

This document is also available to taxpayers on the Assessor's Office website – including in the lower right corner of selected documents on the home page. It is labeled "Important Update Regarding Disabled Veterans Homeowner Exemption." Link to it at:

http://www.cookcountyassessor.com/assets/forms/DIS_VET_EXEMPT.pdf



COOK COUNTY ASSESSOR'S OFFICE

Joseph Berrios



Updated information for the Disabled Veterans Homeowner Exemption Tax Year 2017 (tax bills are mailed in 2018)

- Please note that the Disabled Veterans Homeowner Exemption must be reapplied for **every year** in order to receive the property tax reduction to which you are entitled.
- Beginning in early February of each year, renewal forms are *mailed to those who received the Disabled Vets Exemption for the previous tax year*. Also in February, first-time applicants can download the form on the Assessor's web site www.cookcountyassessor.com and mail it to the Assessor's Office at 118 N. Clark St., Rm 320, Chicago. Applicants may also submit forms to any Assessor's Office location:
 - **Chicago office:** 118 N. Clark St., Room 320, Chicago, IL 60602
 - **Skokie office:** 5600 Old Orchard Road, Room 149, Skokie, IL 60007
 - **Bridgeview office:** 10200 S. 76th Ave, Room 237, Bridgeview, IL 60455
 - **Markham office:** 16501 S. Kedzie Ave, Room 237, Markham, IL 60426
- All applicants must please provide, annually, a current Service-connected Disability Certification Letter from the U.S. Department of Veterans Affairs for the Tax Year(s) of the exemption. Tax Years are billed in the *following* year i.e. bills received in 2018 are for *Tax Year 2017*.
- First-time applicants must please also provide a Department of Defense DD Form 214
- The exemption reduces the Equalized Assessed Value (EAV) on a disabled veteran's primary residence. The EAV is the partial property value on which your taxes are computed; any reduction in EAV is *not* the dollar amount by which your tax *bill* may be lowered.
- The exemption amounts were increased starting in Tax Year 2015. Currently, veterans with 30%-49% disability during a tax year will receive a \$2,500 EAV reduction for that tax year; veterans with 50%-69% disability during a tax year will receive a \$5,000 EAV reduction; and those with 70% disability or greater will be exempted from property taxation. Again, that is *not* the dollar amount by which your tax *bill* may be lowered.
- If a bank or mortgage company requires confirmation of total exemption from property taxes before eliminating the escrow portion of monthly payments, qualifying disabled veterans should please see Page 3 of this document and/or contact the Assessor's Office at 312-443-7550 to request a customized letter for their lender.
- Complete information on the Disabled Veterans Homeowner Exemption is available on the Cook County Assessor's Office website at:
http://sub.cookcountyassessor.com/assets/forms/DIS_VET_EXEMPT.pdf

COMPLETE BACKGROUND INFORMATION AND ALL DETAILS ON THE DISABLED VETERANS HOMEOWNER EXEMPTION ARE BELOW.



COOK COUNTY ASSESSOR'S OFFICE

Joseph Berrios

Facts About the Disabled Veterans Homeowner Exemption

The office of Cook County Assessor Joseph Berrios has always served veterans and other taxpayers with exemptions. Assessor Berrios helped pass the 2015 legislation which **greatly expanded the Disabled Veterans Homeowner Exemption*** and this office continues to assist veterans. The expanded Exemption began with Tax Year 2015. It **continues for Tax Year 2017, billed and due this year (2018).**

This Exemption started in 2007. **That legislation three years ago not only increased the amount of Disabled Veterans Exemption savings but also expanded eligibility.** The results: veterans whose level of service-connected disability is as little as 30% in a tax year are eligible for this property tax deduction-during that tax year and veterans 70% or more disabled are *totally* exempt from property taxes for that tax year. **If your bank or mortgage company requires confirmation of total exemption before eliminating escrow payments, please see Page 3 of this document.**

Veterans with a **service-connected disability of 30% or more** during a tax year, as certified by the U.S. Department of Veterans Affairs, are **eligible for the Exemption on the primary residence** occupied by the veteran beginning **any time during that tax year.** [NOTE: This change starts with 2018; the old requirement was occupancy "by January 1st" of the year.] This annual exemption reduces the Equalized Assessed Value (EAV) for that year on a disabled vet's primary residence, likely lowering the tax bill.

Non-remarried surviving spouses of veterans already receiving this Disabled Veterans Exemption are also eligible, as are non-remarried surviving spouses of would-be veterans killed in action (KIA) in any year.

• **It is very important to please note that the EAV is not the amount of your taxes.** The EAV is the **adjusted partial property value on which your taxes are computed;** any reduction in EAV is not the **dollar amount by which your tax bill may be lowered.**

• **The Disabled Veterans Homeowner Exemption must be applied for each year.** State law requires the Assessor's Office to annually receive a renewal application including the Veterans Administration (VA) certification showing the veteran's disability level.

• **Applications for this exemption for Tax Year 2017 are now available (as of February 2018).** They have been **mailed** to vets who received the exemption last year. Also, first-time applicants can download the application from the Assessor's Office **web site www.cookcountyassessor.com** . The link directly to the form and details will be: **<http://www.cookcountyassessor.com/assets/forms/DisabledVeteransEx.pdf>** .

If you were eligible for the Disabled Veterans Exemption in previous years but did not apply or believe you were improperly denied, Certificate of Error ("C of E") Applications can be processed for the past three or four years. For further information: 312-443-7550.

If you miss filing this year, you can still receive your exemption savings by filing a C of E form - and your savings can still make it onto your Second-Installment tax bill this year. C of E savings not in time for this year's bills will be applied retroactively and a refund check will be sent to you.

This chart shows changes in **exemption amounts from the old law to the new, expanded law:**

Taxable Years	Percentage of Disability	Exemption Amount**
2011-2014 (Tax Years)	70% and greater	\$5,000
	50-69%	\$2,500
2015 and thereafter (Tax Years)	30%-49%	\$2,500
	50%-69%	\$5,000
	70% and greater	Total exemption

IMPORTANT NOTE: *This amount will be deducted from your Equalized Assessed Value (EAV), which is the partial property value on which your taxes are computed. Please note EAV is not the dollar amount of your taxes and its reduction is not the dollar amount by which your tax bill may be lowered.*

*The official statute is the Disabled Veterans Standard Homestead Exemption (Public Act 99-0375).

There may be some concern that **first-time** Disabled Veterans Exemption applicants will possibly not receive their exemptions. In fact, **all veterans will receive their exemptions at the normal time.** However, **some disabled veterans** who apply for the first time or are, *for the first time, completely* exempt from property taxes **might receive a First-Installment bill** in February, with a balance due in March. That bill should please be paid; any overpayment **will be fully refunded** during the summer.

This is only a **first-time applicant or first-time, fully-exempt situation** that actually does **not affect the vast majority** of those who qualify for the Disabled Veterans Homeowner Exemption. All deductions for the majority will occur precisely on schedule. This very brief adjustment period could affect **only the smaller group: first-time applicants or first-time recipients of the complete exemption from property taxes (70%-or-more disabled).** The Cook County Assessor's Office is equally committed to them.

Again, any overpayment will be fully refunded. Importantly, disabled veterans who are already **completely exempt or first-time fully exempt will never in any future year receive a tax bill balance due** as long as they reapply, their service-connected disability level remains unchanged and their EAV (partial home value) is under \$250K.

To qualify for the Disabled Veterans Homeowner Exemption, the veteran must:

- be an Illinois resident who has served as a member of the United States Armed Forces on active duty or State active duty, a member of the Illinois National Guard or U.S. Reserve Forces and has been honorably discharged
- own and occupy the property as the primary residence as of January 1st of the Tax Year being applied for
- have an EAV (partial home value) of less than \$250,000 for the primary residence, excluding the EAV of property used for commercial purposes or rented for more than six (6) months
- have at least a 30% service-connected disability certified by the U.S. Dept. of Veterans Affairs

Again, a **non-remarried surviving spouse** of a disabled veteran *already receiving this exemption* or would-be veteran KIA in 2015 or later **may continue to receive this Exemption** if the same primary residence continues as such for the surviving spouse. **Application must be made annually.** The non-remarried surviving spouse may also transfer the Exemption amount (or less) to a new primary residence.

Veterans and surviving spouses must please complete the Exemption application and return it to the Cook County Assessor's Office at 118 N. Clark St., Room 320, Chicago, IL 60602. Instructions for applicants:

- **A first-time** applicant must please provide a **Department of Defense DD Form 214.** This document is not required for future annual applications.
- **All applicants**, first-time and in later years, must please annually provide a Disability Certification Letter from the U.S. Department of Veterans Affairs
- To the *non-remarried* surviving spouse of a disabled veteran who is eligible for the Exemption and is using the Exemption for the first time or transferring it to a new address: you must please provide the disabled veteran's death certificate and proof of ownership.

Please Note: This Exemption cannot be combined with the Disabled Persons Homeowner Exemption or Returning Veterans Homeowner Exemption. **It can be combined** with the regular (non-veteran and non-disabled) Homeowner Exemption and certain other exemptions. All exemptions can be found at: <http://www.cookcountyassessor.com/Exemptions/Exemption-Forms.aspx>

Assessor Joseph Berrios and his staff stand ready to assist veterans on any matter involving property taxes. We work with the Cook County Department of Veterans Affairs (www.cookcountyil.gov/veterans-affairs or 312-603-6423), and each agency is confident your needs can be met with a simple phone call or visit to our web sites. Thank you.

(More information on next page)

If a bank or mortgage company requires confirmation of total exemption from property taxes before eliminating the escrow portion of your monthly payment, please read the following:

Some disabled veterans who are eligible for complete (100%) exemption from property taxes may encounter difficulty getting their banks or mortgage companies to eliminate the escrow portion of their monthly mortgage accounts. Assessor Berrios thanks all veterans for their service and is happy to help address this problem.

As detailed in the first two pages of this document, the disabled veterans eligible for *complete* exemption are those whose service-connected disability is 70% or more. The Assessor's Office has composed a letter which will be customized for each veteran to provide to a lender proof of complete exemption.

Our letter states particulars including your address, PIN, lender, mortgage number, approval for and application of the complete exemption, State of Illinois law, Illinois Department of Revenue (IDOR) policy and other details.

All disabled veterans qualifying for complete exemption should please contact the Cook County Assessor's Office at 312-443-7550 to **provide the following information** for inclusion in his/her customized letter:

- Name of disabled veteran approved to received full exemption
- Property Identification Number (PIN) of the parcel for which the Exemption has been approved
- Name and address of the lender (bank, mortgagor)
- Loan number



**COOK COUNTY
ASSESSOR'S OFFICE**
Joseph Berrios



118 N. Clark St., Third Floor, Chicago, IL 60602
312-443-7550 www.cookcountyassessor.com