



COOK COUNTY ASSESSOR'S OFFICE

Joseph Berrios

The office of Cook County Assessor Joseph Berrios has a long history of serving veterans and other taxpayers with exemptions. Assessor Berrios supported and helped pass the 2015 legislation which greatly expanded the Disabled Veterans Homeowner Exemption* and this office continues to assist veterans.

There may be some concern that disabled veterans are possibly not receiving their exemptions. In fact, all veterans will receive their exemption deductions at the normal time. However, some disabled veterans who are *completely* exempt from property taxes might receive a bill in February with a balance due in March.

This is a one-time situation that actually does not affect the vast majority of those who qualify for the Disabled Veterans Homeowner Exemption. All reductions in their tax bills will occur perfectly on schedule. It affects only the smaller number of disabled veterans who are at least 70% disabled and thus *completely* exempt from property taxes under the new law.

For the completely exempt, any overpayment will be refunded in full this summer. In all future years they will never receive a tax bill balance due, if their disability level is unchanged. Again, this is a one-time situation for this smaller group of vets--to whom we are equally committed.

Please remember 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 his or her disability level.

Applications for this exemption will be available **beginning January 27, 2016** on the Cook County Assessor's Office web site (www.cookcountyassessor.com). Application form and added details: <http://www.cookcountyassessor.com/assets/forms/DisabledVeteransEx.pdf>. More facts, in an easy-to-read format, are on the next page here.

Applications are also available for request by mail and are being mailed to those who received this exemption for the previous Tax Year. All applications are due back by March 2, 2016. For further information, please call 312-443-7550.

The Assessor's Office and the Cook County Department of Veterans Affairs (www.cookcountyil.gov/veterans-affairs or 312-603-6423) will hold six Outreach seminars in February. Officials and staff from the Assessor's Office will be joined by other officials to welcome all veterans. Our staff will provide full details on all exemptions and, most important, will help veterans, family and friends fill out applications and other forms. A complete list of these seminars is on the final page here.

**The official statute is the Disabled Veterans Standard Homestead Exemption*



Facts About the Disabled Veterans Homeowner Exemption Changes

- The **Disabled Veterans Homeowner Exemption** provides an annual reduction in the Equalized Assessed Value (EAV) of the primary residence occupied by a disabled veteran. The EAV is the *value on which each property tax bill is computed*, so reducing your EAV will likely lower your tax bill.

Again, please note EAV is *not the amount of your tax* and its reduction is not the amount by which your tax *bill* would be lowered.

- This is not a new exemption; it was created in 2007. Recent legislation (SB 107) increased the amount of Disabled Veterans Homeowner Exemption savings and expanded eligibility for the Exemption. For the first time, certain disabled veterans will be completely exempt from property tax.

- The new law is retroactive to Tax Year 2015. Its *changes* to the Disabled Veterans Homeowner Exemption begin with Tax Year 2015, payment of which is due in 2016.

- The Cook County Assessor's Office (CCAO) will have Disabled Veterans Homeowner Exemption application forms ready for taxpayers beginning on January 27, 2016. These application forms will be available on the CCAO website: www.cookcountyassessor.com and by mail. For further information, please call (312) 443-7550.

- **The applications are due back to CCAO by March 2, 2016.** Most disabled veteran taxpayers who turn in exemption applications for the 2015 Tax Year will, as always, see savings deducted *precisely on schedule* from their Second-Installment tax bill in July 2016.

The smaller group of disabled veterans *completely* exempt from property taxes might receive in February a First-Installment bill which should be paid. Any overpayment **will be fully refunded** during the summer. This one-time situation affects only these completely-exempt disabled veterans and after this year they will never in any future year receive a tax bill balance due as long as their disability level remains unchanged.

- **A non-remarried surviving spouse** of a disabled veteran may continue to receive this exemption if the same primary residence continues as such for the surviving spouse. Or, the non-remarried surviving spouse may transfer the exemption amount (or less) to a new primary residence.

- The chart below outlines the changes in exemption amounts based on percentage of disability between the current law and the new 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 only the partial property value on which your taxes are computed. Please note EAV is not the amount of your taxes and its reduction is not the amount by which your tax bill may be lowered.



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Veterans Property Tax Outreach Seminars, February 2016

- February 8th - 11:00 a.m. to 1:00 p.m. in **McCook** : McCook Athletic & Exposition-Pub at the MAX, 4720 S. Vernon Ave., McCook IL (East side of the building). <http://www.max-mccook.com/> , (708) 485-1555.
- February 9th – 6:00 p.m. to 8:00 p.m. in **Richton Park**: Rich South High School auditorium, 5000 Sauk Trail (708) 679-3000. *This event is sponsored and hosted by Illinois State Senator Mike Hastings, sponsor of SB 107, which greatly expanded the Disabled Veterans Homeowner Exemption.*
- February 11th - 11:00 a.m. to 1:00 p.m. in **Chicago**: Jesse Brown VA Medical Center, Damen Pavilion 2nd Floor Conference Room, 820 South Damen. <http://www.chicago.va.gov/> , (312)-569-6109.
- February 16th - 11:00 a.m. to 1:00 p.m. in **Evanston**: Evanston Vet Center, 1901 Howard Street.
<http://www.va.gov/directory/guide/facility.asp?ID=5048> , (847) 332-1019.
- February 17th - 11:00 a.m. to 1:00 p.m. in **Schaumburg**: Schaumburg Township Building gymnasium, 1 Illinois Boulevard, Hoffman Estates [please note the address is in Hoffman Estates, not Schaumburg].
<http://www.schaumburgtownship.org/about/township-map/> (847-884-0030).
- February 22nd, 11:00 a.m.-1:00 p.m.: **Orland Park** Civic Center, 14750 Ravinia Ave., Orland Park, IL;
<https://www.orland-park.il.us/facilities/facility/details/Orland-Park-Civic-Center-71> , (708) 403-6200

For information on seminars scheduled after this list was printed, please contact:

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Bill Browne, Director, Cook County Dept. of Veterans Affairs; 312-603-6423, bill.browne@cookcountyil.gov

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