2018 LONGTIME HOMEOWNER EXEMPTION INSTRUCTIONS

Please note: the following instructions refer to the income portion of the Longtime Homeowner Exemption application which can be found on the last page of this mailing.

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

**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/Medicare 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 — Veterans’ benefits**
Write the total amount of any Veterans benefits income the total household received.

**Line 6 — 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 6 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 7 — Wages, salaries and tips from work**
Write the total amount of wages, salaries and tips, from work for every household member.

**Line 8 — 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 9 — Net rental, farm and business income (or loss)**
Write the total amount of any net income or loss from rental, farm, business sources, etc. which the entire household received, as allowed on U.S. 1040, Lines 12, 17, and 18. You cannot use any net operating loss (NOL) carryover in figuring income.

**Line 10 — Net capital gain (or loss)**
Write the total amount of any taxable capital gain or loss the entire household received in 2017, as allowed on U.S. 1040, Lines 13 and 14 or U.S. 1040A, Line 10. You cannot use any net capital loss carryover in figuring income.

**Line 11 — Other income (or loss)**
Write the total amount of any other income or loss not included in Lines 1 through 10 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 12 — Add Lines 1 through 11**

**Line 13 — Subtractions**
You may only subtract the following adjustments to income totaled on U.S. 1040, Line 36 or U.S. 1040A, Line 20.
- Educator expenses
- IRA deductions
- Student loan interest deduction
- Archer MSA deduction
- Moving expenses
- One half of self-employment tax
- Self-employed health insurance deduction
- Self-employed SEP, SIMPLE, and qualified plans
- Penalty on early withdrawal of savings
- Alimony paid

**Line 14 — Total household income**
Subtract Line 13 from Line 12. If this amount is greater than $100,000, you do not qualify for this Senior Freeze exemption. However, you may still qualify for the Senior Citizen Exemption.

Thank you for your time and attention. Again, please know the Cook County Assessor's Office will answer any questions you have at any time.
Please review before completing Long-Time Occupant application.

Who is eligible?
To qualify for the 2018 Long-Time Occupant Exemption certain requirements must be met.

Provisions of the plan state you are required to:
reside in your residence from January 1, 2008 through
January 1, 2018, and
have a total household income of $100,000 or less for
the income tax year 2017

If your total household income was $75,000 or below, you
will receive a 7% Expanded Homeowner Exemption with no
maximum exemption amount.

If your total household income was greater than $75,000, but
not exceeding $100,000, you will receive a 10% Expanded
Homeowner Exemption with no maximum exemption
amount.

What is a household?
A household means all persons, including the applicant’s
spouse, who used the residence of the applicant as their
principal residence on January 1, 2017

When must I file?
This form must be filed each year in order to continue to
receive this exemption. The eligibility requirements listed
under “Who is eligible” must be met each year.

Note: Additional documentation (i.e., state ID/drivers license
tax returns, etc.) may be required to verify the information in
this application.

What is included in household income?
Income that must be included in your household income:
alimony received
annuity benefits
Black Lung benefits
business income
capital gains
cash assistance from Public Aid
cash winnings from raffles, lottery, etc.
Civil Service benefits
damages awarded in a lawsuit for nonphysical injury
dividends
farm income
interest
interest received on life insurance policies
lump sum Social Security payments
military retirement pay
monthly insurance benefits
pension and IRA benefits
railroad benefits
rental income
Social Security income (including Medicare
deductions)
Supplemental Security Income (SSI) benefits
unemployment compensation
wages, salaries, and tips
Workers’ Compensation Act income
Workers’ Occupational Diseases Act income

What is not included in household income?
Income you should not include in your household income:
alimony paid
cash gifts
child support payments
Circuit Breaker grants
damages awarded from a lawsuit for a physical
personal injury
Energy Assistance payments
federal income tax refunds
I.R.A.s rolled over into other retirement accounts
lump sums from inheritances
lump sums from insurance policies
money borrowed against a life insurance policy
money borrowed from any financial institution
spousal impoverishment payments
stipends from the Foster Parent and Foster
Grandparent programs
veteran’s benefits