

104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB1750

Introduced 2/5/2025, by Sen. Javier L. Cervantes

SYNOPSIS AS INTRODUCED:

35 ILCS 200/15-172

Amends the Property Tax Code. In provisions concerning the low-income senior citizens assessment freeze homestead exemption, provides that the Chief County Assessment Officer in a county with 3,000,000 or more inhabitants may request full social security numbers or individual taxpayer identification numbers for all members of the applicant's household. Provides that the Chief County Assessment Officer may renew the low-income senior citizens assessment freeze homestead exemption without a new application if the Chief County Assessment Officer is able to confirm both that the applicant still owns and resides in the property and that applicant's household income qualifies for the exemption. Provides that a Chief County Assessment Officer who renews a low-income senior citizens assessment freeze homestead exemption without an annual application shall notify the applicant of both the decision to renew the exemption and the applicant's ongoing duty to report changes in the eligibility of the property to receive the exemption.

LRB104 09307 HLH 19365 b

1 AN ACT concerning revenue.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Property Tax Code is amended by changing
5 Section 15-172 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
17 value of the residence after the base year.

18 "Base year" means the taxable year prior to the taxable
19 year for which the applicant first qualifies and applies for
20 the exemption provided that in the prior taxable year the
21 property was improved with a permanent structure that was
22 occupied as a residence by the applicant who was liable for
23 paying real property taxes on the property and who was either

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

1 "Chief County Assessment Officer" means the County
2 Assessor or Supervisor of Assessments of the county in which
3 the property is located.

4 "Equalized assessed value" means the assessed value as
5 equalized by the Illinois Department of Revenue.

6 "Household" means the applicant, the spouse of the
7 applicant, and all persons using the residence of the
8 applicant as their principal place of residence.

9 "Household income" means the combined income of the
10 members of a household for the calendar year preceding the
11 taxable year.

12 "Income" has the same meaning as provided in Section 3.07
13 of the Senior Citizens and Persons with Disabilities Property
14 Tax Relief Act, except that, beginning in assessment year
15 2001, "income" does not include veteran's benefits.

16 "Internal Revenue Code of 1986" means the United States
17 Internal Revenue Code of 1986 or any successor law or laws
18 relating to federal income taxes in effect for the year
19 preceding the taxable year.

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

23 "Maximum income limitation" means:

- 24 (1) \$35,000 prior to taxable year 1999;
25 (2) \$40,000 in taxable years 1999 through 2003;
26 (3) \$45,000 in taxable years 2004 through 2005;

1 (4) \$50,000 in taxable years 2006 and 2007;

2 (5) \$55,000 in taxable years 2008 through 2016;

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

8 (7) for taxable years 2018 and thereafter, \$65,000 for
9 all qualified property.

10 As an alternative income valuation, a homeowner who is
11 enrolled in any of the following programs may be presumed to
12 have household income that does not exceed the maximum income
13 limitation for that tax year as required by this Section: Aid
14 to the Aged, Blind or Disabled (AABD) Program or the
15 Supplemental Nutrition Assistance Program (SNAP), both of
16 which are administered by the Department of Human Services;
17 the Low Income Home Energy Assistance Program (LIHEAP), which
18 is administered by the Department of Commerce and Economic
19 Opportunity; The Benefit Access program, which is administered
20 by the Department on Aging; and the Senior Citizens Real
21 Estate Tax Deferral Program.

22 A chief county assessment officer may indicate that he or
23 she has verified an applicant's income eligibility for this
24 exemption but may not report which program or programs, if
25 any, enroll the applicant. Release of personal information
26 submitted pursuant to this Section shall be deemed an

1 unwarranted invasion of personal privacy under the Freedom of
2 Information Act.

3 "Residence" means the principal dwelling place and
4 appurtenant structures used for residential purposes in this
5 State occupied on January 1 of the taxable year by a household
6 and so much of the surrounding land, constituting the parcel
7 upon which the dwelling place is situated, as is used for
8 residential purposes. If the Chief County Assessment Officer
9 has established a specific legal description for a portion of
10 property constituting the residence, then that portion of
11 property shall be deemed the residence for the purposes of
12 this Section.

13 "Taxable year" means the calendar year during which ad
14 valorem property taxes payable in the next succeeding year are
15 levied.

16 (c) Beginning in taxable year 1994, a low-income senior
17 citizens assessment freeze homestead exemption is granted for
18 real property that is improved with a permanent structure that
19 is occupied as a residence by an applicant who (i) is 65 years
20 of age or older during the taxable year, (ii) has a household
21 income that does not exceed the maximum income limitation,
22 (iii) is liable for paying real property taxes on the
23 property, and (iv) is an owner of record of the property or has
24 a legal or equitable interest in the property as evidenced by a
25 written instrument. This homestead exemption shall also apply
26 to a leasehold interest in a parcel of property improved with a

1 permanent structure that is a single family residence that is
2 occupied as a residence by a person who (i) is 65 years of age
3 or older during the taxable year, (ii) has a household income
4 that does not exceed the maximum income limitation, (iii) has
5 a legal or equitable ownership interest in the property as
6 lessee, and (iv) is liable for the payment of real property
7 taxes on that property.

8 In counties of 3,000,000 or more inhabitants, the amount
9 of the exemption for all taxable years is the equalized
10 assessed value of the residence in the taxable year for which
11 application is made minus the base amount. In all other
12 counties, the amount of the exemption is as follows: (i)
13 through taxable year 2005 and for taxable year 2007 and
14 thereafter, the amount of this exemption shall be the
15 equalized assessed value of the residence in the taxable year
16 for which application is made minus the base amount; and (ii)
17 for taxable year 2006, the amount of the exemption is as
18 follows:

19 (1) For an applicant who has a household income of
20 \$45,000 or less, the amount of the exemption is the
21 equalized assessed value of the residence in the taxable
22 year for which application is made minus the base amount.

23 (2) For an applicant who has a household income
24 exceeding \$45,000 but not exceeding \$46,250, the amount of
25 the exemption is (i) the equalized assessed value of the
26 residence in the taxable year for which application is

1 made minus the base amount (ii) multiplied by 0.8.

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

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

12 (5) For an applicant who has a household income
13 exceeding \$48,750 but not exceeding \$50,000, the amount of
14 the exemption is (i) the equalized assessed value of the
15 residence in the taxable year for which application is
16 made minus the base amount (ii) multiplied by 0.2.

17 When the applicant is a surviving spouse of an applicant
18 for a prior year for the same residence for which an exemption
19 under this Section has been granted, the base year and base
20 amount for that residence are the same as for the applicant for
21 the prior year.

22 Each year at the time the assessment books are certified
23 to the County Clerk, the Board of Review or Board of Appeals
24 shall give to the County Clerk a list of the assessed values of
25 improvements on each parcel qualifying for this exemption that
26 were added after the base year for this parcel and that

1 increased the assessed value of the property.

2 In the case of land improved with an apartment building
3 owned and operated as a cooperative or a building that is a
4 life care facility that qualifies as a cooperative, the
5 maximum reduction from the equalized assessed value of the
6 property is limited to the sum of the reductions calculated
7 for each unit occupied as a residence by a person or persons
8 (i) 65 years of age or older, (ii) with a household income that
9 does not exceed the maximum income limitation, (iii) who is
10 liable, by contract with the owner or owners of record, for
11 paying real property taxes on the property, and (iv) who is an
12 owner of record of a legal or equitable interest in the
13 cooperative apartment building, other than a leasehold
14 interest. In the instance of a cooperative where a homestead
15 exemption has been granted under this Section, the cooperative
16 association or its management firm shall credit the savings
17 resulting from that exemption only to the apportioned tax
18 liability of the owner who qualified for the exemption. Any
19 person who willfully refuses to credit that savings to an
20 owner who qualifies for the exemption is guilty of a Class B
21 misdemeanor.

22 When a homestead exemption has been granted under this
23 Section and an applicant then becomes a resident of a facility
24 licensed under the Assisted Living and Shared Housing Act, the
25 Nursing Home Care Act, the Specialized Mental Health
26 Rehabilitation Act of 2013, the ID/DD Community Care Act, or

1 the MC/DD Act, the exemption shall be granted in subsequent
2 years so long as the residence (i) continues to be occupied by
3 the qualified applicant's spouse or (ii) if remaining
4 unoccupied, is still owned by the qualified applicant for the
5 homestead exemption.

6 Beginning January 1, 1997, when an individual dies who
7 would have qualified for an exemption under this Section, and
8 the surviving spouse does not independently qualify for this
9 exemption because of age, the exemption under this Section
10 shall be granted to the surviving spouse for the taxable year
11 preceding and the taxable year of the death, provided that,
12 except for age, the surviving spouse meets all other
13 qualifications for the granting of this exemption for those
14 years.

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

18 For taxable year 1994 only, in counties having less than
19 3,000,000 inhabitants, to receive the exemption, a person
20 shall submit an application by February 15, 1995 to the Chief
21 County Assessment Officer of the county in which the property
22 is located. In counties having 3,000,000 or more inhabitants,
23 for taxable year 1994 and all subsequent taxable years, to
24 receive the exemption, a person may submit an application to
25 the Chief County Assessment Officer of the county in which the
26 property is located during such period as may be specified by

1 the Chief County Assessment Officer. The Chief County
2 Assessment Officer in counties of 3,000,000 or more
3 inhabitants shall annually give notice of the application
4 period by mail or by publication. In counties having less than
5 3,000,000 inhabitants, beginning with taxable year 1995 and
6 thereafter, to receive the exemption, a person shall submit an
7 application by July 1 of each taxable year to the Chief County
8 Assessment Officer of the county in which the property is
9 located. A county may, by ordinance, establish a date for
10 submission of applications that is different than July 1. The
11 applicant shall submit with the application an affidavit of
12 the applicant's total household income, age, marital status
13 (and if married the name and address of the applicant's
14 spouse, if known), and principal dwelling place of members of
15 the household on January 1 of the taxable year. The Department
16 shall establish, by rule, a method for verifying the accuracy
17 of affidavits filed by applicants under this Section, and the
18 Chief County Assessment Officer may conduct audits of any
19 taxpayer claiming an exemption under this Section to verify
20 that the taxpayer is eligible to receive the exemption. Each
21 application shall contain or be verified by a written
22 declaration that it is made under the penalties of perjury. A
23 taxpayer's signing a fraudulent application under this Act is
24 perjury, as defined in Section 32-2 of the Criminal Code of
25 2012. The applications shall be clearly marked as applications
26 for the Low-Income Senior Citizens Assessment Freeze Homestead

1 Exemption and must contain a notice that any taxpayer who
2 receives the exemption is subject to an audit by the Chief
3 County Assessment Officer. The Chief County Assessment Officer
4 in a county with 3,000,000 or more inhabitants may request
5 full social security numbers or individual taxpayer
6 identification numbers, as appropriate, for all members of the
7 applicant's household. If, in a subsequent year, the Chief
8 County Assessment Officer is able to confirm both that the
9 applicant still owns and resides at the subject property and
10 that applicant's household income still qualifies for the
11 exemption under this Section, that Chief County Assessment
12 Officer may renew the exemption without a new application. A
13 Chief County Assessment Officer who renews an exemption under
14 this Section without an annual application shall notify the
15 applicant of both the decision to renew the exemption and the
16 applicant's ongoing duty to report changes in the eligibility
17 of the property to receive the exemption under this Section. A
18 Chief County Assessment Officer who is unable to confirm any
19 of the elements of this exemption shall notify the homeowner
20 of any deficiencies and provide the homeowner with an
21 opportunity to cure those deficiencies.

22 Notwithstanding any other provision to the contrary, in
23 counties having fewer than 3,000,000 inhabitants, if an
24 applicant fails to file the application required by this
25 Section in a timely manner and this failure to file is due to a
26 mental or physical condition sufficiently severe so as to

1 render the applicant incapable of filing the application in a
2 timely manner, the Chief County Assessment Officer may extend
3 the filing deadline for a period of 30 days after the applicant
4 regains the capability to file the application, but in no case
5 may the filing deadline be extended beyond 3 months of the
6 original filing deadline. In order to receive the extension
7 provided in this paragraph, the applicant shall provide the
8 Chief County Assessment Officer with a signed statement from
9 the applicant's physician, advanced practice registered nurse,
10 or physician assistant stating the nature and extent of the
11 condition, that, in the physician's, advanced practice
12 registered nurse's, or physician assistant's opinion, the
13 condition was so severe that it rendered the applicant
14 incapable of filing the application in a timely manner, and
15 the date on which the applicant regained the capability to
16 file the application.

17 Beginning January 1, 1998, notwithstanding any other
18 provision to the contrary, in counties having fewer than
19 3,000,000 inhabitants, if an applicant fails to file the
20 application required by this Section in a timely manner and
21 this failure to file is due to a mental or physical condition
22 sufficiently severe so as to render the applicant incapable of
23 filing the application in a timely manner, the Chief County
24 Assessment Officer may extend the filing deadline for a period
25 of 3 months. In order to receive the extension provided in this
26 paragraph, the applicant shall provide the Chief County

1 Assessment Officer with a signed statement from the
2 applicant's physician, advanced practice registered nurse, or
3 physician assistant stating the nature and extent of the
4 condition, and that, in the physician's, advanced practice
5 registered nurse's, or physician assistant's opinion, the
6 condition was so severe that it rendered the applicant
7 incapable of filing the application in a timely manner.

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

22 For purposes of this Section, a person who will be 65 years
23 of age during the current taxable year shall be eligible to
24 apply for the homestead exemption during that taxable year.
25 Application shall be made during the application period in
26 effect for the county of his or her residence.

1 The Chief County Assessment Officer may determine the
2 eligibility of a life care facility that qualifies as a
3 cooperative to receive the benefits provided by this Section
4 by use of an affidavit, application, visual inspection,
5 questionnaire, or other reasonable method in order to insure
6 that the tax savings resulting from the exemption are credited
7 by the management firm to the apportioned tax liability of
8 each qualifying resident. The Chief County Assessment Officer
9 may request reasonable proof that the management firm has so
10 credited that exemption.

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

22 Nothing contained in this Section shall prevent the
23 Director or chief county assessment officer from publishing or
24 making available reasonable statistics concerning the
25 operation of the exemption contained in this Section in which
26 the contents of claims are grouped into aggregates in such a

1 way that information contained in any individual claim shall
2 not be disclosed.

3 Notwithstanding any other provision of law, for taxable
4 year 2017 and thereafter, in counties of 3,000,000 or more
5 inhabitants, the amount of the exemption shall be the greater
6 of (i) the amount of the exemption otherwise calculated under
7 this Section or (ii) \$2,000.

8 (c-5) Notwithstanding any other provision of law, each
9 chief county assessment officer may approve this exemption for
10 the 2020 taxable year, without application, for any property
11 that was approved for this exemption for the 2019 taxable
12 year, provided that:

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

16 (2) the owner of record of the property as of January
17 1, 2020 is the same as the owner of record of the property
18 as of January 1, 2019;

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

22 (4) the applicant for the 2019 taxable year has not
23 asked for the exemption to be removed for the 2019 or 2020
24 taxable years.

25 Nothing in this subsection shall preclude or impair the
26 authority of a chief county assessment officer to conduct

1 audits of any taxpayer claiming an exemption under this
2 Section to verify that the taxpayer is eligible to receive the
3 exemption as provided elsewhere in this Section.

4 (c-10) Notwithstanding any other provision of law, each
5 chief county assessment officer may approve this exemption for
6 the 2021 taxable year, without application, for any property
7 that was approved for this exemption for the 2020 taxable
8 year, if:

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

12 (2) the owner of record of the property as of January
13 1, 2021 is the same as the owner of record of the property
14 as of January 1, 2020;

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

18 (4) the taxpayer for the 2020 taxable year has not
19 asked for the exemption to be removed for the 2020 or 2021
20 taxable years.

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

26 (d) Each Chief County Assessment Officer shall annually

1 publish a notice of availability of the exemption provided
2 under this Section. The notice shall be published at least 60
3 days but no more than 75 days prior to the date on which the
4 application must be submitted to the Chief County Assessment
5 Officer of the county in which the property is located. The
6 notice shall appear in a newspaper of general circulation in
7 the county.

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

11 (Source: P.A. 101-635, eff. 6-5-20; 102-136, eff. 7-23-21;
12 102-895, eff. 5-23-22.)