Puerto Rican migrants who came to Chicago in bad faith, with the intent to force the preexisting predominantly white population out of their homes and to resell them at exorbitant prices to hapless Mexican immigrants and the members of other foolish demographics. The inflation that resulted increased property, sales and income tax revenues, and these revenues finance an increasing number of redundant and unnecessary government jobs staffed by ineffective, incompetent and malfeasant people, an increasing number of them being first, second and third generation immigrants with paychecks they can use to buy tax-distressed properties and other profitable negotiables.

Judging by the many acts against me by employees of the Chicago Departments of Buildings, Police, Streets & Sanitation and Transportation, as well as the Chicago Board of Education, the Cook County Assessor, several Cook County courts, and the Illinois Department of Human Services, Suarez and Berrios exert undue influence on the Departments and encourage their employees to act under-color-of-law to force still more of the preexisting population out of their homes.

I make these allegations on the basis of 65 years of life in Chicago, 36 years of life in the 31<sup>st</sup> ward/ 25<sup>th</sup> police district, 28 years of direct experience and rumor of a hostile Hispanic takeover of the area, and an equal number of years gathering evidence with still and video cameras and other documentation.

Thank you for your interest in these matters.

If you should reclude yourself from following through on my complaint because you have a personal financial stake in high property taxes or destabilized neighborhoods, please do so, and pass the complaint to someone in a better position to follow through.

cc: Illinois Department of Aging  
fax: 312-814-2916  
fax: 217-785-4477