

If you are applying for the **Senior Citizens Assessment Freeze Homestead Exemption**, please use these instructions for the Income Verification section.

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

Line 1 — Social Security and SSI benefits
Write the **total gross** amount of any retirement, disability or survivor's benefits (including Medicare deductions) the entire household received from the Social Security Administration. You must also include any Supplemental Security Income (SSI) the entire household received and any benefits to dependent children in the household. Do not include reimbursements under Medicare/Medicaid for medical expenses.

Line 2 — Railroad Retirement benefits
Write the total amount of any retirement, disability or survivor's benefits the entire household received under the Railroad Retirement Act.

Line 3 — Civil Service benefits
Write the total amount of any retirement, disability or survivor's benefits the total household received under any Civil Service retirement plan.

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

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

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

Line 6 — Wages, salaries and tips from work
Write the total amount of wages, salaries and tips, from work for every household member.

Line 7 — Interest and dividends received
Write the total amount of all interest and dividends the entire household received from all sources, including any government sources. You must include both taxable and nontaxable amounts.

Line 8 — Net rental, farm and business income (or loss)
Write the total amount of any net income or loss from business, rental, and farm sources which the entire household received, as allowed on U.S. 1040, Schedule 1, Lines 12, 17, and 18. You **cannot** use any net operating loss (NOL) carryover in figuring income.

Line 9 — Net capital gain (or loss)
Write the total amount of any taxable capital gain or loss the entire household received in 2018, as allowed on U.S. 1040, Schedule 1, Lines 13 and 14. You **cannot** use any net capital loss carryover in figuring income.

Line 10 — Other income (or loss)
Write the total amount of any other income or loss not included in Lines 1 through 9 that is included in federal adjusted gross income - such as alimony received, unemployment compensation, taxes withheld from oil or gas well royalties. You **cannot** use any net operating loss (NOL) carryover in figuring income.

Line 11 — Add Lines 1 through 10
Line 12 — Subtractions
You may **only** subtract the following adjustments to income totaled on U.S. 1040, Schedule 1, Line 36.

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

Line 13 — Total household income
Subtract Line 12 from Line 11. If this amount is **greater than \$65,000**, you do not qualify for this Senior Freeze exemption. However, you may still qualify for the Senior Exemption.

Thank you for your time and attention. Please know the Cook County Assessor's Office will answer any questions you have at any time.



EXEMPTION APPLICATION
PACKET FOR TAX YEAR 2019

Step 1: You must provide **a copy** of document(s) that verify your application. Supplied documents **must verify APPLICANT'S NAME** and **THIS PROPERTY'S ADDRESS**. If applying for an exemption with age requirements, ID must also verify Date of Birth.

One document.
An ID* that matches **NAME** and **ADDRESS**:

- Illinois Drivers License
- Illinois ID Card
- Matrícula Consular ID
- City of Chicago ID Card

OR

Two documents. Document 1: an ID* that matches **NAME**:

- Illinois Drivers License
- Illinois ID Card
- Matrícula Consular ID
- US Passport
- City of Chicago ID Card
- US Military ID Card
- Certificate of Naturalization (N550/N570)
- Permanent Resident Card (I-551)
- Refugee Travel Document (I-571)
- Employment Authorization Card (I-766)

AND Document 2: a document mailed to **NAME at this ADDRESS** in 2019:

- Landline/cable/internet bill
- Bank statement
- Pay stub
- Social Security Award Letter

*ID must be valid. If name has changed, include a **copy** of name change documents.

Step 2: Eligibility for Exemption(s).

To apply, place a checkmark in the box: ☒

Homeowner Exemption Qualifications:

- ✓ I am liable for payment of this property's taxes.
- ✓ I own this property or have a legal, equitable, or leasehold interest in this property.
- ✓ I occupied the property as my principal residence on or before January 1, 2019.

I hereby apply for the Homeowner Exemption.

☐

Senior Exemption Qualifications:

- ✓ I am liable for payment of this property's taxes.
- ✓ I own this property or have a legal, equitable, or leasehold interest in this property.
- ✓ I was born in or before **1954**.
Date of birth (ID must match):
- ✓ I occupied this property in 2019.
Date of occupancy:

____/____/____
Month Day Year

____/____/____
Month Day Year

I hereby apply for the Senior Exemption.

☐

Optional: Last 4 digits of applicant's Social Security Number: _____

Your application is NOT COMPLETE.
TURN PAGE OVER to complete your application.

Senior Citizens Assessment Freeze Homestead Exemption Qualifications:

- ✓ I was born in or before **1954**.
- ✓ The **Total Household Income (verified in Line 13 below)** at this property was **\$65,000 or less** in income tax year 2018.
- ✓ This property was my **principal place of residence** on **January 1, 2018** and **January 1, 2019**.
- ✓ I **owned** the property or had a legal, equitable, or leasehold interest in the property on January 1, 2018 and January 1, 2019.
- ✓ I was/am liable for the payment of this property's 2018 and 2019 property taxes.

Address of spouse, if
living separately: _____

*Note: this exemption is subject to audit by the Cook County Assessor's Office.
Signing a fraudulent application for this exemption is perjury as defined in Section 32-2
of the Illinois Criminal Code of 2012.*

I hereby apply for the
Senior Citizens
Assessment Freeze
Homestead Exemption.



Senior Citizens Assessment Freeze Homestead Exemption: Income Verification

To be eligible for this exemption, the household (applicant, applicant's spouse, and all persons using the property as their principal residence as of January 1, 2019) must have had a combined income of \$65,000 or less for calendar year 2018. Please use this worksheet to determine your eligibility.

1	Social Security, SSI benefits. Include Medicare deductions. (Household total)	
2	Railroad Retirement benefits. Include Medicare deductions. (Household total)	
3	Civil Service benefits. (Household total)	
4	Annuities, and federally taxable pensions and retirement plan distributions. (Household total)	
5	Human Services and other governmental cash public assistance benefits. (Household total)	
6	Wages, salaries, and tips from work. (Household total)	
7	Interest and dividends received. (Household total)	
8	Net rental, farm, and business income (or loss). (Household total. See Instructions for Line 8.)....	
9	Net capital gain (or loss). (Household total. See Instructions for Line 9.).....	
10	Other income (or loss). (Household total. See Instructions for Line 10.).....	
11	Subtotal: Add Lines 1 through 10.....	
12	Certain subtractions. (Household total) You may subtract only the reported adjustments to income from U.S. 1040, Schedule 1, Line 36.....	
Total Household Income: Subtract Line 12 from Line 11.....		\$

Step 3: Exemption Application Signature

To the best of my knowledge, the information contained in this application is true, correct and complete. I understand that if an exemption is granted in error, this property may be subject to a lien for back taxes and penalties in accordance with Section 9-275 of the Illinois Property Tax Code.

Applicant's Name _____
Applicant's Signature _____
Date _____ / _____ / _____
Month Day Year

STEP 4: Mail completed form and documents in the enclosed envelope by **MARCH 11, 2020**.

COOK COUNTY ASSESSOR FRITZ KAEGI



COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, 3RD FLOOR
CHICAGO, IL 60602
WWW.COOKCOUNTYASSESSOR.COM

Dear Homeowner,

The Cook County Assessor's Office determines fair market values of properties, and administers exemptions that result in **property tax savings**. We are sending this Exemption Application Packet to you because we want to ensure you are informed of all exemptions to which you may be legally entitled. **Applying is free with our office.**

This packet contains applications for the Homeowner Exemption, Senior Exemption, and Senior Citizens Assessment Freeze ("Senior Freeze") Homestead Exemption for the 2019 tax year. Any savings from exemptions will be reflected on the second installment of the 2019 property tax bill, which will be sent in the summer of 2020.

To apply, mail your completed application in the enclosed envelope by **March 11, 2020**.

Are you qualified?

- Exemptions can be used on only one property: your place of residence. One residence can have multiple exemptions applied, if eligible. **This application packet will guide you through your qualifications.**
- Most homeowners qualify for the **Homeowner Exemption**. Once applied, it auto-renews in subsequent years.
- Homeowners who were also born in or before 1954 may be eligible for the **Senior Exemption**. Once applied, it auto-renews in subsequent years.
- Homeowners born in or before 1954 who also meet income qualifications may be eligible for the **Senior Freeze Exemption**. By law, recipients must renew each year.

How can exemptions reduce your tax bill?

Exemptions subtract from a home's taxed value (Equalized Assessed Value). The tax savings each year depends on two things: (1) the amount of the exemption, set in the Illinois Property Tax Code, and (2) your local tax rate that year, which is calculated each year by the Cook County Clerk. 2019 tax rates have not been calculated yet.

Example: the Homeowner Exemption subtracts \$10,000 from the home's taxed value. If your local tax rate in 2019 is 9.5%, your property tax savings from this exemption will be $\$10,000 \times .095 = \950 .

Questions?

Our office is committed to using data and technology to improve taxpayer services. We are here to assist you to ensure you receive all property tax exemptions to which you are legally entitled. Additional exemptions are available for persons with disabilities, veterans with service-connected disabilities, and returning veterans. You can learn more about all available property tax exemptions at www.cookcountyassessor.com, or by calling our office.

We look forward to continuing our work for you and all of Cook County.

Sincerely,

Fritz Kaegi
Cook County Assessor

For help in ENGLISH, ESPAÑOL, & POLSKIM,
please call our office: **(312) 443-7550**

118 NORTH CLARK STREET, 3RD FLOOR
CHICAGO, IL 60602
WWW.COOKCOUNTYASSESSOR.COM
FAIRNESS • ETHICS • TRANSPARENCY