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Quick Links

- [Home](#)
- [Forms](#)
- [Publications](#)
- [Laws / Regs / Rulings](#)
- [Tax Rate Database](#)

Information For



- [Charity Gaming](#)
- [Excise Taxes](#)
- [Motor Fuel](#)
- [Non-Profit Orgs.](#)
- [Property Tax](#)

About IDOR

- [Contact Us](#)
- [Employment](#)
- [Press Releases](#)
- [Privacy Policy](#)
- [Procurements](#)
- [Tax Research](#)
- [Tax Stats](#)
- [What we do](#)

Property Tax Relief - Homestead Exemptions

General Homestead Exemption (GHE)

This annual exemption is available for “residential property that is occupied by its owner or owners as his or their principal dwelling place, or that is a leasehold interest on which a single family residence is situated, which is occupied as a residence by a person who has an ownership interest therein, legal or equitable or as a lessee, and on which the person is liable for the payment of property taxes.” (35 ILCS 200/15-175)

The amount of exemption is the increase in the current year’s equalized assessed value (EAV), above the 1977 EAV, up to a maximum of \$7,000 in Cook County and \$6,000 in all other counties. The General Homestead Exemption (GHE) may be granted automatically or may require an initial application to be filed with the chief county assessment office. For information and to apply contact the **chief county assessment office**.

Public Act 98-0007, which passed into law in 2013, increased the GHE EAV reduction amount from \$6,000 to \$7,000 for Cook County beginning with the 2012 tax year (property taxes payable in 2013). The increase in GHE for Cook County was to help offset the increase in EAV due to the Alternative General Homestead Exemption expiring in each of the assessment districts for the City of Chicago (expired after the 2011 tax year) and the South Suburb (expired after the 2013 tax year).

Long-time Occupant Homestead Exemption (LOHE) – Cook County Only

Public Act 95-644, that passed into law in 2007, created a new homestead exemption for counties that are subject to the Alternative General Homestead Exemption (AGHE). The LOHE was in effect in Cook County, beginning with the 2007 tax year, for residential property that is occupied as a primary residence for a continuous period by a qualified taxpayer with a total household income of \$100,000 or less. The property must be occupied for 10 continuous years or 5 continuous years if the person receives assistance to acquire the property as part of a government or non-profit housing program. This exemption limits EAV increases to a specific annual percentage increase that is based on the total household income of \$100,000 or less. A total household income of \$75,000 or less is limited to a 7% annual percentage increase in EAV or a total household income of over \$75,000 to \$100,000 is limited to a 10% annual percentage increase in EAV. The minimum limit is the same amount calculated for the GHE with no maximum limit amount for the exemption. Properties cannot receive both the LOHE and the General Homestead Exemption or Senior Citizens Assessment Freeze Homestead Exemption (SCAFHE). Properties that qualify for the SCAFHE will receive the same amount calculated for the GHE. For information and to apply contact the [Cook County Assessor's Office](#).

Homestead Exemption for Persons with Disabilities

This exemption is an annual \$2,000 reduction in EAV of the primary residence that is owned and occupied by a disabled person who is liable for the payment of property taxes. Initial application Form PTAX 343 Application for the Homestead Exemption for Persons with Disabilities along with the required proof of disability must be filed with the chief county assessment office. The exemption must be renewed each year by filing Form PTAX 343-R, Annual Verification of Eligibility for the Homestead Exemption for Persons with Disabilities, with the Chief County Assessment Office. For a single tax year, the property cannot receive this exemption and the Disabled Veterans' Exemption for Specially Adapted Housing or Disabled Veterans' Standard Homestead Exemption.

Disabled Veterans' Exemption for Specially Adapted Housing

This exemption may be up to \$100,000 reduction on the assessed value for certain types of housing owned and used exclusively by a disabled veteran in which federal funds have been used for the purchase or construction of specially adapted housing. The exemption is valid for as long as the veteran, the spouse, or the unmarried surviving spouse resides on the property. Federal and state financial assistance is provided for service-connected disabled veterans for the purpose of acquiring or remodeling suitable dwelling units with special fixtures or moveable facilities made necessary by the veteran's permanent and total service-connected disabilities as determined by the U.S. Department of Veterans' Affairs. Beginning with the 2015 tax year, the exemption also applies to housing that is specifically constructed or adapted to suit a qualifying veteran's disability if the housing or adaptations are donated by a charitable organization, and the veteran has been approved to receive funds for the purchase or construction of Specially Adapted Housing through the U.S. Department of Veterans Affairs. This exemption is also available on a mobile home owned and used exclusively by a disabled veteran or their spouse. For a single tax year, the property cannot receive this exemption and the Disabled Persons' Homestead Exemption or Disabled Veterans' Standard Homestead Exemption. For further information, please contact your local [Veteran Service Officer](#).

Disabled Veterans' Standard Homestead Exemption

Beginning in tax year 2007 and after, this exemption is an annual reduction in EAV on the primary residence occupied by a qualified disabled veteran. The disabled veteran must own or lease a single family residence and be liable for the payment of the property taxes. The amount of the exemption depends on the percentage of the service-connected disability as certified by the U. S. Dept. of Veterans' Affairs. A qualified disabled veteran with a disability of at least 50% but less than 70% will receive a \$2,500 reduction in EAV, and a disabled veteran with a disability of at least 70% will receive a \$5,000 reduction in EAV.

An un-remarried surviving spouse of a deceased veteran can continue to receive the DVSHE on his or her spouse's primary residence or transfer the DVSHE to another primary residence after the veteran's original primary residence is sold, provided the DVSHE had previously been granted to the disabled veteran. The surviving spouse must occupy and hold legal or beneficial title to the primary residence on January 1 of the assessment year and submit a PTAX-342, Application for Disabled Veterans' Standard Homestead Exemption, to transfer the DVSHE. Beginning in tax year 2015, an un-remarried surviving spouse of a veteran killed in the line of duty is eligible for the DVSHE on his/her primary

residence, even if the veteran did not previously qualify or obtain the DVSHE.

The initial application Form PTAX-342, Application for Disabled Veterans' Standard Homestead Exemption, must be filed with the **chief county assessment office**. The Form PTAX-342-R, Annual Verification of Eligibility for Disabled Veterans' Standard Homestead Exemption, must be filed each year to continue to receive the exemption. For a single tax year, the property cannot receive this exemption and the Homestead Exemption for Persons with Disabilities or Disabled Veterans' Exemption for Specially Adapted Housing. For more information contact the **chief county assessment office**.

Homestead Improvement Exemption

This exemption is limited to the fair cash value that was added to the homestead property by a new improvement, or the difference in an increase in assessed value between the prior structure and a rebuilt residential structure following a catastrophic event, up to an annual maximum of \$75,000. The exemption continues for four years from the date the improvement is completed and occupied. The Homestead Improvement Exemption may be granted automatically or Form PTAX-323, Application for Homestead Improvement Exemption may be required by the chief county assessment office. In Cook County, an application must be filed with the county assessor along with a valuation complaint. For information and to apply contact the [Cook County Assessor's Office](#), all other counties contact the chief county assessment office.

Natural Disaster Homestead Exemption

This exemption is on homestead property for a rebuilt residential structure following a wide spread natural disaster occurring in the taxable year 2012 (property taxes payable 2013) or any taxable year thereafter. The amount of the exemption is the reduction in EAV of the residence in the first taxable year for which the taxpayer applies for an exemption minus the EAV of the residence for the taxable year prior to the taxable year in which the natural disaster occurred. The exemption continues at the same amount until the taxable year in which the property is sold or transferred. The initial application Form PTAX-327, Application for Natural Disaster Homestead Exemption, must be filed with the chief county assessment office no later than July 1 of the first taxable year after the residential structure is rebuilt or the filing date set by your county. The Form PTAX-327 must be filed each year to continue to receive the exemption.

Property Tax Extension Limitation Law (PTELL)

The PTELL is designed to limit the increases in property tax extensions (total taxes billed) for non-home rule taxing districts. Although the law is commonly referred to as "tax caps," use of this phrase can be misleading. The PTELL does not "cap" either individual property tax bills or individual property assessments. Instead, the PTELL allows a taxing district to receive a limited inflationary increase in tax extensions on existing property, plus an additional amount for new construction.

The limit slows the growth of revenues to taxing districts when property values and assessments are increasing faster than the rate of inflation. As a whole, property owners have some protection from tax bills that increase only because the market value of their property is rising rapidly. Payments for bonds issued without voter approval are subject to strict limitations. If a taxing district determines that it needs more money than is allowed by the limitation, it can ask

the voters to approve an increase. The collar counties (DuPage, Kane, Lake, McHenry, and Will) became subject to the PTELL for the 1991 levy year for taxes paid in 1992; Cook County was added for the 1994 levy year for taxes paid in 1995. Public Act 89-510 allows county boards to give voters in all other counties the opportunity to decide if the PTELL should apply to their counties. In addition, Public Act 89-718 allows county boards of counties that are subject to the PTELL by referendum to give voters the opportunity to rescind the PTELL using the same referendum process. Excluding Cook and the collar counties, 42 counties have voted on referendum to implement PTELL—referenda passed in 33 counties that are subject to PTELL, rejected in 11 counties, and rescinded in 0 counties.

Returning Veterans' Homestead Exemption

This exemption is a one-time \$5,000 reduction in the EAV of a veteran's principal residence upon returning from active duty in an armed conflict involving the armed forces of the United States. The exemption is for two consecutive tax years, the tax year and the following year that the veteran returns from active duty in an armed conflict involving the armed forces of the United States. The veteran must own and occupy the property as his or her principal residence on January 1 of each assessment year. A veteran who acquires a principal residence after January 1 of the year he or she returns home is eligible for the RVHE on the principal residence owned and occupied on January 1 of the following tax year. A veteran is eligible to receive the exemption for another tax year in which the veteran returns from active duty. Applicants must file Form PTAX 341, Application for Returning Veterans' Homestead Exemption, with the **chief county assessment office**.

Senior Citizens Assessment Freeze Homestead Exemption (SCAFHE)

This exemption allows senior citizens who have a total household maximum income of less than \$55,000, and meet certain other qualifications to elect to maintain the equalized assessed value (EAV) of their homes at the base year EAV and prevent any increase in that value due to inflation. The amount of the exemption benefit is determined each year based on

1. the property's current EAV minus the frozen base year value (the property's prior year's EAV for which the applicant first qualifies for the exemption), and
2. the applicant's total household maximum income limitation.

Each year applicants must file Form PTAX-340, Senior Citizens Assessment Freeze Homestead Exemption Application and Affidavit, with the **chief county assessment office**.

Senior Citizens Homestead Exemption

This annual exemption is available for "property that is occupied as a residence by a person 65 years of age or older who is liable for paying real estate taxes on the property and is an owner of record of the property or has a legal or equitable interest therein as evidenced by a written instrument, except for a leasehold interest, other than a leasehold interest of land on which a single family residence is located, which is occupied as a residence by a person 65 years or older who has an ownership interest therein, legal, equitable or as a lessee, and on which he or she is liable for the payment of property taxes." (35 ILCS 200/15-170)

The amount of the exemption is a \$5,000 reduction in the EAV of the property.

Filing requirements vary by county; some counties require an initial application, Form PTAX-324, Application for Senior Citizens Homestead Exemption, or an annual renewal application, Form PTAX-329, Certificate of Status - Senior Citizens Homestead Exemption, to be filed with the **chief county assessment office**. In Cook County, an application must be filed annually with the **Cook County Assessor's Office**.

Senior Citizens Real Estate Tax Deferral Program

This program allows persons, 65 years of age and older, who have a total household income for the year of no greater than \$55,000 and meet certain other qualifications, to defer all or part (up to a maximum of \$5,000) of the real estate taxes and special assessments on their principal residences. The deferral is similar to a loan against the property's market value. A lien is filed on the property in order to ensure repayment of the deferral. The state pays the property taxes and then recovers the money, plus 6 percent annual interest, when the property is sold or transferred. The deferral must be repaid within one year of the taxpayer's death or 90 days after the property ceases to qualify for this program. The maximum amount that can be deferred, including interest and lien fees, is 80 percent of the taxpayer's equity interest in the property. To apply for real estate tax deferrals, Forms PTAX-1017-TD, Application for Deferral of Real Estate Taxes, and PTAX-1018-TD, Real Estate Tax Deferral and Recovery Agreement, must be completed. To apply for special assessment deferrals, Forms PTAX-1017-SA, Application for Deferral of Special Assessments, and PTAX-1018-SA, Special Assessments Deferral and Recovery Agreement, must be completed. Contact your local **county treasurer's office** to receive the necessary forms, or further information on the program.

Non-homestead Exemptions for Religious, Charitable, or Educational Organizations

Properties of religious, charitable, and educational organizations, as well as units of federal, state and local governments, are eligible for exemption from property taxes to the extent provided by law. The organization must apply for the exemption with the county board of review which reviews the application and forwards it to the Department for the final administrative decision. For information contact the county board of review.

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