

## 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](http://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.



Over the past few years, we have worked hard to share information and resources on the application process for Certificates of Error. We offer virtual seminars on YouTube and Facebook that homeowners can participate in live or watch later at their convenience. Additionally, we collaborate with Cook County officials and community partners to facilitate in-person workshops.

Finally, we have improved our technology and streamlined our applications to make them easier for everyone to understand and reduce the need for time consuming office visits and forms. Please know that if you have any questions, you can contact us by phone, email, and social media, or visit us at any of our four convenient locations.

Sincerely,  
**Fritz Kaegi**  
Cook County Assessor

Connect with us:



### Main Office

118 N. Clark St., 3rd Floor  
Chicago, IL 60602  
312.443.7550

[cookcountyassessor.com](http://cookcountyassessor.com)

### Markham Branch Office

16501 S. Kedzie Ave., Room #237, Markham, IL 60426

### Skokie Branch Office

5600 W. Old Orchard Rd., Room #149, Skokie, IL 60077

### Bridgeview Branch Office

10200 S. 76th Ave., Room #237, Bridgeview, IL 60455

# How to apply for missing property tax exemptions

## CERTIFICATES OF ERROR FOR EXEMPTIONS



**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.

TAX CALCULATOR			
2021 Assessed Value	35,000	2022 Total Tax Before Exemptions	7,198.92
2022 Property Value	350,000	Homeowner's Exemption	-703.50
2022 Assessment Level	X 10%	Senior Citizen Exemption	-562.80
2022 Assessed Value	35,000	Senior Freeze Exemption	-1,734.97
2022 State Equalizer	X 2.9237		
2022 Equalized Assessed Value (EAV)	102,330	2022 Total Tax After Exemptions	4,197.64
2022 Local Tax Rate	X 7.035%	First Installment	2,197.78
2022 Total Tax Before Exemptions	7,198.92	Second Installment +	1,999.86
		Total 2022 Tax (Payable in 2023)	4,197.64

## 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](http://www.cookcountypropertyinfo.com)



### EXEMPTIONS

2023: Not Available  
 2022: 1 Exemptions Received  
 2021: 1 Exemptions Received  
 2020: 1 Exemptions Received  
 2019: 1 Exemptions Received  
 2018: 1 Exemptions Received

More Exemption Information

## How to Apply

To apply, a homeowner can visit [www.cookcountyassessor.com](http://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.

