



SENIOR CITIZEN LONGTIME PROPERTY OWNER TAX REBATE PROGRAM

The **Senior Citizen Longtime Property Owner Tax Rebate Program** is designed to help older residents remain in their homes by reducing the financial burden of rising property taxes. The program provides annual rebates to eligible seniors who have maintained long-term residency and demonstrate financial need.

Program Goals

1. Prevent displacement of seniors due to increasing property taxes.
2. Promote housing stability for long-time residents.
3. Support aging-in-place and enable seniors to remain connected to their community.
4. Provide targeted financial relief to households with limited or fixed incomes.

Eligibility Requirements

To qualify, applicants must meet all of the following:

A. Age Requirement

- Must be 65 years of age or older by December 31 of the tax year.

B. Residency & Ownership

- Must own and occupy the property as their primary residence.
- Must have lived in the home for at least 20 consecutive years.
- Property must be classified as a single-family home, condo, or owner-occupied multi-unit (up to 4 units).

C. Income Requirement

- For the first year there will be no income cap. However, a review of threshold should be conducted and determined annually. This review should factor income including Social Security, pensions, wages, retirement distributions, and other taxable income.

D. Property Tax Status

- Property taxes must be current or in an approved payment plan.
- Must be receiving Senior Homestead Exemption.

Benefit Structure

Rebate Amount

Eligible seniors may receive a rebate of 25% of their annual municipal property tax amount. However, a review of threshold should be conducted and determined annually.

Application Process

Step 1: Complete Application

Applicants must complete the Senior Property Tax Rebate Application available:

- Online
- At City Hall

Step 2: Provide Documentation

Required documents include:

- Proof of age (state ID, license, birth certificate)
- Tax return or income verification
- Proof of residency (utility bill, property tax bill)
- Proof of homeownership (deed, mortgage statement)

Step 3: Review & Approval

The City's Comptroller's Office will:

- Verify eligibility
- Approve or deny the application within 45 days
- Issue rebate checks or direct deposits once yearly

Renewal

Participants must renew annually, but a simplified renewal is available for:

- Seniors with fixed incomes
- Those who were previously qualified with no changes in status

Program Fund

The rebate program will be funded through dedicated municipal budget allocations

Outreach & Support

The city will promote the program through:

- Community workshops
- Senior centers and churches
- Utility bill inserts
- Local media
- Partnerships with senior housing advocates

Program Impact

Successful implementation will:

- Reduce financial strain for older homeowners
 - Increase neighborhood stability
 - Reduce foreclosure risk
 - Support aging-in-place initiatives
 - Strengthen community ties with long-term residents
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Completed applications and support documentation can be (a) submitted to the City Comptroller at North Chicago City Hall, or (b) be emailed to Gregory Jackson, Chief of Staff, City of North Chicago at grejac@northchicago.org – please place in the email subject line: Senior Citizen Rebate.