NEW TAX LAW ELIMINATES PAPERWORK FOR SOME SENIORS

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Senior citizens no longer have to file renewal forms for one of the two property tax exemptions available to them. A new law taking effect this year eliminated the annual renewal requirement for the Senior Exemption, but kept it for the Senior Freeze. The office of Oak Park Township Assessor Ali ElSaffar is available to answer questions about the new law, and to help seniors apply for the Freeze.

The Senior Exemption is available to all homeowners sixty-five years of age or older, regardless of income. Under the new law, property owners who received the Senior Exemption last year will have it automatically renewed this year. Properties in Oak Park that received the Senior Exemption last year saved about $1,000.

The Senior Freeze provides additional tax savings for low- to moderate-income seniors, but it must be applied for annually, as incomes can change from year to year. Any senior who received the Freeze last year should receive a renewal application in the mail the week of January 13, and must return it by February 13, 2020.

Exemption Eligibility Rules.

1) The **Senior Exemption** provides tax savings if an owner of a property was born in 1954 or earlier, and used the property as a principal residence in 2019.

2) The **Senior Freeze** provides seniors with additional savings if the combined income of all members of the household is less than $65,000 and if the senior has been an owner-occupant of the property since January 1, 2018.

The eligibility requirements described above are for the 2019 property taxes, which are paid in calendar year 2020. The savings from these exemptions will appear on second installment tax bills that will likely be mailed in late June, 2020.

New Senior Citizens. Homeowners who were born in 1954 would have turned sixty-five in 2019, and thus will likely be eligible for the senior exemptions for the first time this year. “Although the new law automatically renews the exemptions of those who received the Senior Exemption last year, new seniors will have to apply for the exemption this year. I encourage such individuals to call my office for help and information about these exemptions," Assessor ElSaffar said.

Seniors eligible for the Freeze for the first time. If a senior received the Senior Exemption last year, it will be automatically renewed. But if the senior qualifies for the Senior Freeze this year but did not last year, a Freeze application will have to be completed. Seniors in this situation will not get a Freeze application in the mail, but can obtain an application from the [Cook County Assessor's website](https://www.cookcountyil.gov/) or the Oak Park Township Assessor's office.

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