

COUNTY OF KANE

KANE COUNTY ASSESSMENT OFFICE

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New State Law makes Changes to Senior Freeze Eligibility

On December 12, 2025, the Governor signed Senate Bill 642 into law, creating [Public Act 104-0452](#), which increases the “maximum income limitation” for the *Low-Income Senior Citizen Assessment Freeze Homestead Exemption* (the “LISCAFHE”). The change begins with the 2026 (payable 2027) year:

Property Tax Year	2025	2026	2027	2028
For Property Tax Payable in	2026	2027	2028	2029
Using Household Income from	2024	2025	2026	2027
Maximum Household Income	\$65,000	\$75,000	\$77,000	\$79,000

After the 2028 year, the maximum income limitation will remain at \$79,000 unless it is changed by the General Assembly.

Whose income is included in *Maximum Household Income*?

By state law, *Household Income* means the combined income of the members of a household for the calendar year preceding the taxable year.¹

State law further defines a *Household* to include:

- The applicant; and
- The spouse of the applicant (even if the spouse resides elsewhere); and
- All other persons using the residence of the applicant as their principal place of residence as of January 1 of the year for which the LISCAFHE is sought.²

How is “Income” defined?

By state law, *Income* has the same meaning as provided in Section 3.07 of the *Senior Citizens and Persons with Disabilities Property Tax Relief Act*, except that it does not include veteran's benefits.³ The amounts that must be reported *for each member of the household* include:

- Adjusted gross income, properly reportable for federal income tax purposes; plus

¹ [35 ILCS 200/15-172\(b\)](#).

² [35 ILCS 200/15-172\(b\)](#); “[U]nless otherwise provided by law, a property’s status for purposes of taxation is to be determined as of January 1 of each year.” [Rosewell v. Lakeview Limited Partnership, 120 Ill.App.3d 369, 373, 458 N.E.2d 121, 124 \(1st Dist. 1983\)](#).

³ [35 ILCS 200/15-172\(b\)](#).

- An amount equal to all amounts paid or accrued as interest or dividends during the taxable year;
- An amount equal to the amount of tax imposed by the Illinois Income Tax Act paid for the taxable year;
- An amount equal to all amounts received during the taxable year as an annuity under an annuity, endowment or life insurance contract or under any other contract or agreement;
- An amount equal to the amount of benefits paid under the Federal Social Security Act during the taxable year;
- An amount equal to the amount of benefits paid under the Railroad Retirement Act during the taxable year;
- An amount equal to the total amount of cash public assistance payments received from any governmental agency during the taxable year other than benefits received pursuant to this Act;
- An amount equal to any net operating loss carryover deduction or capital loss carryover deduction during the taxable year; and
- An amount equal to any benefits received under the Workers' Compensation Act or the Workers' Occupational Diseases Act during the taxable year.⁴

When will the application forms with these changes be available?

LISCAFHE application forms for the 2026 (payable 2027) year will be mailed to all taxpayers who received the LISCAFHE or the Senior Citizen Homestead Exemption on or about March 15, 2026. For first-time applicants, they will be available at <https://Assessments.KaneCountyIL.gov> on or about April 15, 2026, or can be mailed to taxpayers on request.

When will the applications be due back to the Assessment Office?

LISCAFHE application forms for the 2026 (payable 2027) year are due back in the Kane County Assessment Office no later than July 1, 2026.

What if I have further questions or need assistance?

For questions or further assistance, please contact the Kane County Assessment Office at (630) 208-3818 or visit <https://Assessments.KaneCountyIL.gov>.

⁴ [320 ILCS 25/3.07](#).