

PROPERTY TAX EXEMPTIONS

WHO, WHAT, WHERE, WHEN, AND WHY...

All exemptions processed by
(unless noted)

Winnebago County Supervisor of Assessments
404 Elm Street, Room 301
Rockford, Illinois 61101
Phone (815) 319-4460
[Website](#)

OWNER OCCUPIED

[Application](#)

- Can be applied for anytime during the year.
- Based on occupancy and ownership as of January 1.
- The exemption cannot lower the value of real estate below the value in 1977.
- Decreases real estate value by \$6,000
- $\$6,000 \times \text{Tax Rate} = \text{Savings}$
- \$530-\$950 savings on tax bill

RENTAL OWNER OCCUPIED

[2017 Application](#)
[2016 Application](#)

- Must be applied for and renewed every year by April 1.
- Based on occupancy and lease agreement as of January 1.
- The exemption cannot lower the value of real estate below the value in 1977.
- Applicable to 1 family homes **ONLY**.
- Decreases real estate value by \$6,000
- $\$6,000 \times \text{Tax Rate} = \text{Savings}$
- \$530-\$950 savings

SENIOR CITIZEN

[Application](#)

- Application may be made any time in the year owner turns 65 years old.
- Automatically renews provided senior still owns and occupies residence.
- Applies to owner occupied as well as tenant occupied rentals
- The exemption cannot lower the value of real estate below the value in 1977.
- The exemption cannot lower the value of real estate below the value in 1977.
- Decreases real estate value by \$5,000
- $\$6,000 \times \text{Tax Rate} = \text{Savings}$
- \$440-\$760 savings

SENIOR CITIZEN FREEZE

[Application](#)

- Owner must be at least 65 years old the year of application.
- Owner must occupy property two consecutive January 1st (current year and prior year).
- Requires the total household gross income of \$55,000 or less.
- Requires annual renewal.
- Establishes "Base Year" and "Base Value" from first year of eligibility and reduces EAV by the difference between current assessment and "Base Value".
- No limit on Reduction. The exemption CAN lower the value of real estate below the value in 1977.
- The Freeze is for the purpose of tax bill calculation, the assessment will still increase and decrease year to year
- If the assessed value is lower than the Freeze amount, the owner will pay taxes on the lower of the two
- The Freeze amount is subject to Equalization. It will increase or decrease based on the Township Equalization Factor
- Those who qualify for a Senior Freeze can still file an appeal on their assessment.

HOMESTEAD IMPROVEMENT

No application exists. Contact the local Township Assessor to initiate the exemption. [Contact List](#)

- **Only exemption granted by the Township Assessor**
- Exempts for 4 years the value added by the Assessor up to \$25,000 EAV per year
- Year 5, the exemption is removed and the owner is taxed at full value
- Applicable to the addition of taxable features in the State of IL or rebuilding after a catastrophic event/
- Applicable to single family homes only

DISABLED VETERAN'S STANDARD

[Application](#)

- Disability must be a result of their armed service
- Initial application requires proof and percentage of disability.
- Can be granted to "un-remarried surviving spouses"
- Annual renewals are sent. Owner occupied homes only.
- If disability is from 30% to 49% the reduction is \$2,500 EAV
- If disability is from 50% to 69% the reduction is \$5,000 EAV
- If disability is from 70% to 100% the property is 100% exempt from property taxes

RETURNING VETERAN'S

This application is not listed on the Winnebago County Supervisor of Assessments website

- A 2 year, \$5,000 per year, EAV reduction for the first and second year the veteran or spouse owned the home after the veteran returns from active duty in an armed conflict

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DISABLED VETERAN'S FOR SPECIALLY ADAPTED HOUSING

This application is not listed on the Winnebago County Supervisor of Assessments website

- Applies to housing specially adapted for the veterans disability
- Eligibility is certified annually by the Illinois Department of Veterans Affairs
- Adaptation needs to have been paid for with Federal funds
- Can be granted to "unmarried surviving spouses"
- Exempts up to \$100,000 EAV

DISABLED PERSON'S

Application

This exemption as well as the application is NOT listed on the Winnebago County Supervisor of Assessments website

- Be disabled or have become disabled during the assessment year
- Own or have a legal or equitable interest in the land on which a single-family residence is situated,
- Occupy the property as your primary residence on January 1 of the assessment year, and
- Must be liable for the payment of the property taxes.
- In some cases, owners who reside in a facility licensed under the Nursing Home Care Act, a cooperative apartment building, or life care facility as defined under Section 2 of the Life Care Facilities Act—may also qualify.
- Must be renewed annually
- Applies to owner occupied as well as tenant occupied rentals

PROOF OF DISABILITY

1. A Class 2 Illinois Disabled Person Identification Card from the Illinois Secretary of State's Office. Class 2 or Class 2A qualifies for this exemption. Note: Class 1 or 1A does not qualify.
2. Proof of Social Security Administration disability benefits which includes an award letter, verification letter or annual Cost of Living Adjustment (COLA) letter (only Form SSA-4926-SM-DI). If you are under the age of 65 receiving Supplemental Security Income (SSI) disability benefits, proof includes a letter indicating SSI payments (SSA-L8151, SSA-L8155, or SSA-L8156).
3. Proof of Veterans Administration disability benefits which includes an award letter or verification letter indicating you are receiving a pension for a non-service connected disability.
4. Proof of Railroad or Civil Service disability benefits which includes an award letter or verification letter of total (100%) disability.
5. If you are unable to provide proof of your disability, you must submit a Physician's Statement for Proof of Disability (PTAX 343-A) to your Chief County Assessment Officer (CCAO). This Form must be completed by a physician. The CCAO may require you to provide additional documentation. Note: You may also be required to be re-examined by an IDOR designated physician. You will be responsible for any costs incurred for your examination by any physician.

SENIOR CITIZEN REAL ESTATE TAX DEFERRAL PROGRAM

The County Treasurer processes all applications. For information call (815)319-4400.

- Qualified senior citizens may annually defer part or all of the property taxes and special assessments on their personal residence.
- The property taxes and special assessments do not become due until after the death of the property owner or when the real estate is sold.
- Interest is assessed at a percent of the outstanding balance.
- Deadline for filing: March 1st of the assessment year.

TO QUALIFY

- Be 65 years of age.
- Have a total household income of no more than \$55,000.
- Occupy the property or other qualifying property for at least the last three years.
- Own the property, or share joint ownership with your spouse, or be the sole beneficiary, or you and your spouse be the sole beneficiaries of a land trust.
- Have no delinquent property taxes and special assessments on the property.

DISABLED VETERAN'S FOR SPECIALLY ADAPTED HOUSING

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- Adaptation needs to have been paid for with Federal funds
- Can be granted to "unmarried surviving spouses"
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VETERAN'S MOBILE HOME

[More Information](#)

This application is not listed on the Winnebago County Supervisor of Assessments website

- Veterans are exempt from the full amount of the mobile home tax.
- This exemption applies to the tax levied by each county to the owner of a mobile home that meet all of the following criteria:
- Must be a permanent resident of the State of Illinois on January 1 of the tax year for which the exemption is being claimed.

TO QUALIFY

1. Mobile home must be owned and used exclusively by a disabled veteran
2. Spouse or unmarried surviving spouse as their primary residence
3. The disabled veteran must have been awarded the Specially Adapted Housing Grant by the U.S. Department of Veterans Affairs for a primary residence that they owned and resided in prior to purchase of the mobile home
4. The disabled veteran, spouse or unmarried surviving spouse must be a permanent resident

ILLINOIS CIRCUIT BREAKER

Effective July 1, 2012, the Circuit Breaker Property Tax Relief Grant was eliminated due to the lack of funding.

- Must be 65 years of age as well as own and occupy the residence.
- An exception is made for persons 63 - 64 years old if they have been widowed and did not re-marry.
- Must have paid property tax or rent.
- Some nursing home residents may not be aware they have paid property tax through their nursing home fees.
- The State processes all applications

DISCONTINUED

NATURAL DISASTER

This application is not listed on the Winnebago County Supervisor of Assessments website

- This exemption is for any homestead property in which there was a rebuilt structure following a natural disaster.
- A natural disaster means an occurrence of widespread or severe damage or loss of property resulting from any catastrophic cause including but not limited to fire, flood, earthquake, wind, storm, or extended period of severe inclement weather.
- The square footage of the rebuilt residential structure may not be more than 110 percent of the square footage of the original residential structure as it existed immediately prior to the natural disaster.
- The residential structure must be rebuilt within 2 years after the date of the natural disaster

2016 HOMEBUYER'S TAX REFUND PROGRAM

[Website](#) | [Enrollment Form](#)

- Applies to distressed or newly built homes.
- Home must be under contract by 12/31/2016.
- New houses must have a building permit and an occupancy permit issued by 12/31/2017, and sold to the new homeowners by 12/31/2017
- Applicant must be the owner and occupant of the residence.
- Taxes must be paid as normal.
- Rebates are for one lump sum at the end of the year for 3 years.
- Participating Taxing Bodies include the City of Rockford, Rockford Public Schools, Rockford Park District, and the Rockford Library Board.
- Owner must waive the right to appeal the assessment in order to receive the rebate.

PROPERTIES HELD IN TRUST

- Applicants that are a beneficiary of a trust may qualify for exemptions if they meet all qualifications.

HOMESTEAD EXEMPTION RECAPTURE

- The Winnebago County Supervisor of Assessments has authority to correct instances where property owners have erroneously received or NOT received homestead exemptions.
- There is a statute of limitations depending on the error.

TAXABLE VALUE

- With exemptions, if the taxable value is less than \$150.00, no tax bill will be generated.