

"Senior Freeze" General Information

What is the Senior Citizens Assessment Freeze Homestead Exemption ("Senior Freeze")?

The Senior Citizens Assessment Freeze Homestead Exemption (35 ILCS 200/15-172) allows you, as a qualified senior citizen, to have your home's equalized assessed value (EAV) "frozen" at a base year value and prevent or limit any increase due to inflation. The base year generally is the year before the year you first qualify and apply for the exemption. For example, if you first qualify and apply in 2019, your property's EAV will be "frozen" at the 2018 EAV. The amount of the exemption is the difference between your base year EAV and your current year EAV. In Cook County, the amount of the exemption is the difference between your base year EAV and your current year EAV or \$2,000 whichever is greater. **Freezing your property's EAV does not mean that your property taxes will not increase, however.** Other factors also affect your tax bill. For example, your tax bill could increase if the tax rate, which is based on the amount of revenues taxing districts re-quest, increases. Your EAV and tax bill may also increase if you add improvements to your home. However, if your home's EAV decreases, you will benefit from any reduction.

Who is eligible?

The senior citizens assessment freeze homestead exemption qualifications for the 2019 tax year (for the property taxes you will pay in 2020), are listed below.

- You will be 65 or older during 2019.
- Your total household income in 2018 was \$65,000 or less.
- On January 1, 2018, **and** January 1, 2019, you
 - used the property as your principal place of residence,
 - owned the property, or had a legal or equitable interest in the property as evidenced by a written instrument, or had a leasehold interest in the property used as a single-family residence, and
 - were liable for the payment of property taxes.

You do **not** qualify for this exemption if your property is assessed under the mobile home privilege tax.

Surviving spouse — Even if you are not 65 or older during 2019, you are eligible for this exemption for 2019 (and possibly 2018) if your spouse died in 2019 and would have met all of the qualifications.

Residents in a health facility — Even if you did not use the property as your principal place of residence on January 1, 2019, you qualify for this exemption if you are a resident of a facility licensed under the Assisted Living and Shared Housing Act, Nursing Home Care Act, ID/DD (intellectually disabled/developmentally disabled) Community Care Act, or Specialized Mental Health Rehabilitation Act of 2013 and you meet all other requirements, have received this exemption previously, **and** your property is either unoccupied or is occupied by your spouse.

Residents of cooperatives — If you are a resident of a cooperative apartment building or cooperative life-care facility, you qualify for this exemption if you are liable for the payment of the property taxes on your residence and meet the other eligibility requirements.

What is a household?

A household includes you, your spouse, and all other persons who used your residence as a principal dwelling place on January 1, 2019.

What is included in household income?

Household income includes your income, your spouse's income, and the income of **all** individuals living in the household. Examples of income that must be included in your household income are listed below.

- alimony or maintenance received
- annuities and other pensions
- Black Lung benefits
- business income
- capital gains

- cash assistance from the Illinois Department of Human Services and other governmental cash public assistance
- cash winnings from such sources as raffles and lotteries
- Civil Service benefits
- damages awarded in a lawsuit for nonphysical injury or sickness (for example, age discrimination or injury to reputation)
- dividends
- farm income
- Illinois Income Tax refund (only if you received Form 1099-G)
- interest
- interest received on life insurance policies
- long term care insurance (federally taxable portion only)
- lump sum Social Security payments
- miscellaneous income, such as from rummage sales, recycling aluminum, or baby sitting
- military retirement pay based on age or length of service
- monthly insurance benefits
- pension and IRA benefits (federally taxable portion only)
- Railroad Retirement benefits (including Medicare deductions)
- rental income
- Social Security income (including Medicare deductions)
- Supplemental Security Income (SSI) benefits
- all unemployment compensation
- wages, salaries, and tips from work
- Workers' Compensation Act income
- Workers' Occupational Diseases Act income

What is not included in household income?

Some examples of income that are not included in household income are listed below.

- cash gifts
- child support payments
- COBRA subsidy payments
- damages awarded in a lawsuit for a physical personal injury or sickness
- Energy Assistance payments
- federal income tax refunds
- IRA's "rolled over" into other retirement accounts, unless "rolled over" into a Roth IRA
- lump sums from inheritances
- lump sums from insurance policies
- money borrowed against a life insurance policy or from any financial institution
- reverse mortgage payments
- spousal impoverishment payments
- stipends from Foster Parent and Foster Grandparent programs
- Veterans' benefits

What if I have a net operating loss or capital loss carryover from a previous year?

You cannot include any carryover of net operating loss or capital loss from a previous year. You can include only a net operating loss or capital loss that occurred in 2018.

Will my information remain confidential?

All information received from your application is confidential and may be used only for official purposes.

When must I file?

You must file an application **every year** and meet the qualifications for that year to continue to receive the exemption.

Note: The CCAO may require additional documentation (*i.e.*, birth certificates, tax returns) to verify the information in this application.

What if I need additional assistance?

If you have questions about this form, please contact the Cook County Assessor or your township Assessor.

“Senior Freeze” Exemption: Application Instructions

(Senior Citizens Assessment Freeze Homestead Exemption)

Section 2: Income Verification

The amounts written on each line **must** include your income tax year 2018 income and the income of all individuals who used the property as a principal residence in 2019.

Line 1 — Social Security and SSI benefits

Write the **total gross** amount of any retirement, disability or survivor’s benefits (including Medicare deductions) the entire household received from the Social Security Administration. You must also include any Supplemental Security Income (SSI) the entire household received and any benefits to dependent children in the household. Do not include reimbursements under Medicare/Medicaid for medical expenses.

Line 2 — Railroad Retirement benefits

Write the total amount of any retirement, disability or survivor’s benefits the entire household received under the Railroad Retirement Act.

Line 3 — Civil Service benefits

Write the total amount of any retirement, disability or survivor’s benefits the total household received under any Civil Service retirement plan.

Line 4 — Other pensions and annuity benefits Write the **total adjusted** amount of income the entire household received from any annuity, endowment, life insurance contract or similar contract or agreement. IRAs are not taxable when “rolled over” unless “rolled over” into a Roth IRA. Include only the federally taxable portion of pensions.

Line 5 — Human Services and other governmental cash public assistance benefits

Write the total amount of Human Services and other governmental cash public assistance benefits the entire household received. If the first two digits of any member’s Human Services case number are the same as any of those in the following list, you must include on Line 5 the total amount of any of these benefits.

- 01 aged
- 02 blind
- 03 disabled
- 04 temporary assistance to needy families
- 06 temporary assistance to needy families
- 07 general assistance

Line 6 — Wages, salaries and tips from work

Write the total amount of wages, salaries and tips, from work for every household member.

Line 7 — Interest and dividends received

Write the total amount of all interest and dividends the entire household received from all sources, including any government sources. You must include both taxable and nontaxable amounts.

Line 8 — Net rental, farm and business income (or loss)

Write the total amount of any net income or loss from business, rental, and farm sources which the entire household received, as allowed on U.S. 1040, Schedule 1, Lines 12, 17, and 18. You **cannot** use any net operating loss (NOL) carryover in figuring income.

Line 9 — Net capital gain (or loss)

Write the total amount of any taxable capital gain or loss the entire household received in 2018, as allowed on U.S. 1040, Schedule 1, Lines 13 and 14.

You **cannot** use any net capital loss carryover in figuring income.

Line 10 — Other income (or loss)

Write the total amount of any other income or loss not included in Lines 1 through 9 that is included in federal adjusted gross income - such as alimony received, unemployment compensation, taxes withheld from oil or gas well royalties. You **cannot** use any net operating loss (NOL) carryover in figuring income.

Line 11 — Add Lines 1 through 10

Line 12 — Subtractions

You may **only** subtract the following adjustments to income totaled on U.S. 1040, Schedule 1, Line 36.

- IRA deduction
- Educator expenses
- moving expenses for members of Armed Forces
- alimony or maintenance paid activities deduction
- health savings account deduction
- student loan interest deduction
- deductible part of self-employment tax
- self-employed health insurance deduction
- self-employed SEP, SIMPLE, and qualified plans
- penalty on early withdrawal of savings

Line 13 — Total household income

Subtract Line 12 from Line 11. If this amount is **greater than \$65,000**, you do not qualify for this Senior Freeze exemption. However, you may still qualify for the Senior Exemption.

COOK COUNTY ASSESSOR
FRITZ KAEGI



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“Senior Freeze” Exemption for Tax Year 2019: Supporting Documentation

To demonstrate that the property is eligible for the Senior Citizens Assessment Freeze Homestead Exemption (“Senior Freeze” Exemption) for Tax Year 2019, you must provide documents that verify your (the applicant’s) identity. You may also be required to verify your date of birth, 2019 property occupancy, and tax liability.

Important: Be sure to supply all verification document(s) required. If someone is assisting/representing the applicant in submitting this application, please also supply a Representative Authorization Form.

Step 1: Verify Identity and 2019 Occupancy of this Property

The photo ID you provide must be current and not expired. **If your name is different** between any provided verification document(s) or the deed, you must **also** submit documentation sufficient to explain the name change, such as a certified marriage certificate, certified divorce decree, etc.

One photo ID from List A may meet all requirements.

The name and property address must verify the application. The date of issue must verify that you occupied this property in or before January 1, 2019.	List A: Photo IDs that verify identity, date of birth, and 2019 occupancy <ul style="list-style-type: none"> • Illinois Drivers License / ID Card • Matrícula Consular ID • City of Chicago ID Card
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OR please provide one photo ID from List B and one document from List C.

The name on the photo ID must verify the application. The name, property address, and date of the List C document must verify that you occupied this property in or before January 1, 2019.	List B: Photo IDs that verify identity and date of birth <ul style="list-style-type: none"> • Illinois Drivers License / ID Card • Matrícula Consular ID • City of Chicago ID Card • US Passport • Certificate of Naturalization (N550/N570) • Permanent Resident Card (I-551) • Refugee Travel Document (I-571) • Employment Authorization Card (I-766) 	List C: Documents that verify January 1, 2019 occupancy <ul style="list-style-type: none"> • Mailed bank statement • Mailed landline, cable, or internet bill • Mailed pay stub or Social Security Award letter • Voting record from 2019 (from Cook County Clerk’s office or Chicago Board of Elections) • Occupancy Affidavit (available at www.cookcountyassessor.com)
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Step 2: Verify Property Tax Liability for this Property

If you are listed on the deed recorded at the Office of the Cook County Recorder of Deeds:

This verifies your property tax liability. The Assessor’s Office staff can verify recorded deeds for you, so you do not need to provide a document.

OR if you are not listed on the recorded deed:

Please provide one of the following documents to verify you are liable for payment of property taxes for this property.	<ul style="list-style-type: none"> • Deed (if not recorded) or contract for a deed • Lease • Trust • Stock certificate • Occupancy agreement
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Questions? Please call us at (312) 443-7550 for help in English, Español, and Polskim.