GENERAL EXPLAINER

Cook County Property Tax Exemptions

Property taxes are one of the most significant annual costs for Illinois homeowners. To help alleviate some of that financial burden, the Cook County Assessor's Office (CCAO) administers a variety of property tax exemptions. There are four categories of exemptions (outlined below) that reduce the taxable value of a residential property and lower the amount of property taxes a homeowner owes annually. Taxpayers can apply for exemptions online or by dropping off or mailing paper applications to one of the four CCAO locations, which can be found here: www.cookcountyassessoril.gov/assessors-office-locations.

Homeowners can also make appointments with the CCAO to fill out exemption applications in person. For more information, call (312) 443-7550 or visit: www.cookcountyassessoril.gov/exemptions.

See the "terms to know" section of this fact sheet for definitions of the highlighted words or phrases.

Category #1: Exemptions For Homeowners

Homeowner Exemption

Homeowners qualify for this exemption if they (1) own the property, or have a lease or contract making them responsible for the property taxes, and (2) occupy the property as their principal place of residence as of January 1st of the relevant tax year (homeowners are eligible for a prorated exemption if they purchased a home that was newly constructed and not ready for occupancy until after January 1st). Once approved, this exemption automatically renews each year. The homeowners' exemption is available regardless of household income or immigration status.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/homeowner-exemption

Home Improvements Exemption

Generally, home improvements add value to a property, increasing its assessed valuation and the homeowner's tax bill. Under this exemption, homeowners can make certain improvements to their property (e.g., increasing the building's square footage), but will not be taxed on up to $75,000 of the added value for four years. No application is required for this exemption. The CCAO will determine if a property is eligible for exemption and, if so, will automatically apply the exemption.

For more information on this exemption, visit: www.cookcountyassessoril.gov/home-improvement-exemption

Longtime Homeowner Exemption

The CCAO determines which properties qualify for this exemption and mail eligible homeowners an application. Homeowners are eligible if (1) they have owned and occupied their residence for at least ten years (e.g., if applying for tax year 2026, the occupant must have lived there between January 1, 2016 and January 1, 2026), (2) their total household income is $100,000 or less for the relevant tax year, and (3) the property assessment increase was significant enough to exceed maximum amounts set by the state legislature.

For more information, visit: www.cookcountyassessoril.gov/longtime-homeowner-exemption

Category #2: Exemptions For Senior Citizens

Senior Exemption

Homeowners qualify for this exemption if they (1) are 65 years or older, (2) own the property, or have a lease or contract making them responsible for the property taxes, and (3) occupy the property as their principal place of residence during the relevant tax year. Homeowners must apply for this exemption, but once approved, the exemption automatically renews each year. Homeowners who have moved or plan to move may be eligible for a partial senior exemption that is prorated based on when they occupied the property.

For more information, visit: www.cookcountyassessoril.gov/senior-citizen-exemption

Low-Income Senior Freeze Exemption

Homeowners qualify for this exemption if they (1) are 65 years or older, (2) have a total household income of $65,000 or less in the relevant tax year, (3) own the property, or have a legal, equitable, or leasehold interest in the property for the relevant tax years, (4) are legally responsible for property tax payments for the relevant years, and (5) live in the property as their principal place of residence for the relevant tax years, i.e., two consecutive January 1st dates. This exemption is not automatically renewed by CCAO, meaning homeowners must apply to renew this every year.

For more information, including a list of documents needed, visit: www.cookcountyassessoril.gov/senior-freeze-exemption

Category #3: Exemptions For Veterans

Returning Veterans Exemption

The returning veterans exemption is only available to veterans during the year they return home from active duty in an armed conflict. The exemption provides eligible individuals with up to $5,000 reduction in the equalized assessed value (EAV) or taxable value of their property. Homeowners qualify for this exemption if they (1) are an Illinois resident who has served as a member of the U.S. Armed Forces, Illinois National Guard, or U.S. Reserve Forces, (2) are returning from active duty in an armed conflict, (3) own, or have a legal or equitable interest in their principal place of residence during the relevant tax year, and (4) are liable for the payment of property taxes.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/returning-veterans-exemption

Veterans with Disabilities Exemption
(Also referred to as the Homestead Exemption for Veterans with Disabilities)

Homeowners qualify for this exemption if: (1) they are an Illinois resident that served as either (a) a member of the United States Armed Forces on active duty or state active duty, or (b) a member of the Illinois National Guard or U.S. Reserve Forces; (2) the U.S. Department of Veterans Affairs (VA) has certified that the homeowner has a disability that is at least 30% connected to their service; and (3) they are owners and occupants of the property for the relevant tax year. This exemption generally does not automatically renew, meaning in most cases homeowners must apply to renew this exemption every year. Automatic renewal is only available to individuals whom the VA have rated as 100% disabled and classified as “permanently and totally disabled” and veterans with disabilities who were members of the Armed Forces during World War II (regardless of disability ranking). Surviving spouses may qualify for this exemption.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/veterans-disabilities-exemption

Category #4: Exemptions For People with Disabilities

Persons with Disabilities Exemption *(Formerly known as Disabled Persons Homeowner Exemption)*

Homeowners qualify for this exemption if they (1) are disabled, (2) own the property, or have a legal, equitable, or leasehold interest in a single-family residence on January 1st of the relevant tax year, (3) are legally responsible for property tax payments, and (4) live in the property as their principal residence on January 1st of the relevant tax year.

For more information, including a list of documents needed to apply, visit: www.cookcountyassessoril.gov/persons-disabilities-exemption

Terms to Know

Certificate of Error: Certificates of Error allow taxpayers to redeem any missing exemptions for the current tax year or obtain a refund on property tax bills from previous years if exemptions were missing. For more information, see Impact for Equity's Certificates of Error explainer.

Disabled: A homeowner is disabled if they have (1) a disability covered under the Federal Social Security Act, (2) an Illinois Person with a Disability Identification Card stating they have a Class 2 disability, or (3) disabled status as determined after an examination by a physician, optometrist, advanced practice registered nurse, or physician assistant, using the same standards as used by the Social Security Administration.

Equalized assessed value (EAV): EAV or taxable value is a partial property value that is used to calculate property taxes for individual homes. The EAV is found on the second installment of a property tax bill under "tax calculator."

Legal, equitable, or leasehold interest in property: Legal interest in a property means a person owns that property under law, typically through a deed transfer. Equitable interest in a property is interest acquired through equitable title. Leasehold interest in a property arises when an individual or entity leases a property. Notably, renters (e.g., people with a leasehold interest) typically cannot claim exemptions, except in rare circumstances.

Relevant tax year: Property taxes are collected for the previous year (this is called paying in arrears). This means that in 2026, for example, Cook County collects property taxes for 2025. When a CCAO exemption application asks for documentation from a specific year, that year will generally be the previous year to the application. For example, many exemption applications ask individuals to verify that they occupied the property in question in the calendar year immediately preceding the current calendar year. However, the CCAO may ask for documentation from other years as well.

Total household income: This is the combined income of everyone living together in a household.

Frequently Asked Questions

Can taxpayers receive more than one exemption?
Yes, taxpayers can receive up to four exemptions, as long as they qualify for each exemption separately. However, homeowners cannot receive more than one income-based exemption and some exemptions cannot apply simultaneously. For example, the persons with disabilities exemption cannot be combined with the homestead exemption for veterans with disabilities or a returning veterans homeowner exemption.

Can exemptions be applied to more than one property owned by the same homeowner?
No, exemptions can only be applied to one property per owner.

How do homeowners know if exemptions are currently applied to their property?
Exemptions appear on the second installment of a homeowner's property tax bill. Homeowners can also search the CCAO's "find a property" database at www.cookcountyassessoril.gov/address-search (scroll down on the Property Details page following the property search to find the Exemption History and Status section).

What should homeowners do if an exemption should have been applied to their property but wasn't? Can homeowners apply for exemptions after the due date?
If a homeowner believes they are entitled to exemptions in previous tax years, a Certificate of Error application can be filed to redeem past savings. Additionally, homeowners can apply for missed exemptions for up to the previous three tax years by filing a Certificate of Error application. For more information, see Impact for Equity's Certificate of Error explainer.

What happens if the homeowner receiving the exemption passes away?
In some cases, the exemption may still apply for the tax year. Additionally, a surviving spouse may be eligible for the exemption.