



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB3253

Introduced 2/18/2025, by Rep. Mary Beth Canty and Diane Blair-Sherlock

SYNOPSIS AS INTRODUCED:

35 ILCS 200/15-163 new

35 ILCS 200/15-172

35 ILCS 200/21-385

320 ILCS 30/2

from Ch. 67 1/2, par. 452

320 ILCS 30/3

from Ch. 67 1/2, par. 453

Amends the Property Tax Code. Provides that, on and after July 1, 2026, any bill to amend an existing homestead exemption or to create a new homestead exemption shall include the submission of an impact statement prepared by the sponsor of the bill. Provides that the maximum income limitation for the Low-Income Senior Citizens Assessment Freeze Homestead Exemption shall be \$85,000 for taxable year 2025 and shall be subject to a cost-of-living adjustment in subsequent years. Provides that, for any tax certificates held by a county, the county clerk may create and administer a payment plan during the redemption period. Amends the Senior Citizens Real Estate Tax Deferral Act. Makes changes concerning the maximum household income. Effective immediately.

LRB104 09206 HLH 19263 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 Sections 15-172 and 21-385 and by adding Section 15-163 as
6 follows:

7 (35 ILCS 200/15-163 new)

8 Sec. 15-163. Homestead exemption impact statement.

9 (a) On and after July 1, 2026, any bill to amend an
10 existing homestead exemption or to create a new homestead
11 exemption shall include the submission of an impact statement
12 prepared by the sponsor of the bill, to accompany the bill,
13 that identifies the following:

14 (1) the policy purpose, goal, and demographics of who
15 may be impacted by proposal;

16 (2) the effect of the homestead exemption on taxing
17 districts, including a description of how the homestead
18 exemption could have varying effects across communities,
19 counties, and townships; and

20 (3) optional funding sources that could be considered
21 by taxing districts to replace any identified additional
22 burdens placed on taxpayers through the adoption of
23 additional exemptions.

1 (b) The impact statement must be provided before the first
2 legislative vote on a bill to create new or amend homestead
3 exemptions.

4 (c) As used in this Section:

5 "Homestead" means the land and buildings thereon,
6 including a condominium or a dwelling unit in a multi-dwelling
7 building that is owned and operated as a cooperative, occupied
8 by the taxpayer as the taxpayer's principal residence, or
9 which is temporarily unoccupied by the taxpayer because the
10 taxpayer is temporarily residing, for not more than one year,
11 in a licensed facility as defined in Section 1-113 of the
12 Nursing Home Care Act.

13 "Homestead exemption" means a property tax exemption that
14 decreases all or a portion of the equalized assessed value of
15 homestead property for a designated group of taxpayers. The
16 term "homestead exemption" is limited to an exemption that is
17 granted for the purpose of residential property tax relief and
18 that has one or more of the following goals: (i) lowering the
19 tax burden on targeted and identified groups; (ii) promoting
20 progressivity into property tax system; (iii) sheltering
21 groups at risk by lowering tax burden; or (iv) supporting
22 rehabilitation and maintenance of existing housing.

23 (35 ILCS 200/15-172)

24 Sec. 15-172. Low-Income Senior Citizens Assessment Freeze
25 Homestead Exemption.

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

3 (b) As used in this Section:

4 "Applicant" means an individual who has filed an
5 application under this Section.

6 "Base amount" means the base year equalized assessed value
7 of the residence plus the first year's equalized assessed
8 value of any added improvements which increased the assessed
9 value of the residence after the base year.

10 "Base year" means the taxable year prior to the taxable
11 year for which the applicant first qualifies and applies for
12 the exemption provided that in the prior taxable year the
13 property was improved with a permanent structure that was
14 occupied as a residence by the applicant who was liable for
15 paying real property taxes on the property and who was either
16 (i) an owner of record of the property or had legal or
17 equitable interest in the property as evidenced by a written
18 instrument or (ii) had a legal or equitable interest as a
19 lessee in the parcel of property that was single family
20 residence. If in any subsequent taxable year for which the
21 applicant applies and qualifies for the exemption the
22 equalized assessed value of the residence is less than the
23 equalized assessed value in the existing base year (provided
24 that such equalized assessed value is not based on an assessed
25 value that results from a temporary irregularity in the
26 property that reduces the assessed value for one or more

1 taxable years), then that subsequent taxable year shall become
2 the base year until a new base year is established under the
3 terms of this paragraph. For taxable year 1999 only, the Chief
4 County Assessment Officer shall review (i) all taxable years
5 for which the applicant applied and qualified for the
6 exemption and (ii) the existing base year. The assessment
7 officer shall select as the new base year the year with the
8 lowest equalized assessed value. An equalized assessed value
9 that is based on an assessed value that results from a
10 temporary irregularity in the property that reduces the
11 assessed value for one or more taxable years shall not be
12 considered the lowest equalized assessed value. The selected
13 year shall be the base year for taxable year 1999 and
14 thereafter until a new base year is established under the
15 terms of this paragraph.

16 "Chief County Assessment Officer" means the County
17 Assessor or Supervisor of Assessments of the county in which
18 the property is located.

19 "Consumer Price Index" means the index published by the
20 Bureau of Labor Statistics of the United States Department of
21 Labor that measures the average change in prices of goods and
22 services purchased by all urban consumers, United States city
23 average, all items, 1982-84 = 100.

24 "Equalized assessed value" means the assessed value as
25 equalized by the Illinois Department of Revenue.

26 "Household" means the applicant, the spouse of the

1 applicant, and all persons using the residence of the
2 applicant as their principal place of residence.

3 "Household income" means the combined income of the
4 members of a household for the calendar year preceding the
5 taxable year.

6 "Income" has the same meaning as provided in Section 3.07
7 of the Senior Citizens and Persons with Disabilities Property
8 Tax Relief Act, except that, beginning in assessment year
9 2001, "income" does not include veteran's benefits.

10 "Internal Revenue Code of 1986" means the United States
11 Internal Revenue Code of 1986 or any successor law or laws
12 relating to federal income taxes in effect for the year
13 preceding the taxable year.

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

17 "Maximum income limitation" means:

- 18 (1) \$35,000 prior to taxable year 1999;
19 (2) \$40,000 in taxable years 1999 through 2003;
20 (3) \$45,000 in taxable years 2004 through 2005;
21 (4) \$50,000 in taxable years 2006 and 2007;
22 (5) \$55,000 in taxable years 2008 through 2016;
23 (6) for taxable year 2017, (i) \$65,000 for qualified
24 property located in a county with 3,000,000 or more
25 inhabitants and (ii) \$55,000 for qualified property
26 located in a county with fewer than 3,000,000 inhabitants;

1 ~~and~~

2 (7) for taxable years 2018 through 2024 ~~and~~
3 ~~thereafter~~, \$65,000 for all qualified property;

4 (8) for taxable year 2025, \$85,000 for all qualified
5 property; and

6 (9) for taxable years 2026 and thereafter, the maximum
7 income limitation for the immediately preceding taxable
8 year, multiplied by one plus the lesser of (i) the
9 percentage increase, if any, in the Consumer Price Index
10 for All Urban Consumers for the 12 months ending in March
11 of the immediately preceding calendar year or (ii) 3%; the
12 maximum income limitation under this item (9) shall be
13 rounded to the nearest dollar.

14 By June 1, 2026, and by June 1 of each year thereafter, the
15 Department of Revenue shall determine the maximum income
16 limitation for the applicable taxable year and shall post that
17 amount on its website.

18 As an alternative income valuation, a homeowner who is
19 enrolled in any of the following programs may be presumed to
20 have household income that does not exceed the maximum income
21 limitation for that tax year as required by this Section: Aid
22 to the Aged, Blind or Disabled (AABD) Program or the
23 Supplemental Nutrition Assistance Program (SNAP), both of
24 which are administered by the Department of Human Services;
25 the Low Income Home Energy Assistance Program (LIHEAP), which
26 is administered by the Department of Commerce and Economic

1 Opportunity; The Benefit Access program, which is administered
2 by the Department on Aging; and the Senior Citizens Real
3 Estate Tax Deferral Program.

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

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

21 "Taxable year" means the calendar year during which ad
22 valorem property taxes payable in the next succeeding year are
23 levied.

24 (c) Beginning in taxable year 1994, a low-income senior
25 citizens assessment freeze homestead exemption is granted for
26 real property that is improved with a permanent structure that

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

16 In counties of 3,000,000 or more inhabitants, the amount
17 of the exemption for all taxable years is the equalized
18 assessed value of the residence in the taxable year for which
19 application is made minus the base amount. In all other
20 counties, the amount of the exemption is as follows: (i)
21 through taxable year 2005 and for taxable year 2007 and
22 thereafter, the amount of this exemption shall be the
23 equalized assessed value of the residence in the taxable year
24 for which application is made minus the base amount; and (ii)
25 for taxable year 2006, the amount of the exemption is as
26 follows:

1 (1) For an applicant who has a household income of
2 \$45,000 or less, the amount of the exemption is the
3 equalized assessed value of the residence in the taxable
4 year for which application is made minus the base amount.

5 (2) For an applicant who has a household income
6 exceeding \$45,000 but not exceeding \$46,250, 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 0.8.

10 (3) For an applicant who has a household income
11 exceeding \$46,250 but not exceeding \$47,500, 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 0.6.

15 (4) For an applicant who has a household income
16 exceeding \$47,500 but not exceeding \$48,750, 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 0.4.

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

25 When the applicant is a surviving spouse of an applicant
26 for a prior year for the same residence for which an exemption

1 under this Section has been granted, the base year and base
2 amount for that residence are the same as for the applicant for
3 the prior year.

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

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

1 person who willfully refuses to credit that savings to an
2 owner who qualifies for the exemption is guilty of a Class B
3 misdemeanor.

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

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

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

26 For taxable year 1994 only, in counties having less than

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

1 taxpayer claiming an exemption under this Section to verify
2 that the taxpayer is eligible to receive the exemption. Each
3 application shall contain or be verified by a written
4 declaration that it is made under the penalties of perjury. A
5 taxpayer's signing a fraudulent application under this Act is
6 perjury, as defined in Section 32-2 of the Criminal Code of
7 2012. The applications shall be clearly marked as applications
8 for the Low-Income Senior Citizens Assessment Freeze Homestead
9 Exemption and must contain a notice that any taxpayer who
10 receives the exemption is subject to an audit by the Chief
11 County Assessment Officer.

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

1 condition, that, in the physician's, advanced practice
2 registered nurse's, or physician assistant's opinion, the
3 condition was so severe that it rendered the applicant
4 incapable of filing the application in a timely manner, and
5 the date on which the applicant regained the capability to
6 file the application.

7 Beginning January 1, 1998, notwithstanding any other
8 provision to the contrary, in counties having fewer than
9 3,000,000 inhabitants, if an applicant fails to file the
10 application required by this Section in a timely manner and
11 this failure to file is due to a mental or physical condition
12 sufficiently severe so as to render the applicant incapable of
13 filing the application in a timely manner, the Chief County
14 Assessment Officer may extend the filing deadline for a period
15 of 3 months. In order to receive the extension provided in this
16 paragraph, the applicant shall provide the Chief County
17 Assessment Officer with a signed statement from the
18 applicant's physician, advanced practice registered nurse, or
19 physician assistant stating the nature and extent of the
20 condition, and that, in the physician's, advanced practice
21 registered nurse's, or physician assistant's opinion, the
22 condition was so severe that it rendered the applicant
23 incapable of filing the application in a timely manner.

24 In counties having less than 3,000,000 inhabitants, if an
25 applicant was denied an exemption in taxable year 1994 and the
26 denial occurred due to an error on the part of an assessment

1 official, or his or her agent or employee, then beginning in
2 taxable year 1997 the applicant's base year, for purposes of
3 determining the amount of the exemption, shall be 1993 rather
4 than 1994. In addition, in taxable year 1997, the applicant's
5 exemption shall also include an amount equal to (i) the amount
6 of any exemption denied to the applicant in taxable year 1995
7 as a result of using 1994, rather than 1993, as the base year,
8 (ii) the amount of any exemption denied to the applicant in
9 taxable year 1996 as a result of using 1994, rather than 1993,
10 as the base year, and (iii) the amount of the exemption
11 erroneously denied for taxable year 1994.

12 For purposes of this Section, a person who will be 65 years
13 of age during the current taxable year shall be eligible to
14 apply for the homestead exemption during that taxable year.
15 Application shall be made during the application period in
16 effect for the county of his or her residence.

17 The Chief County Assessment Officer may determine the
18 eligibility of a life care facility that qualifies as a
19 cooperative to receive the benefits provided by this Section
20 by use of an affidavit, application, visual inspection,
21 questionnaire, or other reasonable method in order to insure
22 that the tax savings resulting from the exemption are credited
23 by the management firm to the apportioned tax liability of
24 each qualifying resident. The Chief County Assessment Officer
25 may request reasonable proof that the management firm has so
26 credited that exemption.

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

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

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

24 (c-5) Notwithstanding any other provision of law, each
25 chief county assessment officer may approve this exemption for
26 the 2020 taxable year, without application, for any property

1 that was approved for this exemption for the 2019 taxable
2 year, provided that:

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

6 (2) the owner of record of the property as of January
7 1, 2020 is the same as the owner of record of the property
8 as of January 1, 2019;

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

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

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

20 (c-10) Notwithstanding any other provision of law, each
21 chief county assessment officer may approve this exemption for
22 the 2021 taxable year, without application, for any property
23 that was approved for this exemption for the 2020 taxable
24 year, if:

25 (1) the county board has declared a local disaster as
26 provided in the Illinois Emergency Management Agency Act

1 related to the COVID-19 public health emergency;

2 (2) the owner of record of the property as of January
3 1, 2021 is the same as the owner of record of the property
4 as of January 1, 2020;

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

8 (4) the taxpayer for the 2020 taxable year has not
9 asked for the exemption to be removed for the 2020 or 2021
10 taxable years.

11 Nothing in this subsection shall preclude or impair the
12 authority of a chief county assessment officer to conduct
13 audits of any taxpayer claiming an exemption under this
14 Section to verify that the taxpayer is eligible to receive the
15 exemption as provided elsewhere in this Section.

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

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

1 (Source: P.A. 101-635, eff. 6-5-20; 102-136, eff. 7-23-21;
2 102-895, eff. 5-23-22.)

3 (35 ILCS 200/21-385)

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

5 (a) For any tax certificates held by a county pursuant to
6 Section 21-90, the redemption period for each tax certificate
7 shall be extended by operation of law until the date
8 established by the county as the redemption deadline in a
9 petition for tax deed filed under Section 22-30. The
10 redemption deadline established in the petition shall be
11 identified in the notices provided under Sections 22-10
12 through 22-25 of this Code. After a redemption deadline is
13 established in the petition for tax deed, the county may
14 further extend the redemption deadline by filing with the
15 county clerk of the county in which the property is located a
16 written notice to that effect describing the property,
17 identifying the certificate number, and specifying the
18 extended period of redemption. Notwithstanding any expiration
19 of a prior redemption period, all tax certificates forfeited
20 to the county and held pursuant to Section 21-90 shall remain
21 enforceable by the county or its assignee, and redemption
22 shall be extended by operation of law until the date
23 established by the county as the redemption deadline in a
24 petition for tax deed filed under Section 22-30.

25 (b) Within 60 days of the date of assignment, assignees of

1 forfeited certificates under Section 21-90 or Section 21-145
2 of this Code must file with the county clerk of the county in
3 which the property is located a written notice describing the
4 property, stating the date of the assignment, identifying the
5 certificate number and specifying a deadline for redemption
6 that is not later than 3 years from the date of assignment.
7 Upon receiving the notice, the county clerk shall stamp the
8 date of receipt upon the notice. If the notice is submitted as
9 an electronic record, the county clerk shall acknowledge
10 receipt of the record and shall provide confirmation in the
11 same manner to the certificate holder. The confirmation from
12 the county clerk shall include the date of receipt and shall
13 serve as proof that the notice was filed with the county clerk.
14 In no event shall a county clerk permit an assignee of
15 forfeited certificates under Section 21-90 or Section 21-145
16 of this Code to extend the period of redemption beyond 3 years
17 from the date of assignment. If the redemption period expires
18 and no petition for tax deed has been filed under Section
19 22-30, the assigned tax certificate shall be forfeited to and
20 held by the county pursuant to Section 21-90.

21 (c) Except for the county as trustee pursuant to Section
22 21-90, the purchaser or his or her assignee of property sold
23 for nonpayment of general taxes or special assessments may
24 extend the period of redemption at any time before the
25 expiration of the original period of redemption, or thereafter
26 prior to the expiration of any extended period of redemption,

1 but only for a period that will expire not later than 3 years
2 from the date of sale, by filing with the county clerk of the
3 county in which the property is located a written notice to
4 that effect describing the property, stating the date of the
5 sale and specifying the extended period of redemption. Upon
6 receiving the notice, the county clerk shall stamp the date of
7 receipt upon the notice. If the notice is submitted as an
8 electronic record, the county clerk shall acknowledge receipt
9 of the record and shall provide confirmation in the same
10 manner to the certificate holder. The confirmation from the
11 county clerk shall include the date of receipt and shall serve
12 as proof that the notice was filed with the county clerk. The
13 county clerk shall not be required to extend the period of
14 redemption unless the purchaser or his or her assignee obtains
15 this acknowledgement of delivery. If prior to the expiration
16 of the period of redemption or extended period of redemption a
17 petition for tax deed has been filed under Section 22-30, upon
18 application of the petitioner, the court shall allow the
19 purchaser or his or her assignee to extend the period of
20 redemption after expiration of the original period or any
21 extended period of redemption, provided that any extension
22 allowed will expire not later than 3 years from the date of
23 sale. If the period of redemption is extended, the purchaser
24 or his or her assignee must give the notices provided for in
25 Section 22-10 at the specified times prior to the expiration
26 of the extended period of redemption by causing a sheriff (or

1 if he or she is disqualified, a coroner) of the county in which
2 the property, or any part thereof, is located to serve the
3 notices as provided in Sections 22-15 and 22-20. The notices
4 may also be served as provided in Sections 22-15 and 22-20 by a
5 special process server appointed by the court under Section
6 22-15 and as provided in Sections 22-15 and 22-20.

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

10 (d) For any tax certificates held by a county, the county
11 clerk may create and administer a payment plan during the
12 redemption period. Under the payment plan, the county clerk
13 may waive interest penalties when payments are made in
14 accordance with the parameters set forth in the payment plan.

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

16 Section 10. The Senior Citizens Real Estate Tax Deferral
17 Act is amended by changing Sections 2 and 3 as follows:

18 (320 ILCS 30/2) (from Ch. 67 1/2, par. 452)

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

20 (a) "Qualified Taxpayer" means an individual (i) who will
21 be 65 years of age or older by June 1 of the year for which a
22 tax deferral is claimed; (ii) who certifies that they have
23 owned and occupied as their residence such property or other
24 qualifying property in the State for at least the last 3 years,

1 except for any periods during which the taxpayer may have
2 temporarily resided in a nursing or sheltered care home; and
3 (iii) whose household income for the year is no greater than
4 the maximum household income. : (i) \$40,000 through tax year
5 2005; (ii) \$50,000 for tax years 2006 through 2011; (iii)
6 \$55,000 for tax years 2012 through 2021; (iv) \$65,000 for tax
7 years 2022 through 2025; and (v) \$55,000 for tax year 2026 and
8 thereafter.

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

11 (c) "Homestead" means the land and buildings thereon,
12 including a condominium or a dwelling unit in a multidwelling
13 building that is owned and operated as a cooperative, occupied
14 by the taxpayer as his residence or which are temporarily
15 unoccupied by the taxpayer because such taxpayer is
16 temporarily residing, for not more than 1 year, in a licensed
17 facility as defined in Section 1-113 of the Nursing Home Care
18 Act.

19 (d) "Real estate taxes" or "taxes" means the taxes on real
20 property for which the taxpayer would be liable under the
21 Property Tax Code, including special service area taxes, and
22 special assessments on benefited real property for which the
23 taxpayer would be liable to a unit of local government.

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

25 (f) "Qualifying property" means a homestead which (a) the
26 taxpayer or the taxpayer and his spouse own in fee simple or

1 are purchasing in fee simple under a recorded instrument of
2 sale, (b) is not income-producing property, (c) is not subject
3 to a lien for unpaid real estate taxes when a claim under this
4 Act is filed, and (d) is not held in trust, other than an
5 Illinois land trust with the taxpayer identified as the sole
6 beneficiary, if the taxpayer is filing for the program for the
7 first time effective as of the January 1, 2011 assessment year
8 or tax year 2012 and thereafter.

9 (g) "Equity interest" means the current assessed valuation
10 of the qualified property times the fraction necessary to
11 convert that figure to full market value minus any outstanding
12 debts or liens on that property. In the case of qualifying
13 property not having a separate assessed valuation, the
14 appraised value as determined by a qualified real estate
15 appraiser shall be used instead of the current assessed
16 valuation.

17 (h) "Household income" has the meaning ascribed to that
18 term in the Senior Citizens and Persons with Disabilities
19 Property Tax Relief Act.

20 (i) "Collector" means the county collector or, if the
21 taxes to be deferred are special assessments, an official
22 designated by a unit of local government to collect special
23 assessments.

24 (j) "Maximum household income" means:

25 (1) \$40,000 through tax year 2005;

26 (2) \$50,000 for tax years 2006 through 2011;

1 (3) \$55,000 for tax years 2012 through 2021;
2 (4) \$65,000 for tax years 2022 through 2024;
3 (5) \$95,000 for tax year 2025; and
4 (6) for tax year 2026 and thereafter, the maximum
5 household income for the immediately preceding taxable
6 year, multiplied by one plus the lesser of (i) the
7 percentage increase, if any, in the Consumer Price Index
8 for All Urban Consumers for the 12 months ending in March
9 of the immediately preceding calendar year or (ii) 3%; the
10 maximum income limitation under this item (6) shall be
11 rounded to the nearest dollar.

12 By June 1, 2026, and by June 1 of each year thereafter, the
13 Department of Revenue shall determine the maximum household
14 income for the applicable taxable year and shall post that
15 amount on its website.

16 (k) "Consumer Price Index" means the index published by
17 the Bureau of Labor Statistics of the United States Department
18 of Labor that measures the average change in prices of goods
19 and services purchased by all urban consumers, United States
20 city average, all items, 1982-84 = 100.

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

22 (320 ILCS 30/3) (from Ch. 67 1/2, par. 453)

23 Sec. 3. A taxpayer may, on or before March 1 of each year,
24 apply to the county collector of the county where his
25 qualifying property is located, or to the official designated

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

1 taxpayer as his residence. The county collector may use
2 eligibility for the Low-Income Senior Citizens Assessment
3 Freeze Homestead Exemption under Section 15-172 of the
4 Property Tax Code as qualification for items (a) and (c).

5 The collector shall grant the tax deferral provided such
6 deferral does not exceed funds available in the Senior
7 Citizens Real Estate Deferred Tax Revolving Fund and provided
8 that the owner or owners of such real property have entered
9 into a tax deferral and recovery agreement with the collector
10 on behalf of the county or other unit of local government,
11 which agreement expressly states:

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

1 year. For the 2022 tax year and every tax year after ~~through~~
2 ~~the 2025 tax year~~, the total amount of any such deferral shall
3 not exceed \$7,500 per taxpayer in each tax year.

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

18 (3) That upon the death of the taxpayer claiming the
19 deferral the heirs-at-law, assignees or legatees shall have
20 first priority to the real property upon which taxes have been
21 deferred by paying in full the total taxes which would
22 otherwise have been due, plus interest. However, if such
23 heir-at-law, assignee, or legatee is a surviving spouse, the
24 tax deferred status of the property shall be continued during
25 the life of that surviving spouse if the spouse is 55 years of
26 age or older within 6 months of the date of death of the

1 taxpayer and enters into a tax deferral and recovery agreement
2 before the time when deferred taxes become due under this
3 Section. Any additional taxes deferred, plus interest, on the
4 real property under a tax deferral and recovery agreement
5 signed by a surviving spouse shall be added to the taxes and
6 interest which would otherwise have been due, and the payment
7 of which has been postponed during the life of such surviving
8 spouse, in determining the 80% equity requirement provided by
9 this Section.

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

18 If payment is not made when required by this Section,
19 foreclosure proceedings may be instituted under the Property
20 Tax Code.

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

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

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

6 If the taxes to be deferred are special assessments, the
7 unit of local government making the assessments shall forward
8 a copy of the agreement entered into pursuant to this Section
9 and the bills for such assessments to the county collector of
10 the county in which the qualifying property is located.

11 (Source: P.A. 102-644, eff. 8-27-21; 102-895, eff. 5-23-22.)

12 Section 99. Effective date. This Act takes effect upon
13 becoming law.