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Property Tax Relief - Homestead Exemptions

General Homestead Exemption (GHE)

(35 ILCS 200/15-175) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-175>]

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 \$10,000 in Cook County and \$6,000 in all other counties.

Long-time Occupant

(35 ILCS 200/15-177) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-177>]

Homestead Exemption (LOHE) - Cook County Only

Public Act 95-644 created this homestead exemption for counties implementing the Alternative General Homestead Exemption (AGHE). The LOHE was in effect in Cook County beginning with the 2007 tax year for residential property 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.

Properties that qualify for the Senior Citizens Assessment Freeze Homestead Exemption will receive the same amount calculated for the General Homestead Exemption. For information and to apply for this homestead exemption, contact the Cook County Assessor's Office [<http://www.cookcountyassessor.com/>] .

(35 ILCS 200/15-168) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-168>]

Homestead Exemption for Persons with Disabilities

This exemption is an annual \$2,000 reduction in the EAV of the primary residence that is owned and occupied by a person with a disability who is liable for the payment of property taxes.

The initial 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. The property cannot receive this exemption in the same year it is receiving the Veterans with Disabilities Exemption for Specially-Adapted Housing or the Standard Homestead Exemption for Veterans with Disabilities.

(35 ILCS 200/15-165) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-165>]

Veterans with Disabilities 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 veteran with a disability 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 veterans with disabilities 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 or 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 veteran with a disability or his or her spouse.

For a single tax year, the property cannot receive this exemption and the Homestead Exemption for Persons with Disabilities or Standard Homestead Exemption for Veterans with Disabilities. For further information, please contact your local Veteran Service Officer.

(35 ILCS 200/15-169) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-169>]

Standard Homestead Exemption for Veterans with Disabilities

Beginning in tax year 2007 and after, this exemption is an annual reduction in equalized assessed value on the primary residence occupied by a qualified veteran with a disability. This veteran with a disability must own or lease a single family residence and be liable for payment of property taxes. The property's total EAV must be less than \$250,000 after subtracting any portion used for commercial purposes. The amount of the exemption depends on the percentage of the service-connected disability as certified by the United States Department of Veterans' Affairs. A qualified veteran with a service-connected disability of at least 30% but less than 50% will receive a \$2,500 reduction in EAV; if the veteran has a service-connected disability of 50% but less than 70%, the annual exemption is \$5,000; and if the veteran has a service-connected disability of 70% or more, the residential property is exempt from taxation.

Note: An un-remarried surviving spouse of a veteran who was disabled and is now deceased can continue to receive this exemption on his or her spouse's primary residence, or transfer this exemption to another primary residence after the original primary residence of a veteran with a disability is sold, provided this exemption had previously been granted to the veteran with a disability.

The surviving spouse must occupy and hold legal or beneficial title to the primary residence during the assessment year and submit a Form PTAX-342, Application for the Standard Homestead Exemption for Veterans with Disabilities, available from your local assessment office, to transfer this exemption to themselves.

Beginning in tax year 2015 (property taxes payable in 2016), an un-remarried surviving spouse of a veteran killed in the line of duty will be eligible for a 100% reduction in the EAV on his/her primary residence, even if the veteran did not previously qualify for or obtain the SHEVD.

For a single tax year, the property cannot receive this exemption and the Veterans with Disabilities Exemption for Specially Adapted Housing or the Homestead Exemption for Persons with Disabilities.

For more information contact the Chief County Assessment Office.

(35 ILCS 200/15-180) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-180>]

Homestead

Improvement Exemption

This exemption is limited to the fair cash value, up to an annual maximum of \$75,000 (or \$25,000 in assessed value, which is 33 1/3 percent of fair cash value), that was added to homestead property by any new improvement (e.g., remodeling, adding a new room) or rebuilding after a catastrophic event, and continues for four years from the date the improvement or rebuilding is completed and occupied. The exemption continues for four years from the date the improvement is completed and occupied. The Homestead Improvement Exemption may be granted automatically or a 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 [<http://www.cookcountyassessor.com/>] ; all other counties contact the Chief County Assessment Office.

(35 ILCS 200/15-173) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-173>]

Natural Disaster

Homestead Exemption

This exemption is on homestead property for a rebuilt residential structure following a widespread 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 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.

(35 ILCS 200/18-185) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K18-185>]

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.

(35 ILCS 200/15-167) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-167>]

Returning Veterans' Homestead Exemption

This exemption provides a \$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 that the veteran returns from active duty in an armed conflict involving the armed forces of the United States and the following year. 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 a Form PTAX-341, Application for Returning Veterans' Homestead Exemption, with the Chief County Assessment Office.

(35 ILCS 200/15-172) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-172>]

Senior Citizens

Assessment Freeze Homestead Exemption (SCAFHE)

A person qualifies for this exemption if the person

- is at least 65 years old;
- has a total household income of \$65,000 or less; and
- meets certain other qualifications.

This exemption "freezes" the senior citizen's property's equalized assessed value the year that the senior citizen qualifies for the exemption. The property's equalized assessed value does not increase as long as qualification for the exemption continues. The tax bill may still increase if any tax rates are increased or if improvements are added that increase the value of the property.

This exemption allows senior citizens who meet the 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 a Form PTAX-340, Senior Citizens Assessment Freeze Homestead Exemption Application and Affidavit, with the Chief County Assessment Office.

(35 ILCS 200/15-170) [<http://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=003502000K15-170>]

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. The maximum amount of the reduction in equalized assessed value is \$8,000 in Cook County and \$5,000 in all other counties.

Filing requirements vary by county; some counties require an initial Form PTAX-324, Application for Senior Citizens Homestead Exemption, or a Form PTAX-329, Certificate of Status Form for Senior Citizens Homestead Exemption (annual renewal application) 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 [<http://www.cookcountyassessor.com/>] .

(320 ILCS 30) [<http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=1454&ChapterID=31>]

Senior Citizens Real Estate Tax Deferral Program

This program allows persons 65 years of age and older to defer all or part of the real estate taxes and special assessments (up to a maximum of \$5,000) 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, a Form PTAX-1017-TD, Application for Deferral of Real Estate Taxes, and a Form PTAX-1018-TD, Real Estate Tax Deferral and Recovery Agreement, must be completed. To apply for special assessment deferrals, Form PTAX-1017-SA, Application for Deferral of Special Assessments, and Form PTAX-1018-SA, Special Assessments Deferral and Recovery Agreement, must be completed. Contact your local County Treasurers Office to receive the necessary forms, or further information on the program.

(35 ILCS 200/15) [<http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=003502000HArt.+15&ActID=596&ChapterID=8&SeqStart=38200000&SeqEnd=43500000>]

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 Illinois Department of Revenue for the final administrative decision. For information contact the County Board of Review.

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