



COOK COUNTY ASSESSOR'S OFFICE

Joseph Berrios

Facts About the Disabled Veterans Homeowner Exemption

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. The expanded Exemption begins with Tax Year 2015, which is billed and due in 2016.

This is not a new exemption; it was created in 2007. Recent legislation (SB 107) not only increased the amount of Disabled Veterans Homeowner Exemption savings but also expanded eligibility. Now, veterans whose level of disability is as little as 30% are eligible for this property tax deduction. Also, for the first time, veterans 70% or more disabled are *totally* exempt from property taxes.

- Veterans with a service-connected disability as certified by the U.S. Department of Veterans Affairs are eligible for the Exemption on the primary residence occupied by the disabled veteran. This annual exemption reduces the Equalized Assessed Value (EAV) on a disabled veteran's primary residence, very likely lowering the tax bill. Non-remarried surviving spouses are also eligible.

- **It is very important to please note** that the EAV is not the amount of your taxes. 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 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 have been **available since January 27, 2016** on the Cook County Assessor's Office web site (www.cookcountyassessor.com). The application form and added details may be found at: <http://www.cookcountyassessor.com/assets/forms/DisabledVeteransEx.pdf>

Applications are also available by mail and *have been mailed* to those who received this exemption last year. **Applications are due back by March 2, 2016**. For further information, please call 312-443-7550.

- 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 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*

There may be some concern that disabled veterans are possibly not receiving their exemptions. In fact, all veterans will receive their exemptions at the normal time. However, some disabled veterans who are *completely* exempt from property taxes might receive a First-Installment bill in February, with a balance due in March, which should be paid. Any overpayment **will be fully refunded** this summer.

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 deductions in their tax bills will occur precisely on schedule. The very brief adjustment period affects only the smaller group: at least 70% disabled and thus *completely* exempt under the new law. The Cook County Assessor's Office is equally committed to them.

Again, overpayment will be fully refunded. Most important, after February 2016, completely-exempt disabled veterans will *never in any future year receive a tax bill balance due* for as long as their 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 1, 2015,
- 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 and
- have at least a 30% service-connected disability certified by the U.S Dept. of Veterans Affairs

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. Application must be annual. The non-remarried surviving spouse may also transfer the exemption amount (or less) to a new primary residence.

Veterans 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, certified by either the Cook County Recorder of Deeds or Illinois Department of Veterans Affairs. This document is not required for future annual applications.
- **All applicants**, first-time and in later years, must please 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 other exemptions can be found at: <http://www.cookcountyassessor.com/Exemptions/Exemption-Forms.aspx>

For anyone interested in veterans exemptions, 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 and other officials will welcome all veterans. Our staff will provide full details on all exemptions and help veterans, family and friends fill out applications and other forms. A complete list of these seminars is on the next page.



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Veterans Property Tax Outreach Seminars, February 2016

- February 8th – 11:00 a.m. to 1:00 p.m. in **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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Mark Bretz, Cook County Assessor's Office; 312-603-7310 mbretz@cookcountyassessor.com

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

Audrey Mollo, Cook County Dept. of Veterans Affairs; 312-603-6423, Audrey.mollo@cookcountyil.gov