



Sen. Sue Rezin

**Filed: 2/11/2026**

10400SB3217sam001

LRB104 19256 HLH 34272 a

1 AMENDMENT TO SENATE BILL 3217

2 AMENDMENT NO. \_\_\_\_\_. Amend Senate Bill 3217 by replacing  
3 everything after the enacting clause with the following:

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

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 a single-family  
12 ~~single-family~~ residence. If in any subsequent taxable year for  
13 which the applicant applies and qualifies for the exemption  
14 the 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 "Consumer Price Index-u" means the index published by the  
12 Bureau of Labor Statistics of the United States Department of  
13 Labor that measures the average change in prices of goods and  
14 services purchased by all urban consumers, United States city  
15 average, all items, 1982-84=100.

16 "Equalized assessed value" means the assessed value as  
17 equalized by the Illinois Department of Revenue.

18 "Household" means the applicant, the spouse of the  
19 applicant, and all persons using the residence of the  
20 applicant as their principal place of residence.

21 "Household income" means the combined income of the  
22 members of a household for the calendar year preceding the  
23 taxable year.

24 "Income" has the same meaning as provided in Section 3.07  
25 of the Senior Citizens and Persons with Disabilities Property  
26 Tax Relief Act, except that, beginning in assessment year

1 2001, "income" does not include veteran's benefits.

2 "Internal Revenue Code of 1986" means the United States  
3 Internal Revenue Code of 1986 or any successor law or laws  
4 relating to federal income taxes in effect for the year  
5 preceding the taxable year.

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

9 "Maximum income limitation" means:

- 10 (1) \$35,000 prior to taxable year 1999;  
11 (2) \$40,000 in taxable years 1999 through 2003;  
12 (3) \$45,000 in taxable years 2004 through 2005;  
13 (4) \$50,000 in taxable years 2006 and 2007;  
14 (5) \$55,000 in taxable years 2008 through 2016;  
15 (6) for taxable year 2017, (i) \$65,000 for qualified  
16 property located in a county with 3,000,000 or more  
17 inhabitants and (ii) \$55,000 for qualified property  
18 located in a county with fewer than 3,000,000 inhabitants;  
19 (7) for taxable years 2018 through 2025, \$65,000 for  
20 all qualified property;  
21 (8) for taxable year 2026, \$75,000 for all qualified  
22 property;  
23 (9) for taxable year 2027, \$77,000 for all qualified  
24 property; ~~and~~  
25 (10) for taxable year ~~years~~ 2028 ~~and thereafter,~~  
26 \$79,000 for all qualified property; and ~~-~~

1           (11) for taxable years 2029 and thereafter, the  
2           maximum income limitation for the immediately preceding  
3           taxable year, multiplied by one plus the percentage  
4           increase, if any, in the Consumer Price Index-u for the  
5           12-month period ending in September of the calendar year  
6           immediately preceding the taxable year for which the  
7           limitation is calculated.

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

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

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

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

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

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

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

17 (1) For an applicant who has a household income of  
18 \$45,000 or less, the amount of the exemption is the  
19 equalized assessed value of the residence in the taxable  
20 year for which application is made minus the base amount.

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

26 (3) For an applicant who has a household income

1           exceeding \$46,250 but not exceeding \$47,500, the amount of  
2           the exemption is (i) the equalized assessed value of the  
3           residence in the taxable year for which application is  
4           made minus the base amount (ii) multiplied by 0.6.

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

10          (5) For an applicant who has a household income  
11          exceeding \$48,750 but not exceeding \$50,000, 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 0.2.

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

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

26          In the case of land improved with an apartment building

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

20 When a homestead exemption has been granted under this  
21 Section and an applicant then becomes a resident of a facility  
22 licensed under the Assisted Living and Shared Housing Act, the  
23 Nursing Home Care Act, the Specialized Mental Health  
24 Rehabilitation Act of 2013, the ID/DD Community Care Act, or  
25 the MC/DD Act, the exemption shall be granted in subsequent  
26 years so long as the residence (i) continues to be occupied by

1 the qualified applicant's spouse or (ii) if remaining  
2 unoccupied, is still owned by the qualified applicant for the  
3 homestead exemption.

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

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

16 For taxable year 1994 only, in counties having less than  
17 3,000,000 inhabitants, to receive the exemption, a person  
18 shall submit an application by February 15, 1995 to the Chief  
19 County Assessment Officer of the county in which the property  
20 is located. In counties having 3,000,000 or more inhabitants,  
21 for taxable year 1994 and all subsequent taxable years, to  
22 receive the exemption, a person may submit an application to  
23 the Chief County Assessment Officer of the county in which the  
24 property is located during such period as may be specified by  
25 the Chief County Assessment Officer. The Chief County  
26 Assessment Officer in counties of 3,000,000 or more

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

1 County Assessment Officer.

2 Notwithstanding any other provision to the contrary, in  
3 counties having fewer than 3,000,000 inhabitants, if an  
4 applicant fails to file the application required by this  
5 Section in a timely manner and this failure to file is due to a  
6 mental or physical condition sufficiently severe so as to  
7 render the applicant incapable of filing the application in a  
8 timely manner, the Chief County Assessment Officer may extend  
9 the filing deadline for a period of 30 days after the applicant  
10 regains the capability to file the application, but in no case  
11 may the filing deadline be extended beyond 3 months of the  
12 original filing deadline. In order to receive the extension  
13 provided in this paragraph, the applicant shall provide the  
14 Chief County Assessment Officer with a signed statement from  
15 the applicant's physician, advanced practice registered nurse,  
16 or physician assistant stating the nature and extent of the  
17 condition, that, in the physician's, advanced practice  
18 registered nurse's, or physician assistant's opinion, the  
19 condition was so severe that it rendered the applicant  
20 incapable of filing the application in a timely manner, and  
21 the date on which the applicant regained the capability to  
22 file the application.

23 Beginning January 1, 1998, notwithstanding any other  
24 provision to the contrary, in counties having fewer than  
25 3,000,000 inhabitants, if an applicant fails to file the  
26 application required by this Section in a timely manner and

1 this failure to file is due to a mental or physical condition  
2 sufficiently severe so as to render the applicant incapable of  
3 filing the application in a timely manner, the Chief County  
4 Assessment Officer may extend the filing deadline for a period  
5 of 3 months. In order to receive the extension provided in this  
6 paragraph, the applicant shall provide the Chief County  
7 Assessment Officer with a signed statement from the  
8 applicant's physician, advanced practice registered nurse, or  
9 physician assistant stating the nature and extent of the  
10 condition, and that, in the physician's, advanced practice  
11 registered nurse's, or physician assistant's opinion, the  
12 condition was so severe that it rendered the applicant  
13 incapable of filing the application in a timely manner.

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

1 erroneously denied for taxable year 1994.

2 For purposes of this Section, a person who will be 65 years  
3 of age during the current taxable year shall be eligible to  
4 apply for the homestead exemption during that taxable year.  
5 Application shall be made during the application period in  
6 effect for the county of his or her residence.

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

17 Except as provided in this Section, all information  
18 received by the chief county assessment officer or the  
19 Department from applications filed under this Section, or from  
20 any investigation conducted under the provisions of this  
21 Section, shall be confidential, except for official purposes  
22 or pursuant to official procedures for collection of any State  
23 or local tax or enforcement of any civil or criminal penalty or  
24 sanction imposed by this Act or by any statute or ordinance  
25 imposing a State or local tax. Any person who divulges any such  
26 information in any manner, except in accordance with a proper

1 judicial order, is guilty of a Class A misdemeanor.

2 Nothing contained in this Section shall prevent the  
3 Director or chief county assessment officer from publishing or  
4 making available reasonable statistics concerning the  
5 operation of the exemption contained in this Section in which  
6 the contents of claims are grouped into aggregates in such a  
7 way that information contained in any individual claim shall  
8 not be disclosed.

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

14 (c-5) Notwithstanding any other provision of law, each  
15 chief county assessment officer may approve this exemption for  
16 the 2020 taxable year, without application, for any property  
17 that was approved for this exemption for the 2019 taxable  
18 year, provided that:

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

22 (2) the owner of record of the property as of January  
23 1, 2020 is the same as the owner of record of the property  
24 as of January 1, 2019;

25 (3) the exemption for the 2019 taxable year has not  
26 been determined to be an erroneous exemption as defined by

1           this Code; and

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

5           Nothing in this subsection shall preclude or impair the  
6           authority of a chief county assessment officer to conduct  
7           audits of any taxpayer claiming an exemption under this  
8           Section to verify that the taxpayer is eligible to receive the  
9           exemption as provided elsewhere in this Section.

10           (c-10) Notwithstanding any other provision of law, each  
11           chief county assessment officer may approve this exemption for  
12           the 2021 taxable year, without application, for any property  
13           that was approved for this exemption for the 2020 taxable  
14           year, if:

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

18                   (2) the owner of record of the property as of January  
19           1, 2021 is the same as the owner of record of the property  
20           as of January 1, 2020;

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

24                   (4) the taxpayer for the 2020 taxable year has not  
25           asked for the exemption to be removed for the 2020 or 2021  
26           taxable years.

1           Nothing in this subsection shall preclude or impair the  
2 authority of a chief county assessment officer to conduct  
3 audits of any taxpayer claiming an exemption under this  
4 Section to verify that the taxpayer is eligible to receive the  
5 exemption as provided elsewhere in this Section.

6           (d) Each Chief County Assessment Officer shall annually  
7 publish a notice of availability of the exemption provided  
8 under this Section. The notice shall be published at least 60  
9 days but no more than 75 days prior to the date on which the  
10 application must be submitted to the Chief County Assessment  
11 Officer of the county in which the property is located. The  
12 notice shall appear in a newspaper of general circulation in  
13 the county.

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

17           (Source: P.A. 104-452, eff. 12-12-25; revised 1-8-26.)

18           Section 99. Effective date. This Act takes effect upon  
19 becoming law.".