

Property Tax Exemption Information

Property tax exemptions are savings that contribute to lowering a homeowner's property tax bill. The following is a list of available exemptions for homeowners:



Homeowner Exemption
(annual auto-renewal)



Senior Exemption
(annual auto-renewal)



"Senior Freeze" Exemption



Persons with Disabilities Exemption
(annual auto-renewal)



Veterans with Disabilities Exemption



Returning Veterans Exemption



Home Improvement Exemption



Longtime Occupant Exemption

View eligibility and documentation required for each exemption on our website.

Reminder: Property tax saving exemptions are only reflected on the second installment property tax bill.



Fritz Kaegi
COOK COUNTY
ASSESSOR

cookcountyassessor.com

Dear Homeowner,

This brochure contains important information about how you can apply for past property tax exemptions that you may have been entitled to receive. This is referred to as the Certificate of Error process.



With many unprecedented events over the past few years, our office continues to adapt and put safety first. Our outreach efforts are a combination of in-person and virtual workshops on YouTube and Facebook. We also collaborate with local elected officials across Cook County to provide assistance to homeowners on how to file for exemptions and appeals.

In addition, we will continue to make improvements to the technology we use and simplify our processes to reduce the need for time-consuming office visits and forms.

We are here to help you. In-person assistance is available at our branch offices. Scan the QR code below to make an appointment at a location near you. Please know that you can contact us by phone, email, or social media with any questions you may have.

Sincerely,
Fritz Kaegi
Cook County Assessor

Connect with us:



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How to apply for missing property tax exemptions

CERTIFICATES OF ERROR FOR EXEMPTIONS



COOK COUNTY
**ASSESSOR'S
OFFICE**

What is a Certificate Of Error?

Many homeowners are unaware of property tax exemptions that can translate into savings and help contribute in lowering property tax bills. The Certificate of Error process provides homeowners an opportunity to redeem missing exemptions for the current tax year and three prior years. Homeowners can file for past exemptions for the **previous three tax years**.

Example Scenario: A homeowner who is 68 years old recently learned that they were qualified for the Senior Exemption since they were 65 years old. This homeowner can apply for Certificates of Error to receive refunds for prior eligible years.

Reviewing a Second-Installment Property Tax Bill:

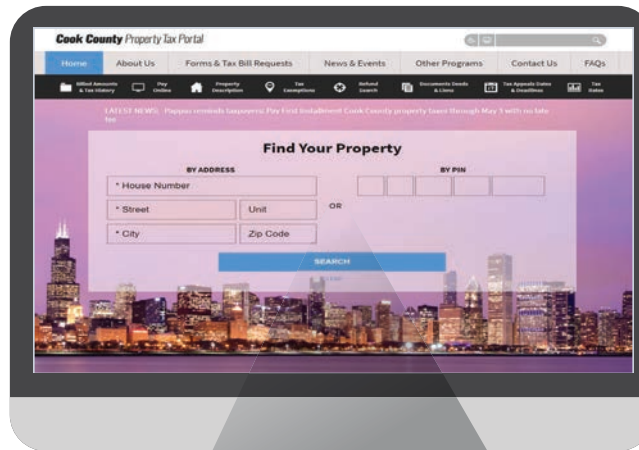
Property tax exemptions are applied and listed on second installment property tax bills mailed by the Cook County Treasurer's Office. If a homeowner is missing an exemption, they can apply for a Certificate of Error. The Assessor's Office administers the Certificate of Error process and, upon approval, the Treasurer's Office issues refund checks. It is important to note that a homeowner is still responsible for paying the entire property tax bill by the due date, even if a Certificate of Error application is in process. Applying for a Certificate of Error does not guarantee approval.

How to Check Exemptions Received in Prior Years

A homeowner can check the Cook County Property Tax Portal to access past property tax bills and review exemptions received in past years. Some exemptions automatically renew every year, such as the Homeowner and Senior Exemptions.

Others, such as the Low-Income Senior Citizens Assessment Freeze (Senior Freeze), and Persons and Veterans with Disabilities Exemptions must be filed annually. Checking exemptions received in past years will help the homeowner determine if they should file for a Certificate of Error.

www.cookcountypropertyinfo.com



How to Apply

To apply, a homeowner can visit www.cookcountyassessor.com and submit an online application. By applying online, homeowners have the ability to track the status of their applications and the Assessor's Office can provide status updates. It is important that homeowners carefully review the criteria including required supporting documentation.

A common mistake is that homeowners fail to submit documentation that reflects the tax year in which they are applying. For example, if a homeowner is applying for a 2019 Certificate of Error for the Veterans with Disabilities Exemption, the required documentation needs to reflect the 2019 tax year.

An application was submitted. Now what?

During peak periods, it takes 3-4 weeks for Assessor's Office staff to process an application. Next, the homeowner will receive a notification of approval or denial. If an application is denied due to missing documentation, the homeowner may reapply with complete documents. If the application is approved, the homeowner will receive a mailed refund check from the Treasurer's Office within 3-4 weeks.

TAX CALCULATOR	
2018 Assessed Value	15,900
2019 Property Value	159,000
2019 Assessment Level	X 10%
2019 Assessed Value	15,900
2019 State Equalizer	X 2.9160
2019 Equalized Assessed Value (EAV)	46,364
2019 Local Tax Rate	X 13.434%
2019 Total Tax Before Exemptions	6,228.54
2019 Total Tax Before Exemptions	
Homeowner's Exemption	-1,343.40
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
2019 Total Tax After Exemptions	
First Installment	2,585.25
Second Installment +	2,299.89
Total 2019 Tax (Payable in 2020)	4,885.14

EXEMPTIONS
2020: Not Available
2019: 1 Exemptions Received
2018: 1 Exemptions Received
2017: 1 Exemptions Received
2016: 1 Exemptions Received
More Exemption Information

