



Rep. Curtis J. Tarver, II

Filed: 10/30/2025

10400SB0642ham002

LRB104 06920 HLH 29566 a

1 AMENDMENT TO SENATE BILL 642

2 AMENDMENT NO. _____. Amend Senate Bill 642 on page 36,
3 immediately below line 15, by inserting the following:

4 "Section 10. The Property Tax Code is amended by changing
5 Section 15-172, 21-25, and 21-385 as follows:

6 (35 ILCS 200/15-172)

7 Sec. 15-172. Low-Income Senior Citizens Assessment Freeze
8 Homestead Exemption.

9 (a) This Section may be cited as the Low-Income Senior
10 Citizens Assessment Freeze Homestead Exemption.

11 (b) As used in this Section:

12 "Applicant" means an individual who has filed an
13 application under this Section.

14 "Base amount" means the base year equalized assessed value
15 of the residence plus the first year's equalized assessed
16 value of any added improvements which increased the assessed

1 value of the residence after the base year.

2 "Base year" means the taxable year prior to the taxable
3 year for which the applicant first qualifies and applies for
4 the exemption provided that in the prior taxable year the
5 property was improved with a permanent structure that was
6 occupied as a residence by the applicant who was liable for
7 paying real property taxes on the property and who was either
8 (i) an owner of record of the property or had legal or
9 equitable interest in the property as evidenced by a written
10 instrument or (ii) had a legal or equitable interest as a
11 lessee in the parcel of property that was single family
12 residence. If in any subsequent taxable year for which the
13 applicant applies and qualifies for the exemption the
14 equalized assessed value of the residence is less than the
15 equalized assessed value in the existing base year (provided
16 that such equalized assessed value is not based on an assessed
17 value that results from a temporary irregularity in the
18 property that reduces the assessed value for one or more
19 taxable years), then that subsequent taxable year shall become
20 the base year until a new base year is established under the
21 terms of this paragraph. For taxable year 1999 only, the Chief
22 County Assessment Officer shall review (i) all taxable years
23 for which the applicant applied and qualified for the
24 exemption and (ii) the existing base year. The assessment
25 officer shall select as the new base year the year with the
26 lowest equalized assessed value. An equalized assessed value

1 that is based on an assessed value that results from a
2 temporary irregularity in the property that reduces the
3 assessed value for one or more taxable years shall not be
4 considered the lowest equalized assessed value. The selected
5 year shall be the base year for taxable year 1999 and
6 thereafter until a new base year is established under the
7 terms of this paragraph.

8 "Chief County Assessment Officer" means the County
9 Assessor or Supervisor of Assessments of the county in which
10 the property is located.

11 "Equalized assessed value" means the assessed value as
12 equalized by the Illinois Department of Revenue.

13 "Household" means the applicant, the spouse of the
14 applicant, and all persons using the residence of the
15 applicant as their principal place of residence.

16 "Household income" means the combined income of the
17 members of a household for the calendar year preceding the
18 taxable year.

19 "Income" has the same meaning as provided in Section 3.07
20 of the Senior Citizens and Persons with Disabilities Property
21 Tax Relief Act, except that, beginning in assessment year
22 2001, "income" does not include veteran's benefits.

23 "Internal Revenue Code of 1986" means the United States
24 Internal Revenue Code of 1986 or any successor law or laws
25 relating to federal income taxes in effect for the year
26 preceding the taxable year.

1 "Life care facility that qualifies as a cooperative" means
2 a facility as defined in Section 2 of the Life Care Facilities
3 Act.

4 "Maximum income limitation" means:

5 (1) \$35,000 prior to taxable year 1999;

6 (2) \$40,000 in taxable years 1999 through 2003;

7 (3) \$45,000 in taxable years 2004 through 2005;

8 (4) \$50,000 in taxable years 2006 and 2007;

9 (5) \$55,000 in taxable years 2008 through 2016;

10 (6) for taxable year 2017, (i) \$65,000 for qualified
11 property located in a county with 3,000,000 or more
12 inhabitants and (ii) \$55,000 for qualified property
13 located in a county with fewer than 3,000,000 inhabitants;

14 ~~and~~

15 (7) for taxable years 2018 through 2025 ~~and~~
16 ~~thereafter~~, \$65,000 for all qualified property;~~;~~

17 (8) for taxable year 2026, \$75,000 for all qualified
18 property;

19 (9) for taxable year 2027, \$77,000 for all qualified
20 property; and

21 (10) for taxable years 2028 and thereafter, \$79,000
22 for all qualified property.

23 As an alternative income valuation, a homeowner who is
24 enrolled in any of the following programs may be presumed to
25 have household income that does not exceed the maximum income
26 limitation for that tax year as required by this Section: Aid

1 to the Aged, Blind or Disabled (AABD) Program or the
2 Supplemental Nutrition Assistance Program (SNAP), both of
3 which are administered by the Department of Human Services;
4 the Low Income Home Energy Assistance Program (LIHEAP), which
5 is administered by the Department of Commerce and Economic
6 Opportunity; The Benefit Access program, which is administered
7 by the Department on Aging; and the Senior Citizens Real
8 Estate Tax Deferral Program.

9 A chief county assessment officer may indicate that he or
10 she has verified an applicant's income eligibility for this
11 exemption but may not report which program or programs, if
12 any, enroll the applicant. Release of personal information
13 submitted pursuant to this Section shall be deemed an
14 unwarranted invasion of personal privacy under the Freedom of
15 Information Act.

16 "Residence" means the principal dwelling place and
17 appurtenant structures used for residential purposes in this
18 State occupied on January 1 of the taxable year by a household
19 and so much of the surrounding land, constituting the parcel
20 upon which the dwelling place is situated, as is used for
21 residential purposes. If the Chief County Assessment Officer
22 has established a specific legal description for a portion of
23 property constituting the residence, then that portion of
24 property shall be deemed the residence for the purposes of
25 this Section.

26 "Taxable year" means the calendar year during which ad

1 valorem property taxes payable in the next succeeding year are
2 levied.

3 (c) Beginning in taxable year 1994, a low-income senior
4 citizens assessment freeze homestead exemption is granted for
5 real property that is improved with a permanent structure that
6 is occupied as a residence by an applicant who (i) is 65 years
7 of age or older during the taxable year, (ii) has a household
8 income that does not exceed the maximum income limitation,
9 (iii) is liable for paying real property taxes on the
10 property, and (iv) is an owner of record of the property or has
11 a legal or equitable interest in the property as evidenced by a
12 written instrument. This homestead exemption shall also apply
13 to a leasehold interest in a parcel of property improved with a
14 permanent structure that is a single family residence that is
15 occupied as a residence by a person who (i) is 65 years of age
16 or older during the taxable year, (ii) has a household income
17 that does not exceed the maximum income limitation, (iii) has
18 a legal or equitable ownership interest in the property as
19 lessee, and (iv) is liable for the payment of real property
20 taxes on that property.

21 In counties of 3,000,000 or more inhabitants, the amount
22 of the exemption for all taxable years is the equalized
23 assessed value of the residence in the taxable year for which
24 application is made minus the base amount. In all other
25 counties, the amount of the exemption is as follows: (i)
26 through taxable year 2005 and for taxable year 2007 and

1 thereafter, the amount of this exemption shall be the
2 equalized assessed value of the residence in the taxable year
3 for which application is made minus the base amount; and (ii)
4 for taxable year 2006, the amount of the exemption is as
5 follows:

6 (1) For an applicant who has a household income of
7 \$45,000 or less, the amount of the exemption is the
8 equalized assessed value of the residence in the taxable
9 year for which application is made minus the base amount.

10 (2) For an applicant who has a household income
11 exceeding \$45,000 but not exceeding \$46,250, the amount of
12 the exemption is (i) the equalized assessed value of the
13 residence in the taxable year for which application is
14 made minus the base amount (ii) multiplied by 0.8.

15 (3) For an applicant who has a household income
16 exceeding \$46,250 but not exceeding \$47,500, the amount of
17 the exemption is (i) the equalized assessed value of the
18 residence in the taxable year for which application is
19 made minus the base amount (ii) multiplied by 0.6.

20 (4) For an applicant who has a household income
21 exceeding \$47,500 but not exceeding \$48,750, the amount of
22 the exemption is (i) the equalized assessed value of the
23 residence in the taxable year for which application is
24 made minus the base amount (ii) multiplied by 0.4.

25 (5) For an applicant who has a household income
26 exceeding \$48,750 but not exceeding \$50,000, the amount of

1 the exemption is (i) the equalized assessed value of the
2 residence in the taxable year for which application is
3 made minus the base amount (ii) multiplied by 0.2.

4 When the applicant is a surviving spouse of an applicant
5 for a prior year for the same residence for which an exemption
6 under this Section has been granted, the base year and base
7 amount for that residence are the same as for the applicant for
8 the prior year.

9 Each year at the time the assessment books are certified
10 to the County Clerk, the Board of Review or Board of Appeals
11 shall give to the County Clerk a list of the assessed values of
12 improvements on each parcel qualifying for this exemption that
13 were added after the base year for this parcel and that
14 increased the assessed value of the property.

15 In the case of land improved with an apartment building
16 owned and operated as a cooperative or a building that is a
17 life care facility that qualifies as a cooperative, the
18 maximum reduction from the equalized assessed value of the
19 property is limited to the sum of the reductions calculated
20 for each unit occupied as a residence by a person or persons
21 (i) 65 years of age or older, (ii) with a household income that
22 does not exceed the maximum income limitation, (iii) who is
23 liable, by contract with the owner or owners of record, for
24 paying real property taxes on the property, and (iv) who is an
25 owner of record of a legal or equitable interest in the
26 cooperative apartment building, other than a leasehold

1 interest. In the instance of a cooperative where a homestead
2 exemption has been granted under this Section, the cooperative
3 association or its management firm shall credit the savings
4 resulting from that exemption only to the apportioned tax
5 liability of the owner who qualified for the exemption. Any
6 person who willfully refuses to credit that savings to an
7 owner who qualifies for the exemption is guilty of a Class B
8 misdemeanor.

9 When a homestead exemption has been granted under this
10 Section and an applicant then becomes a resident of a facility
11 licensed under the Assisted Living and Shared Housing Act, the
12 Nursing Home Care Act, the Specialized Mental Health
13 Rehabilitation Act of 2013, the ID/DD Community Care Act, or
14 the MC/DD Act, the exemption shall be granted in subsequent
15 years so long as the residence (i) continues to be occupied by
16 the qualified applicant's spouse or (ii) if remaining
17 unoccupied, is still owned by the qualified applicant for the
18 homestead exemption.

19 Beginning January 1, 1997, when an individual dies who
20 would have qualified for an exemption under this Section, and
21 the surviving spouse does not independently qualify for this
22 exemption because of age, the exemption under this Section
23 shall be granted to the surviving spouse for the taxable year
24 preceding and the taxable year of the death, provided that,
25 except for age, the surviving spouse meets all other
26 qualifications for the granting of this exemption for those

1 years.

2 When married persons maintain separate residences, the
3 exemption provided for in this Section may be claimed by only
4 one of such persons and for only one residence.

5 For taxable year 1994 only, in counties having less than
6 3,000,000 inhabitants, to receive the exemption, a person
7 shall submit an application by February 15, 1995 to the Chief
8 County Assessment Officer of the county in which the property
9 is located. In counties having 3,000,000 or more inhabitants,
10 for taxable year 1994 and all subsequent taxable years, to
11 receive the exemption, a person may submit an application to
12 the Chief County Assessment Officer of the county in which the
13 property is located during such period as may be specified by
14 the Chief County Assessment Officer. The Chief County
15 Assessment Officer in counties of 3,000,000 or more
16 inhabitants shall annually give notice of the application
17 period by mail or by publication. In counties having less than
18 3,000,000 inhabitants, beginning with taxable year 1995 and
19 thereafter, to receive the exemption, a person shall submit an
20 application by July 1 of each taxable year to the Chief County
21 Assessment Officer of the county in which the property is
22 located. A county may, by ordinance, establish a date for
23 submission of applications that is different than July 1. The
24 applicant shall submit with the application an affidavit of
25 the applicant's total household income, age, marital status
26 (and if married the name and address of the applicant's

1 spouse, if known), and principal dwelling place of members of
2 the household on January 1 of the taxable year. The Department
3 shall establish, by rule, a method for verifying the accuracy
4 of affidavits filed by applicants under this Section, and the
5 Chief County Assessment Officer may conduct audits of any
6 taxpayer claiming an exemption under this Section to verify
7 that the taxpayer is eligible to receive the exemption. Each
8 application shall contain or be verified by a written
9 declaration that it is made under the penalties of perjury. A
10 taxpayer's signing a fraudulent application under this Act is
11 perjury, as defined in Section 32-2 of the Criminal Code of
12 2012. The applications shall be clearly marked as applications
13 for the Low-Income Senior Citizens Assessment Freeze Homestead
14 Exemption and must contain a notice that any taxpayer who
15 receives the exemption is subject to an audit by the Chief
16 County Assessment Officer.

17 Notwithstanding any other provision to the contrary, in
18 counties having fewer than 3,000,000 inhabitants, if an
19 applicant fails to file the application required by this
20 Section in a timely manner and this failure to file is due to a
21 mental or physical condition sufficiently severe so as to
22 render the applicant incapable of filing the application in a
23 timely manner, the Chief County Assessment Officer may extend
24 the filing deadline for a period of 30 days after the applicant
25 regains the capability to file the application, but in no case
26 may the filing deadline be extended beyond 3 months of the

1 original filing deadline. In order to receive the extension
2 provided in this paragraph, the applicant shall provide the
3 Chief County Assessment Officer with a signed statement from
4 the applicant's physician, advanced practice registered nurse,
5 or physician assistant stating the nature and extent of the
6 condition, that, in the physician's, advanced practice
7 registered nurse's, or physician assistant's opinion, the
8 condition was so severe that it rendered the applicant
9 incapable of filing the application in a timely manner, and
10 the date on which the applicant regained the capability to
11 file the application.

12 Beginning January 1, 1998, notwithstanding any other
13 provision to the contrary, in counties having fewer than
14 3,000,000 inhabitants, if an applicant fails to file the
15 application required by this Section in a timely manner and
16 this failure to file is due to a mental or physical condition
17 sufficiently severe so as to render the applicant incapable of
18 filing the application in a timely manner, the Chief County
19 Assessment Officer may extend the filing deadline for a period
20 of 3 months. In order to receive the extension provided in this
21 paragraph, the applicant shall provide the Chief County
22 Assessment Officer with a signed statement from the
23 applicant's physician, advanced practice registered nurse, or
24 physician assistant stating the nature and extent of the
25 condition, and that, in the physician's, advanced practice
26 registered nurse's, or physician assistant's opinion, the

1 condition was so severe that it rendered the applicant
2 incapable of filing the application in a timely manner.

3 In counties having less than 3,000,000 inhabitants, if an
4 applicant was denied an exemption in taxable year 1994 and the
5 denial occurred due to an error on the part of an assessment
6 official, or his or her agent or employee, then beginning in
7 taxable year 1997 the applicant's base year, for purposes of
8 determining the amount of the exemption, shall be 1993 rather
9 than 1994. In addition, in taxable year 1997, the applicant's
10 exemption shall also include an amount equal to (i) the amount
11 of any exemption denied to the applicant in taxable year 1995
12 as a result of using 1994, rather than 1993, as the base year,
13 (ii) the amount of any exemption denied to the applicant in
14 taxable year 1996 as a result of using 1994, rather than 1993,
15 as the base year, and (iii) the amount of the exemption
16 erroneously denied for taxable year 1994.

17 For purposes of this Section, a person who will be 65 years
18 of age during the current taxable year shall be eligible to
19 apply for the homestead exemption during that taxable year.
20 Application shall be made during the application period in
21 effect for the county of his or her residence.

22 The Chief County Assessment Officer may determine the
23 eligibility of a life care facility that qualifies as a
24 cooperative to receive the benefits provided by this Section
25 by use of an affidavit, application, visual inspection,
26 questionnaire, or other reasonable method in order to insure

1 that the tax savings resulting from the exemption are credited
2 by the management firm to the apportioned tax liability of
3 each qualifying resident. The Chief County Assessment Officer
4 may request reasonable proof that the management firm has so
5 credited that exemption.

6 Except as provided in this Section, all information
7 received by the chief county assessment officer or the
8 Department from applications filed under this Section, or from
9 any investigation conducted under the provisions of this
10 Section, shall be confidential, except for official purposes
11 or pursuant to official procedures for collection of any State
12 or local tax or enforcement of any civil or criminal penalty or
13 sanction imposed by this Act or by any statute or ordinance
14 imposing a State or local tax. Any person who divulges any such
15 information in any manner, except in accordance with a proper
16 judicial order, is guilty of a Class A misdemeanor.

17 Nothing contained in this Section shall prevent the
18 Director or chief county assessment officer from publishing or
19 making available reasonable statistics concerning the
20 operation of the exemption contained in this Section in which
21 the contents of claims are grouped into aggregates in such a
22 way that information contained in any individual claim shall
23 not be disclosed.

24 Notwithstanding any other provision of law, for taxable
25 year 2017 and thereafter, in counties of 3,000,000 or more
26 inhabitants, the amount of the exemption shall be the greater

1 of (i) the amount of the exemption otherwise calculated under
2 this Section or (ii) \$2,000.

3 (c-5) Notwithstanding any other provision of law, each
4 chief county assessment officer may approve this exemption for
5 the 2020 taxable year, without application, for any property
6 that was approved for this exemption for the 2019 taxable
7 year, provided that:

8 (1) the county board has declared a local disaster as
9 provided in the Illinois Emergency Management Agency Act
10 related to the COVID-19 public health emergency;

11 (2) the owner of record of the property as of January
12 1, 2020 is the same as the owner of record of the property
13 as of January 1, 2019;

14 (3) the exemption for the 2019 taxable year has not
15 been determined to be an erroneous exemption as defined by
16 this Code; and

17 (4) the applicant for the 2019 taxable year has not
18 asked for the exemption to be removed for the 2019 or 2020
19 taxable years.

20 Nothing in this subsection shall preclude or impair the
21 authority of a chief county assessment officer to conduct
22 audits of any taxpayer claiming an exemption under this
23 Section to verify that the taxpayer is eligible to receive the
24 exemption as provided elsewhere in this Section.

25 (c-10) Notwithstanding any other provision of law, each
26 chief county assessment officer may approve this exemption for

1 the 2021 taxable year, without application, for any property
2 that was approved for this exemption for the 2020 taxable
3 year, if:

4 (1) the county board has declared a local disaster as
5 provided in the Illinois Emergency Management Agency Act
6 related to the COVID-19 public health emergency;

7 (2) the owner of record of the property as of January
8 1, 2021 is the same as the owner of record of the property
9 as of January 1, 2020;

10 (3) the exemption for the 2020 taxable year has not
11 been determined to be an erroneous exemption as defined by
12 this Code; and

13 (4) the taxpayer for the 2020 taxable year has not
14 asked for the exemption to be removed for the 2020 or 2021
15 taxable years.

16 Nothing in this subsection shall preclude or impair the
17 authority of a chief county assessment officer to conduct
18 audits of any taxpayer claiming an exemption under this
19 Section to verify that the taxpayer is eligible to receive the
20 exemption as provided elsewhere in this Section.

21 (d) Each Chief County Assessment Officer shall annually
22 publish a notice of availability of the exemption provided
23 under this Section. The notice shall be published at least 60
24 days but no more than 75 days prior to the date on which the
25 application must be submitted to the Chief County Assessment
26 Officer of the county in which the property is located. The

1 notice shall appear in a newspaper of general circulation in
2 the county.

3 Notwithstanding Sections 6 and 8 of the State Mandates
4 Act, no reimbursement by the State is required for the
5 implementation of any mandate created by this Section.

6 (Source: P.A. 101-635, eff. 6-5-20; 102-136, eff. 7-23-21;
7 102-895, eff. 5-23-22.)

8 (35 ILCS 200/21-25)

9 Sec. 21-25. Due dates; accelerated billing in counties of
10 3,000,000 or more. Except as hereinafter provided and as
11 provided in Section 21-40, in counties with 3,000,000 or more
12 inhabitants in which the accelerated method of billing and
13 paying taxes provided for in Section 21-30 is in effect, the
14 estimated first installment of unpaid taxes shall be deemed
15 delinquent and shall bear interest after March 1 and until
16 paid or forfeited at the rate of (i) 1 1/2% per month or
17 portion thereof if the unpaid taxes are for a tax year before
18 2023 or (ii) 0.75% per month, or portion thereof, if the unpaid
19 taxes are for tax year 2023 or any tax year thereafter. For tax
20 year 2010, the estimated first installment of unpaid taxes
21 shall be deemed delinquent and shall bear interest after April
22 1 at the rate of 1.5% per month or portion thereof until paid
23 or forfeited. For tax year 2022, the estimated first
24 installment of unpaid taxes shall be deemed delinquent and
25 shall bear interest after April 1, 2023 at the rate of 1.5% per

1 month or portion thereof until paid or forfeited. For tax year
2 2025, the estimated first installment of unpaid taxes shall be
3 deemed delinquent and shall bear interest after April 1, 2026
4 at the rate of 0.75% per month or portion thereof until paid or
5 forfeited. For all tax years, the second installment of unpaid
6 taxes shall be deemed delinquent and shall bear interest after
7 August 1 annually at the same interest rate until paid or
8 forfeited. Notwithstanding any other provision of law, if a
9 taxpayer owes an arrearage of taxes due to an administrative
10 error, and if the county collector sends a separate bill for
11 that arrearage as provided in Section 14-41, then any part of
12 the arrearage of taxes that remains unpaid on the day after the
13 due date specified on that tax bill shall be deemed delinquent
14 and shall bear interest after that date at the rate of (i) 1
15 1/2% per month, or portion thereof, if the unpaid taxes are for
16 a tax year before 2023 or (ii) 0.75% per month, or portion
17 thereof, if the unpaid taxes are for tax year 2023 or any tax
18 year thereafter.

19 If the county board elects by ordinance adopted prior to
20 July 1 of a levy year to provide for taxes to be paid in 4
21 installments, each installment for that levy year and each
22 subsequent year shall be deemed delinquent and shall begin to
23 bear interest 30 days after the date specified by the
24 ordinance for mailing bills, at the rate of 1 1/2% per month,
25 or portion thereof, until paid or forfeited. If the unpaid
26 taxes are for a tax year before 2023, then interest shall

1 accrue at the rate of 1.5% per month, or portion thereof, until
2 paid or forfeited. If the unpaid taxes are for tax year 2023 or
3 any tax year thereafter, then interest shall accrue at the
4 rate of 0.75% per month, or portion thereof, until paid or
5 forfeited.

6 Payment received by mail and postmarked on or before the
7 required due date is not delinquent.

8 Taxes levied on homestead property in which a member of
9 the National Guard or reserves of the armed forces of the
10 United States who was called to active duty on or after August
11 1, 1990, and who has an ownership interest, shall not be deemed
12 delinquent and no interest shall accrue or be charged as a
13 penalty on such taxes due and payable in 1991 or 1992 until one
14 year after that member returns to civilian status.

15 If an Illinois resident who is a member of the Illinois
16 National Guard or a reserve component of the armed forces of
17 the United States and who has an ownership interest in
18 property taxed under this Act is called to active duty for
19 deployment outside the continental United States and is on
20 active duty on the due date of any installment of taxes due
21 under this Act, he or she shall not be deemed delinquent in the
22 payment of the installment and no interest shall accrue or be
23 charged as a penalty on the installment until 180 days after
24 that member returns to civilian status. To be deemed not
25 delinquent in the payment of an installment of taxes and any
26 interest on that installment, the reservist or guardsperson

1 must make a reasonable effort to notify the county clerk and
2 the county collector of his or her activation to active duty
3 and must notify the county clerk and the county collector
4 within 180 days after his or her deactivation and provide
5 verification of the date of his or her deactivation. An
6 installment of property taxes on the property of any reservist
7 or guardsperson who fails to provide timely notice and
8 verification of deactivation to the county clerk is subject to
9 interest and penalties as delinquent taxes under this Code
10 from the date of deactivation.

11 (Source: P.A. 102-1112, eff. 12-21-22; 103-555, eff. 1-1-24.)

12 (35 ILCS 200/21-385)

13 Sec. 21-385. Extension of period of redemption.

14 (a) For any tax certificates held by a county pursuant to
15 Section 21-90, the redemption period for each tax certificate
16 shall be extended by operation of law until the date
17 established by the county as the redemption deadline in a
18 petition for tax deed filed under Section 22-30. The
19 redemption deadline established in the petition shall be
20 identified in the notices provided under Sections 22-10
21 through 22-25 of this Code. After a redemption deadline is
22 established in the petition for tax deed, the county may
23 further extend the redemption deadline by filing with the
24 county clerk of the county in which the property is located a
25 written notice to that effect describing the property,

1 identifying the certificate number, and specifying the
2 extended period of redemption. Notwithstanding any expiration
3 of a prior redemption period, all tax certificates forfeited
4 to the county and held pursuant to Section 21-90 shall remain
5 enforceable by the county or its assignee, and redemption
6 shall be extended by operation of law until the date
7 established by the county as the redemption deadline in a
8 petition for tax deed filed under Section 22-30.

9 (b) Within 60 days of the date of assignment, assignees of
10 forfeited certificates under Section 21-90 or Section 21-145
11 of this Code must file with the county clerk of the county in
12 which the property is located a written notice describing the
13 property, stating the date of the assignment, identifying the
14 certificate number and specifying a deadline for redemption
15 that is not later than 3 years from the date of assignment.
16 Upon receiving the notice, the county clerk shall stamp the
17 date of receipt upon the notice. If the notice is submitted as
18 an electronic record, the county clerk shall acknowledge
19 receipt of the record and shall provide confirmation in the
20 same manner to the certificate holder. The confirmation from
21 the county clerk shall include the date of receipt and shall
22 serve as proof that the notice was filed with the county clerk.
23 In no event shall a county clerk permit an assignee of
24 forfeited certificates under Section 21-90 or Section 21-145
25 of this Code to extend the period of redemption beyond 3 years
26 from the date of assignment. If the redemption period expires

1 and no petition for tax deed has been filed under Section
2 22-30, the assigned tax certificate shall be forfeited to and
3 held by the county pursuant to Section 21-90.

4 (c) Except for the county as trustee pursuant to Section
5 21-90, the purchaser or his or her assignee of property sold
6 for nonpayment of general taxes or special assessments may
7 extend the period of redemption at any time before the
8 expiration of the original period of redemption, or thereafter
9 prior to the expiration of any extended period of redemption,
10 but only for a period that will expire not later than 3 years
11 from the date of sale, by filing with the county clerk of the
12 county in which the property is located a written notice to
13 that effect describing the property, stating the date of the
14 sale and specifying the extended period of redemption. Upon
15 receiving the notice, the county clerk shall stamp the date of
16 receipt upon the notice. If the notice is submitted as an
17 electronic record, the county clerk shall acknowledge receipt
18 of the record and shall provide confirmation in the same
19 manner to the certificate holder. The confirmation from the
20 county clerk shall include the date of receipt and shall serve
21 as proof that the notice was filed with the county clerk. The
22 county clerk shall not be required to extend the period of
23 redemption unless the purchaser or his or her assignee obtains
24 this acknowledgement of delivery. If prior to the expiration
25 of the period of redemption or extended period of redemption a
26 petition for tax deed has been filed under Section 22-30, upon

1 application of the petitioner, the court shall allow the
2 purchaser or his or her assignee to extend the period of
3 redemption after expiration of the original period or any
4 extended period of redemption, provided that any extension
5 allowed will expire not later than 3 years from the date of
6 sale. If the period of redemption is extended, the purchaser
7 or his or her assignee must give the notices provided for in
8 Section 22-10 at the specified times prior to the expiration
9 of the extended period of redemption by causing a sheriff (or
10 if he or she is disqualified, a coroner) of the county in which
11 the property, or any part thereof, is located to serve the
12 notices as provided in Sections 22-15 and 22-20. The notices
13 may also be served as provided in Sections 22-15 and 22-20 by a
14 special process server appointed by the court under Section
15 22-15 and as provided in Sections 22-15 and 22-20.

16 The changes made to this Section by this amendatory Act of
17 the 103rd General Assembly apply to matters concerning tax
18 certificates issued on or after January 1, 2024.

19 (d) For any tax certificates held by a county, the county
20 clerk may create and administer a payment plan during the
21 redemption period. Under the payment plan, the county clerk
22 may waive interest penalties when payments are made in
23 accordance with the parameters set forth in the payment plan.

24 (Source: P.A. 103-555, eff. 1-1-24.)

25 Section 15. The Senior Citizens Real Estate Tax Deferral

1 Act is amended by changing Sections 2 and 3 as follows:

2 (320 ILCS 30/2) (from Ch. 67 1/2, par. 452)

3 Sec. 2. Definitions. As used in this Act:

4 (a) "Qualified Taxpayer" means an individual (i) who will
5 be 65 years of age or older by June 1 of the year for which a
6 tax deferral is claimed; (ii) who certifies that they have
7 owned and occupied as their residence such property or other
8 qualifying property in the State for at least the last 3 years,
9 except for any periods during which the taxpayer may have
10 temporarily resided in a nursing or sheltered care home; and
11 (iii) whose household income for the year is no greater than
12 the maximum household income. ~~÷ (i) \$40,000 through tax year~~
13 ~~2005; (ii) \$50,000 for tax years 2006 through 2011; (iii)~~
14 ~~\$55,000 for tax years 2012 through 2021; (iv) \$65,000 for tax~~
15 ~~years 2022 through 2025; and (v) \$55,000 for tax year 2026 and~~
16 ~~thereafter.~~

17 (b) "Tax deferred property" means the property upon which
18 real estate taxes are deferred under this Act.

19 (c) "Homestead" means the land and buildings thereon,
20 including a condominium or a dwelling unit in a multidwelling
21 building that is owned and operated as a cooperative, occupied
22 by the taxpayer as his residence or which are temporarily
23 unoccupied by the taxpayer because such taxpayer is
24 temporarily residing, for not more than 1 year, in a licensed
25 facility as defined in Section 1-113 of the Nursing Home Care

1 Act.

2 (d) "Real estate taxes" or "taxes" means the taxes on real
3 property for which the taxpayer would be liable under the
4 Property Tax Code, including special service area taxes, and
5 special assessments on benefited real property for which the
6 taxpayer would be liable to a unit of local government.

7 (e) "Department" means the Department of Revenue.

8 (f) "Qualifying property" means a homestead which (a) the
9 taxpayer or the taxpayer and his spouse own in fee simple or
10 are purchasing in fee simple under a recorded instrument of
11 sale, (b) is not income-producing property, (c) is not subject
12 to a lien for unpaid real estate taxes when a claim under this
13 Act is filed, and (d) is not held in trust, other than an
14 Illinois land trust with the taxpayer identified as the sole
15 beneficiary, if the taxpayer is filing for the program for the
16 first time effective as of the January 1, 2011 assessment year
17 or tax year 2012 and thereafter.

18 (g) "Equity interest" means the current assessed valuation
19 of the qualified property times the fraction necessary to
20 convert that figure to full market value minus any outstanding
21 debts or liens on that property. In the case of qualifying
22 property not having a separate assessed valuation, the
23 appraised value as determined by a qualified real estate
24 appraiser shall be used instead of the current assessed
25 valuation.

26 (h) "Household income" has the meaning ascribed to that

1 term in the Senior Citizens and Persons with Disabilities
2 Property Tax Relief Act.

3 (i) "Collector" means the county collector or, if the
4 taxes to be deferred are special assessments, an official
5 designated by a unit of local government to collect special
6 assessments.

7 (j) "Maximum household income" means:

8 (1) \$40,000 through tax year 2005;

9 (2) \$50,000 for tax years 2006 through 2011;

10 (3) \$55,000 for tax years 2012 through 2021;

11 (4) \$65,000 for tax years 2022 through 2024;

12 (5) \$75,000 for tax year 2025;

13 (6) \$77,000 for tax year 2026; and

14 (7) \$79,000 for tax years 2027 and thereafter.

15 (Source: P.A. 102-644, eff. 8-27-21.)

16 (320 ILCS 30/3) (from Ch. 67 1/2, par. 453)

17 Sec. 3. A taxpayer may, on or before March 1 of each year,
18 apply to the county collector of the county where his
19 qualifying property is located, or to the official designated
20 by a unit of local government to collect special assessments
21 on the qualifying property, as the case may be, for a deferral
22 of all or a part of real estate taxes payable during that year
23 for the preceding year in the case of real estate taxes other
24 than special assessments, or for a deferral of any
25 installments payable during that year in the case of special

1 assessments, on all or part of his qualifying property. The
2 application shall be on a form prescribed by the Department
3 and furnished by the collector, (a) showing that the applicant
4 will be 65 years of age or older by June 1 of the year for
5 which a tax deferral is claimed, (b) describing the property
6 and verifying that the property is qualifying property as
7 defined in Section 2, (c) certifying that the taxpayer has
8 owned and occupied as his residence such property or other
9 qualifying property in the State for at least the last 3 years
10 except for any periods during which the taxpayer may have
11 temporarily resided in a nursing or sheltered care home, and
12 (d) specifying whether the deferral is for all or a part of the
13 taxes, and, if for a part, the amount of deferral applied for.
14 As to qualifying property not having a separate assessed
15 valuation, the taxpayer shall also file with the county
16 collector a written appraisal of the property prepared by a
17 qualified real estate appraiser together with a certificate
18 signed by the appraiser stating that he has personally
19 examined the property and setting forth the value of the land
20 and the value of the buildings thereon occupied by the
21 taxpayer as his residence. The county collector may use
22 eligibility for the Low-Income Senior Citizens Assessment
23 Freeze Homestead Exemption under Section 15-172 of the
24 Property Tax Code as qualification for items (a) and (c).

25 The collector shall grant the tax deferral provided such
26 deferral does not exceed funds available in the Senior

1 Citizens Real Estate Deferred Tax Revolving Fund and provided
2 that the owner or owners of such real property have entered
3 into a tax deferral and recovery agreement with the collector
4 on behalf of the county or other unit of local government,
5 which agreement expressly states:

6 (1) That the total amount of taxes deferred under this
7 Act, plus interest, for the year for which a tax deferral is
8 claimed as well as for those previous years for which taxes are
9 not delinquent and for which such deferral has been claimed
10 may not exceed 80% of the taxpayer's equity interest in the
11 property for which taxes are to be deferred and that, if the
12 total deferred taxes plus interest equals 80% of the
13 taxpayer's equity interest in the property, the taxpayer shall
14 thereafter pay the annual interest due on such deferred taxes
15 plus interest so that total deferred taxes plus interest will
16 not exceed such 80% of the taxpayer's equity interest in the
17 property. Effective as of the January 1, 2011 assessment year
18 or tax year 2012 and through the 2021 tax year, ~~and beginning~~
19 ~~again with the 2026 tax year,~~ the total amount of any such
20 deferral shall not exceed \$5,000 per taxpayer in each tax
21 year. For the 2022 tax year and every tax year after ~~through~~
22 ~~the 2025 tax year,~~ the total amount of any such deferral shall
23 not exceed \$7,500 per taxpayer in each tax year.

24 (2) That any real estate taxes deferred under this Act and
25 any interest accrued thereon are a lien on the real estate and
26 improvements thereon until paid. If the taxes deferred are for

1 a tax year prior to 2023, then interest shall accrue at the
2 rate of 6% per year. If the taxes deferred are for the 2023 tax
3 year or any tax year thereafter, then interest shall accrue at
4 the rate of 3% per year. No sale or transfer of such real
5 property may be legally closed and recorded until the taxes
6 which would otherwise have been due on the property, plus
7 accrued interest, have been paid unless the collector
8 certifies in writing that an arrangement for prompt payment of
9 the amount due has been made with his office. The same shall
10 apply if the property is to be made the subject of a contract
11 of sale.

12 (3) That upon the death of the taxpayer claiming the
13 deferral the heirs-at-law, assignees or legatees shall have
14 first priority to the real property upon which taxes have been
15 deferred by paying in full the total taxes which would
16 otherwise have been due, plus interest. However, if such
17 heir-at-law, assignee, or legatee is a surviving spouse, the
18 tax deferred status of the property shall be continued during
19 the life of that surviving spouse if the spouse is 55 years of
20 age or older within 6 months of the date of death of the
21 taxpayer and enters into a tax deferral and recovery agreement
22 before the time when deferred taxes become due under this
23 Section. Any additional taxes deferred, plus interest, on the
24 real property under a tax deferral and recovery agreement
25 signed by a surviving spouse shall be added to the taxes and
26 interest which would otherwise have been due, and the payment

1 of which has been postponed during the life of such surviving
2 spouse, in determining the 80% equity requirement provided by
3 this Section.

4 (4) That if the taxes due, plus interest, are not paid by
5 the heir-at-law, assignee or legatee or if payment is not
6 postponed during the life of a surviving spouse, the deferred
7 taxes and interest shall be recovered from the estate of the
8 taxpayer within one year of the date of his death. In addition,
9 deferred real estate taxes and any interest accrued thereon
10 are due within 90 days after any tax deferred property ceases
11 to be qualifying property as defined in Section 2.

12 If payment is not made when required by this Section,
13 foreclosure proceedings may be instituted under the Property
14 Tax Code.

15 (5) That any joint owner has given written prior approval
16 for such agreement, which written approval shall be made a
17 part of such agreement.

18 (6) That a guardian for a person under legal disability
19 appointed for a taxpayer who otherwise qualifies under this
20 Act may act for the taxpayer in complying with this Act.

21 (7) That a taxpayer or his agent has provided to the
22 satisfaction of the collector, sufficient evidence that the
23 qualifying property on which the taxes are to be deferred is
24 insured against fire or casualty loss for at least the total
25 amount of taxes which have been deferred.

26 If the taxes to be deferred are special assessments, the

1 unit of local government making the assessments shall forward
2 a copy of the agreement entered into pursuant to this Section
3 and the bills for such assessments to the county collector of
4 the county in which the qualifying property is located.
5 (Source: P.A. 102-644, eff. 8-27-21; 102-895, eff. 5-23-22.)".