

## 2020 Tax Year Property Tax Exemption Information

The following exemptions will automatically renew for homeowners who received them last year (tax year 2019) and remained eligible this year (tax year 2020).



**Homeowner Exemption**  
(annual auto-renewal)



**Senior Exemption**  
(annual auto-renewal)



**Senior Freeze Exemption**  
(2020 auto-renewal)



**Persons with Disabilities Exemption**  
(2020 auto-renewal)



**Veterans with Disabilities Exemption**  
(2020 auto-renewal)

Please Note:

Longtime and Returning Veterans Exemptions will not auto renew this year.



**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.



Since the beginning of my term as Assessor, I have remained focused on creating an office and assessment process that is fair, ethical, and transparent. Our office has increased our outreach efforts to ensure homeowners are aware of the important, money-saving exemptions available to them.

In addition, we will continue to update our technology efforts and simplify processes. In just this last year, our office implemented a new website and homeowners now have the ability to file for exemptions, certificates of error and appeals online.

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

Follow us



Cook County Assessor's Office



@AssessorCook



@CookCountyAssessor



Office of Cook County Assessor



Cook County Assessor

**Main Office**

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

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

# 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 up to three prior years. Homeowners can now file for past exemptions for the **2019, 2018, and 2017** tax years.

**Example Scenario:** A homeowner who is 68 years old recently learned that she has been qualified for the Senior Exemption since she was 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 in the summer 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 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)



## 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 months.

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 2.9150
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 After Exemptions	4,885.14
First Installment	3,585.25
Second Installment	2,299.89
Total 2019 Tax (Payable in 2020)	4,885.14

  

Property Number (PIN)	Owner	Address	City	State	Zip	Assessed Value	Equalized Value	Exemptions	2019 Tax	2018 Tax	2017 Tax	2016 Tax
15-0000-0000	John Doe	1234 N. Main St.	Chicago	IL	60610	15,900	46,364	Homeowner's Exemption	4,885.14	6,228.54	5,100.00	4,500.00
15-0000-0001	Jane Smith	5678 S. Oak St.	Chicago	IL	60605	12,500	36,250	Senior Citizen Exemption	3,500.00	4,500.00	3,500.00	3,000.00
15-0000-0002	Bob Johnson	9101 W. Lake St.	Chicago	IL	60642	18,000	51,660	Senior Freeze Exemption	5,500.00	6,500.00	5,500.00	5,000.00

  

Exemption	2020	2019	2018	2017	2016
Homeowner's Exemption	Available	Available	Available	Available	Available
Senior Citizen Exemption	Available	Available	Available	Available	Available
Senior Freeze Exemption	Available	Available	Available	Available	Available
Persons and Veterans with Disabilities Exemption	Available	Available	Available	Available	Available

### EXEMPTIONS

2020: Not Available  
2019: 1 Exemptions Received  
2018: 1 Exemptions Received  
2017: 1 Exemptions Received  
2016: 1 Exemptions Received

[More Exemption Information](#)

