

SENIOR WATER/SEWER DISCOUNT INFORMATION

Please review before completing your Senior Water/Sewer Discount application.

Who is eligible?

To qualify for the Senior Water/Sewer Discount you must:

- Be 65 years of age or older in the current year;
- have a total **household** income of no more than **\$65,000**;
- have used the property as your principal place of residence on March 1st of current year;
- own the property, or have legal, equitable or leasehold interest in the property on March 1st of current year, and
- be liable for the payment of the current year's water/sewer bill.

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.

When must I file?

This form must be filed **each year** in order to continue to receive this discount. The eligibility requirements listed under "Who is eligible" must be met **each year**.

Note: Additional documentation (i.e., birth certificates, 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

SENIOR WATER/SEWER DISCOUNT INSTRUCTIONS

Please note: the following instructions refer to the income portion of the Senior Water/Sewer Discount application.

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

Line A – 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/Medicaid for medical expenses.

Line B – 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 C – 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 D – 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 E – 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

- 01 aged
- 02 blind
- 03 disabled
- 04 temporary assistance to needy families
- 06 temporary assistance to needy families
- 07 general assistance

Line F – Wages, salaries and tips from work

Write the total amount of wages, salaries and tips from work for every household member.

Line G – 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 H – 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 I – Net capital gain (or loss)

Write the total amount of any taxable capital gain or loss the entire household received, 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 J – Other income (or loss)

Write the total amount of any other income or loss not included in Lines A through I that is included in federal adjusted gross income - such as alimony received, unemployment compensation and taxes withheld from oil or gas well royalties. You **cannot** use any net operating loss (NOL) carryover in figuring income.

Line K – Add Lines A through J

Line L – 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
- Penalty on early withdrawal of savings
- Alimony paid

Line M – Total household income

Subtract Line L from Line K. If this amount is **greater than \$65,000**, you do not qualify for this discount.

Thank you for your time and attention. Again, please know the Village of Western Springs will answer any questions you have at any time.



VILLAGE OF WESTERN SPRINGS

740 HILLGROVE AVE.
WESTERN SPRINGS, IL 60558

PHONE: 708-246-1800

SENIOR WATER/SEWER DISCOUNT FOR CALENDAR YEAR

Property Owner(s) Name

Property Street Address

City

State

Zip Code

Daytime Phone Number

On March 1, I was (check one):

Single Separated
 Married Widowed
 Divorced

The address of my spouse, if different than the property address listed, is:

Property Street Address

City

State

Zip Code

Sworn under oath, I state that:

1. The property described above was my principal residence on March 1.
2. On March 1, I:
 - a. was the owner of record for the above described property, or
 - b. had legal or equitable interest in the property, or
 - c. had leasehold interest in the property that was used as a single family residence.
3. I was born in **1956** or earlier.

You must include a copy of one the valid forms of proof of age listed below:
Valid forms include: - Illinois Driver's License
 - Illinois Identification (ID) Card

Date of Birth
4. I am liable for paying the current years water/sewer bill on the property described.
5. I have not applied for a Senior Water/Sewer Discount for any other property for current year.
6. On March 1, the following individuals used the property listed for their principal residence. (Attach an additional sheet if necessary.)

Your Name

Name

Name

Name

SENIOR DISCOUNT APPLICATION CONTINUED ON NEXT PAGE



VILLAGE OF WESTERN SPRINGS

740 HILLGROVE AVE.

WESTERN SPRINGS, IL 60558

PHONE: 708-246-1800

SENIOR WATER/SEWER DISCOUNT

7. My total household income, including my income and the income of all persons listed on number 6 on the previous page, for income Tax Year, was (use the instructions on the next page):

A Social Security and SSI benefits (include Medicare deductions).....	\$ _____
B Railroad Retirement benefits (include Medicare deductions).....	_____
C Civil Service benefits.....	_____
D Annuity benefits and federally taxable pension and IRA benefits.....	_____
E Human Services and other governmental assistance.....	_____
F Wages, salaries and tips from work.....	_____
G Interest and dividends received.....	_____
H Net rental, farm and business income (or loss).....	_____
I Net capital gain (or loss).....	_____
J Other income (or loss).....	_____
K Add Lines A through J.....	_____
L Subtractions.....	_____
M Subtract Line L from Line K and enter the result.....	\$ _____

This is your TOTAL HOUSEHOLD INCOME

**If Line M is MORE THAN \$65,000
you do not qualify for the Senior Water/Sewer Discount.**

Under penalty of perjury, I state that, to the best of my knowledge, the information contained in this affidavit is true, correct and complete.

Applicant's Name (Printed)

Please note: This discount is subject to audit by the Village of Western Springs. You may be required to submit copies of your Federal and State income tax returns to verify the above information.

Applicant's Signature

Date