CITY OF CHICAGO
property tax
relief program
SUPPORTING CHICAGO HOMEOWNERS

Property Tax Relief Program Manual
Application Instructions

**THIS DOCUMENT IS FOR INFORMATIONAL PURPOSES. IT IS NOT THE APPLICATION.
PLEASE DO NOT COMPLETE AND SEND AS APPLICATION.**

For an application, please visit www.cityofchicago.org and click on the Property Tax Relief Program Link. You will then be directed to a Print Application link.

Introduction

Mayor Daley understands that many Chicago homeowners are struggling through the worst economy we have experienced since the Great Depression. The City of Chicago Property Tax Relief Program is aimed toward helping homeowners with increases in their 2008 property tax bills for their primary residences. Homeowners may be eligible for up to a $200 property tax relief grant based on the size of their tax bill increases and their personal incomes.

Only one grant will be given per resident and per property. In order to receive a grant, a homeowner must:

1. Live in the residence for which the grant is being claimed; and
2. Must also be eligible for and receive the Homeowner Exemption from the Cook County Assessor's Office.

This manual can assist homeowners with the **City of Chicago Property Tax Assistance Grant Application Form**. The shaded areas below are from the grant application form and correspond to its sections. Forms can be obtained at www.cityofchicago.org, City of Chicago Revenue Sites (call 3-1-1 to find a site or see Appendix A of this manual) or at the Chicago Tax Assistance Center at the address below.

Should you have any questions not addressed in this manual, please contact:

Chicago Tax Assistance Center
City Hall, 121 N. LaSalle Street, Room 100, Chicago, IL 60602
Phone: (312) 744-1000
Email: ctac@cityofchicago.org

STEP 1: PERSONAL INFORMATION

This program is only for residents who own and reside in their homes, so the name on the application must be the same as the name of the person who is the owner of record and/or who is the recipient of the homeowner exemption from the Cook County Assessor's Office. The program is only for properties owner-occupied as of January 1, 2007.

Section 1: Personal Information–Chicago Residency Required

Name:_____ _____ _____
(First Name) (Middle Initial) (Last Name)

The last four digits of the social security number are being requested for grant tracking purposes in case there is a discrepancy in processing the relief. The digits must be for the social security number of the applicant.

Last four digits of social security number (for processing grant): __ ___ ___ ___

The street address must be the same as the street address for the property for which the grant is being requested.

Street Address: _____ , Chicago, IL Zip Code: _____

The Property Tax Index Number or PIN must be the same as it appears on the 2008 property tax bill for the residence for which the grant is being issued.

Property Index Number (PIN): __ __ - __ __ - __ __ __ - __ __ __ - __ __ __ __

The purpose of the daytime telephone number is for City of Chicago personnel to be able to reach the applicant in case of a discrepancy or other issue involving the processing of the grant.

Daytime Telephone: (_____) _____ - _____

STEP 2: Calculating PROPERTY TAX INCREASE

To estimate your grant, you need to first determine the difference between the 2008 property tax bill (payable in 2009) for the residence and the 2007 property tax bill for the residence (payable in 2008). To begin, find the total property tax amount your 2008 property tax bill that you should have received in October 2009. The amount of your 2008 property tax is the total amount at the bottom of the 2008 tax column (the second column from the left). Once you have determined the 2008 property tax, please determine the 2007 property tax amount. The amount of your 2007 property tax is the total amount at the bottom of the 2007 tax column (the sixth column from the left). **See the sample bill on the next page as an example.**

Once the total 2008 property tax bill and the total 2007 property tax bill have been determined, the 2007 property tax bill should be subtracted from the 2008 property tax bill to determine the **Property Tax Increase** amount.

Section 2: Property Tax Change
Please provide a copy of your Second Installment 2008 Property Tax Bill, received in October 2009.

Line A. **2008 Property Tax Amount,** Payable in 2009: ..... $_____
Line B. **2007 Property Tax Amount**, Payable in 2008: ..... $_____
Line C. **Property Tax Increase.** Subtract line B from line A: ..... $_____

If the Net Tax Increase is $50 or less stop here. You do not qualify for a grant.

SAMPLE

PAY ONLY THIS AMOUNT
$ 1,412.57
BY 12/01/09 (on time)

2008 Second Installment Property Tax Bill

Property Index Number (PIN)	Volume	Code	Tax Year	(Payable In)	Township
00-00-000-000-0000	496	74001	2008	(2009)	NORTH CHICAGO

IF PAID LATE 12/02/09 - 01/01/10	IF PAID LATE 01/02/10 - 02/01/10	IF PAID LATE 02/02/10 - 03/01/10
$ 1,433.76	$ 1,454.95	$ 1,476.14

TAX CALCULATOR

THANK YOU FOR YOUR FIRST INSTALLMENT PAYMENT OF:
$ 1,043.35 ON 02-27-09

PAY THIS BILL AT COOKCOUNTYTREASURER.COM OR ANY CHASE BANK.

LATE PENALTY IS 1.5% PER MONTH, BY STATE LAW.

Property location and classification for this PIN

123 Main St. CHICAGO IL 60614 6036 Property Classification 2-99

Taxing District	2008 Tax	2008 Rate	2008 %	Pension	2007 Tax	2007 Rate
MISCELLANEOUS TAXES						
Metro Water Reclamation District	128.51	0.252	5.23%	7.64	109.89	0.263
Parks-Museum/Aquarium Bond	7.65	0.015	0.31%		7.52	0.018
Chicago Park District	157.06	0.308	6.40%	6.11	140.81	0.337
Miscellaneous Taxes Total	293.22	0.575	11.94%		258.22	0.618
SCHOOL TAXES						
Chicago School Finance Authority	0.00	0.000	0.00%		38.02	0.091
Board of Education	1,260.60	2.472	51.33%		1,079.28	2.583
Chicago Community College Dist 508	79.55	0.156	3.24%		66.44	0.159
School Taxes Total	1,340.15	2.628	54.57%		1,183.74	2.833
MUNICIPALITY/TOWNSHIP TAXES						
Chicago School Bldg & Imp Fund	59.66	0.117	2.43%		0.00	0.000
Chicago Library Fund	52.01	0.102	2.12%		16.71	0.040
City of Chicago	473.23	0.928	19.27%	214.17	419.51	1.004
Municipality/Township Taxes Total	584.90	1.147	23.82%		436.22	1.044
COOK COUNTY TAXES						
Cook County Forest Preserve District	26.01	0.051	1.06%	0.50	22.15	0.053
County of Cook	114.24	0.224	4.64%	35.18	77.72	0.186
Cook County Public Safety	53.54	0.105	2.18%		69.78	0.167
Cook County Health Facilities	43.86	0.086	1.79%		38.86	0.093
Cook County Taxes Total	237.65	0.466	9.67%		208.51	0.499
(Do not pay these totals)	2,455.92	4.816	100.00%		2,086.69	4.994

2008 Property Tax

2007 Property Tax

2008 Assessed Value	23,835
=	
2008 State Equalization Factor	2.9786
X	
2008 Equalized Assessed Value (EAV)	70,995
=	
2008 Local Tax Rate	4.816%
X	
2008 Total Tax Before Exemptions	3,419.12
=	
Homeowner's Exemption	963.20
–	
Senior Citizen Exemption	0.00
–	
Senior Assessment Freeze Exemption	0.00
–	
2008 Total Tax After Exemptions	2,455.92
=	
First Installment	1,043.35
Second Installment	1,412.57
+	
Total 2008 Tax (Payable In 2009)	2,455.92
=	

KEEP UPPER PORTION FOR YOUR RECORDS

IF YOUR TAXES ARE PAID BY MORTGAGE ESCROW, BE SURE NOT TO DOUBLE PAY.

PAYMENT COUPON
$ 1,412.57
BY 12/01/09 (on time)
If paying later, refer to amounts above.

See the reverse side of this bill for detailed payment instructions. Please include only one check and one original payment coupon per envelope. Use of this coupon authorizes Treasurer's Office to reduce check amount to prevent overpayment.

Property Index Number (PIN)	T3ND Volume
00-00-000-000-0000	496

Amount Paid

☐ **Name/Mailing Address change?** Check box and complete form on back to update your name and/or mailing address.

Include name, PIN, address, location, phone and e-mail on check payable to Cook County Treasurer.

DETACH & INCLUDE WITH PAYMENT

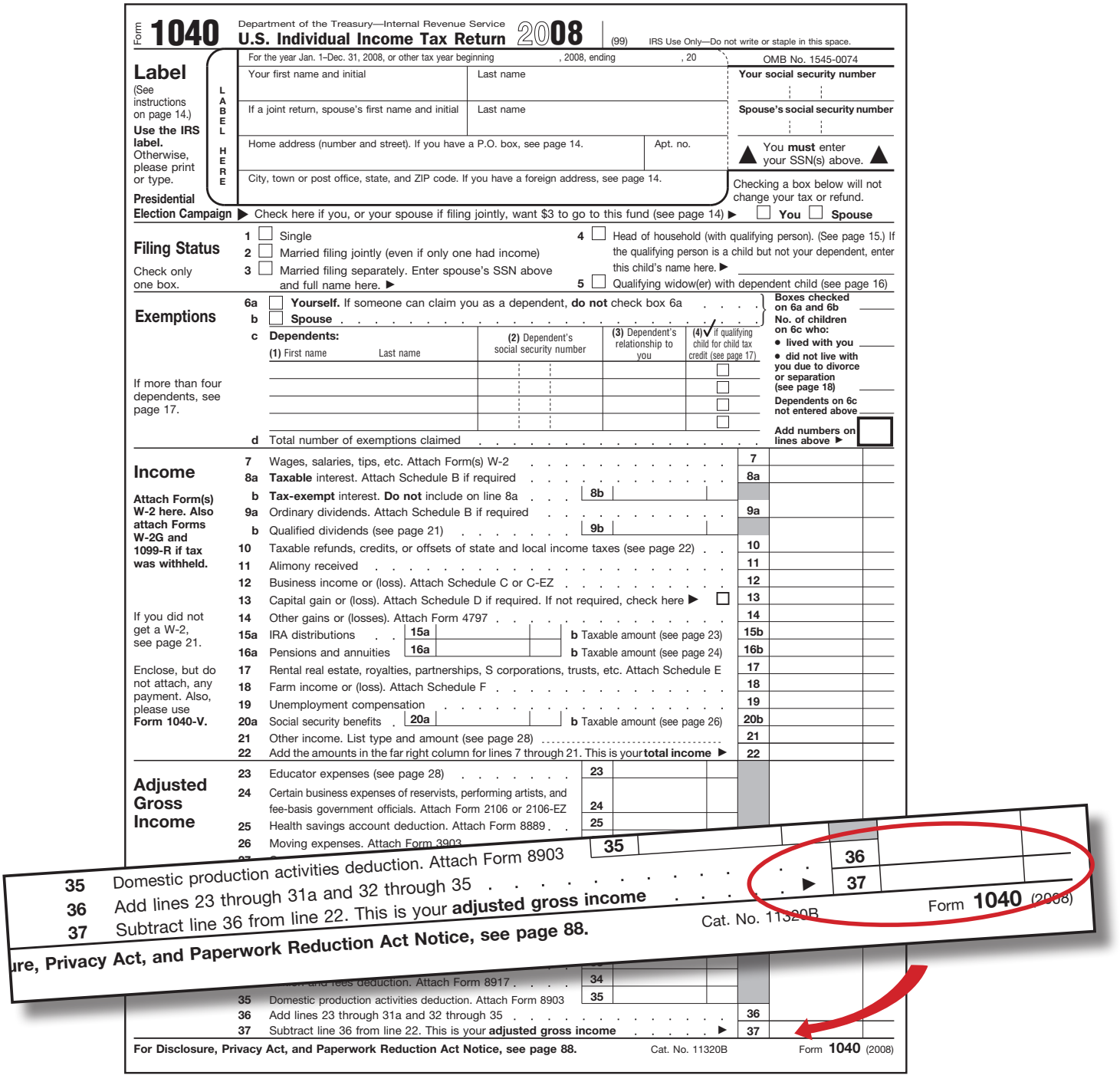
STEP 3: Calculating TOTAL HOUSEHOLD INCOME

Section 3: 2008 Income Information

Please provide total income from your 2008 federal tax form, include your spouse's income if filing jointly.

1. Adjusted Gross Income from U.S. 1040 Line 37, U.S. 1040A, Line 21; or U.S. 1040EZ Line 4 filed by members of the household …….…… $_____

See examples that follow for where to find information on federal tax forms.



Form **1040** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return** **2008** (99) IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 OMB No. 1545-0074

Label (See instructions on page 14.) Use the IRS label. Otherwise, please print or type. LABEL HERE

Your first name and initial | Last name | Your social security number

If a joint return, spouse's first name and initial | Last name | Spouse's social security number

Home address (number and street). If you have a P.O. box, see page 14. | Apt. no. | You **must** enter your SSN(s) above.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 14. | Checking a box below will not change your tax or refund.

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 14) ▶ ☐ You ☐ Spouse

Filing Status Check only one box.
1 ☐ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see page 16)

Exemptions
6a ☐ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**
c **Dependents:** (1) First name Last name | (2) Dependent's social security number | (3) Dependent's relationship to you | (4) ✓ if qualifying child for child tax credit (see page 17)
If more than four dependents, see page 17.
d Total number of exemptions claimed

Boxes checked on 6a and 6b ____
No. of children on 6c who:
• lived with you ____
• did not live with you due to divorce or separation (see page 18) ____
Dependents on 6c not entered above ____
Add numbers on lines above ▶ ☐

Income
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a W-2, see page 21.
Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7 Wages, salaries, tips, etc. Attach Form(s) W-2 — 7
8a **Taxable** interest. Attach Schedule B if required — 8a
b **Tax-exempt** interest. **Do not** include on line 8a — 8b
9a Ordinary dividends. Attach Schedule B if required — 9a
b Qualified dividends (see page 21) — 9b
10 Taxable refunds, credits, or offsets of state and local income taxes (see page 22) — 10
11 Alimony received — 11
12 Business income or (loss). Attach Schedule C or C-EZ — 12
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐ — 13
14 Other gains or (losses). Attach Form 4797 — 14
15a IRA distributions — 15a — b Taxable amount (see page 23) — 15b
16a Pensions and annuities — 16a — b Taxable amount (see page 24) — 16b
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E — 17
18 Farm income or (loss). Attach Schedule F — 18
19 Unemployment compensation — 19
20a Social security benefits — 20a — b Taxable amount (see page 26) — 20b
21 Other income. List type and amount (see page 28) — 21
22 Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶ — 22

Adjusted Gross Income
23 Educator expenses (see page 28) — 23
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ — 24
25 Health savings account deduction. Attach Form 8889 — 25
26 Moving expenses. Attach Form 3903
34 …and fees deduction. Attach Form 8917 — 34
35 Domestic production activities deduction. Attach Form 8903 — 35
36 Add lines 23 through 31a and 32 through 35 — 36
37 Subtract line 36 from line 22. This is your **adjusted gross income** ▶ — 37

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 88. Cat. No. 11320B Form **1040** (2008)

35 Domestic production activities deduction. Attach Form 8903 — 35
36 Add lines 23 through 31a and 32 through 35 — 36
37 Subtract line 36 from line 22. This is your **adjusted gross income** ▶ — 37
…ure, Privacy Act, and Paperwork Reduction Act Notice, see page 88. Cat. No. 11320B Form **1040** (2008)

Form **1040A** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (99) **2008** IRS Use Only—Do not write or stay in this space.

OMB No. 1545-0074

Label (See page 17.) Use the IRS label. Otherwise, please print or type. LABEL HERE

Your first name and initial | Last name | Your social security number

If a joint return, spouse's first name and initial | Last name | Spouse's social security number

Home address (number and street). If you have a P.O. box, see page 17. | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 17.

▲ You **must** enter your SSN(s) above. ▲

Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 17) ▶ ☐ **You** ☐ **Spouse**

Filing status Check only one box.

1 ☐ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see page 19)

Exemptions

6a ☐ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a.
b ☐ **Spouse**
c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see page 20)
			☐
			☐
			☐
			☐
			☐
			☐

If more than six dependents, see page 20.

Boxes checked on 6a and 6b
No. of children on 6c who:
• **lived with you**
• **did not live with you due to divorce or separation (see page 21)**
Dependents on 6c not entered above
Add numbers on lines above ▶

d Total number of exemptions claimed.

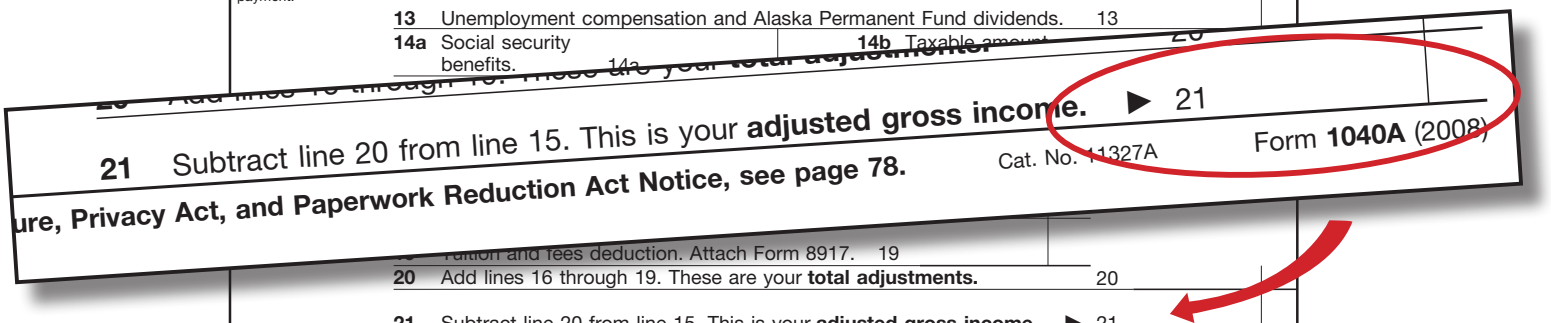
Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 23.

Enclose, but do not attach, any payment.

7 Wages, salaries, tips, etc. Attach Form(s) W-2. 7
8a **Taxable** interest. Attach Schedule 1 if required. 8a
b **Tax-exempt** interest. **Do not** include on line 8a. 8b
9a Ordinary dividends. Attach Schedule 1 if required. 9a
b Qualified dividends (see page 24). 9b
10 Capital gain distributions (see page 24). 10
11a IRA distributions. 11a | **11b** Taxable amount (see page 24). 11b
12a Pensions and annuities. 12a | **12b** Taxable amount (see page 25). 12b
13 Unemployment compensation and Alaska Permanent Fund dividends. 13
14a Social security benefits. 14a | **14b** Taxable amount 14b



19 Tuition and fees deduction. Attach Form 8917. 19
20 Add lines 16 through 19. These are your **total adjustments.** 20
21 Subtract line 20 from line 15. This is your **adjusted gross income.** ▶ 21

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 78. Cat. No. 11327A Form **1040A** (2008)

Form **1040EZ**

Department of the Treasury—Internal Revenue Service

Income Tax Return for Single and Joint Filers With No Dependents (99) **2008**

OMB No. 1545-0074

Label (See page 9.) **Use the IRS label.** Otherwise, please print or type.

LABEL HERE

Your first name and initial | Last name

If a joint return, spouse's first name and initial | Last name

Home address (number and street). If you have a P.O. box, see page 9. | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 9.

Your social security number

Spouse's social security number

You **must** enter your SSN(s) above.

Checking a box below will not change your tax or refund.

Presidential Election Campaign (page 9)

Check here if you, or your spouse if a joint return, want $3 to go to this fund . . . ▶ ☐ **You** ☐ **Spouse**

Income

Attach Form(s) W-2 here.

Enclose, but do not attach, any payment.

1 Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2. 1

2 Taxable interest. If the total is over $1,500, you cannot use Form 1040EZ. 2

3 Unemployment compensation and Alaska Permanent Fund dividends (see page 11). 3

4 Add lines 1, 2, and 3. This is your **adjusted gross income.** 4

5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back.

☐ **You** ☐ **Spouse**

If no one can claim you (or your spouse if a joint return), enter $8,950 if **single;** $17,900 if **married filing jointly.** See back for explanation. 5

6 Subtract line 5 from line 4. If line 5 is ... ▶ 10

11 **Tax.** Use the amount on **line 6 above** to find your tax in the tax table on pages 28–36 of the booklet. Then, enter the tax from the table on this line. 11

Refund

Have it directly deposited! See page 18 and fill in 12b, 12c, and 12d or Form 8888.

12a If line 10 is larger than line 11, subtract line 11 from line 10. This is your **refund.** If Form 8888 is attached, check here ▶ ☐ 12a

▶ **b** Routing number ▶ **c** Type: ☐ Checking ☐ Savings

▶ **d** Account number

Amount you owe

13 If line 11 is larger than line 10, subtract line 10 from line 11. This is the **amount you owe.** For details on how to pay, see page 19. ▶ 13

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 20)? ☐ **Yes.** Complete the following. ☐ **No**

Designee's name ▶ | Phone no. ▶ ( ) | Personal identification number (PIN) ▶

Sign here

Joint return? See page 6.

Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature | Date | Your occupation | Daytime phone number

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation

Paid preparer's use only

Preparer's signature | Date | Check if self-employed ☐ | Preparer's SSN or PTIN

Firm's name (or yours if self-employed), address, and ZIP code | EIN | Phone no. ( )

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 37. Cat. No. 11329W Form **1040EZ** (2008)

3 Unemployment compensation and Alaska Permanent Fund dividends (see page 11). 3

4 Add lines 1, 2, and 3. This is your **adjusted gross income.** 4

5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back.

2. Social Security Benefits (if you were not required to file federal income taxes) …… $_____

If you receive social security benefits, refer to those benefits in order to show income.

STEP 4: Calculating GRANT

Using the **Property Tax Increase Amount** from Section 2 and the **Total Household Income** amount from Section 3, one can determine one's grant.

Use the chart below to calculate your grant for which you may be eligible.

Section 4: Calculating Grant
To calculate your grant, find your **Property Tax Increase** from tax year 2007 to tax year 2008 in far left column in Grant Estimate Chart below. Then, proceed across columns to your **Income**.

	Income				
Property Tax Increase	**$0 - $24,999**	**$25,000- $49,999**	**$50,000- $99,999**	**$100,000- $149,999**	**$150,000- $200,000**
$50 or more	$25	$25	$0	$0	$0
$100 or more	$75	$50	$0	$0	$0
$150 or more	$100	$75	$50	$0	$0
$200 or more	$125	$100	$75	$50	$0
$250 or more	$150	$125	$100	$75	$50
$300 or more	$175	$150	$125	$100	$75
$350 or more	$200	$175	$150	$125	$100

STEP 5: SUBMITTING GRANT FORM

In order to verify residency, the application form must be submitted with a photo identification card that indicates property address. Please submit a copy, not the original, of one of the forms of identification listed below:

- Driver's License
- State Identification Card

Chicago residency is required; please sign below.

Any applicant with debt amounts owed to the City of Chicago is not eligible for the City of Chicago Property Tax Relief Program.

Applicant's Signature: _____ Date: _____

Please Print Name: _____