

GENERAL EXPLAINER

Cook County Certificates of Error

What are Certificates of Error?

A Certificate of Error (C of E) is a formal correction issued by the Cook County Assessor's Office (CCAO) or Cook County Board of Review (BOR) when a property tax assessment includes a verifiable mistake. This allows homeowners to apply for a correction for errors like incorrect square footage, property classification, age or construction type, and missing exemptions, among others.

After the CCAO assesses all property in a township and considers appeals, the township's assessment is certified. If a homeowner is dissatisfied, they can further appeal to the BOR while their township window is open. Once the BOR has considered all township appeals, they make final determinations and finalize assessments. For more information about the Cook County property tax system, review Impact for Equity's Property Tax System General Explainer. After assessments are certified for taxation, the CCAO can correct errors or mistakes through Certificates of Error.

There are two types of Certificates of Error: (1) missing exemptions for past years, and (2) correcting a property's assessed valuation after a tax bill is issued. See below for details about each type.

When and How Can Homeowners Apply?

Homeowners can apply for a missing exemption C of E for the current tax year and three prior years, all in one form, and for a correction of assessed valuation C of E after assessment for that tax year is finalized. C of E applications can be found online at www.cookcountyassessoril.gov/certificates-error. Once submitted, the CCAO processes the application in 8-10 weeks, and homeowners receive notice of approval or denial. If approved, the Cook County Treasurer's Office issues a refund check by mail.

The CCAO strongly recommends that C of E applications for assessed valuation be filed with an appeal in the SmartFile application at www.cookcountyassessoril.gov/online-appeals, which automatically puts the request into their system and makes it easy to track. Each year the C of E application is being submitted for must be check-marked in the SmartFile application. This also ensures corrections are processed for the past, present, and future. Homeowners may file applications as standalones, but this can result in a delay.

If a homeowner previously appealed their assessment to the CCAO or BOR, a C of E is unlikely to be successful unless the homeowner provides substantial information regarding a mistake or error, the C of E concerns the application of an incentive, or the homeowner provides evidence that the property was substantially damaged or demolished. If a homeowner previously appealed to the BOR, any C of E granted must also be approved and endorsed by the BOR for that tax year. This can be a lengthy process, and only the CCAO can transmit a C of E to the BOR for endorsement, not the homeowner.

Certificate of Error — Missing Exemption

Property tax exemptions are applied and listed on second installment bills each year. If a homeowner is missing an exemption, they can apply for a C of E, though they are responsible for the total amount of the tax bill until the C of E is finalized. A homeowner can obtain a C of E without paying their tax bill, but will incur interest and penalties on any balance that is not paid by the due date.



For information about exemptions, including what documentation the CCAO requires, review Impact for Equity's General Explainer on Cook County Property Tax Exemptions. Homeowners can apply for a current or previous tax year's exemption online and may apply for multiple exemptions and tax years with one form.

To determine whether to apply for a Missing Exemption C of E, homeowners should check the Cook County property tax portal and access their past bills to review which exemptions they received, if any. Some exemptions automatically renew every year, while others must be renewed annually. If a homeowner previously received an exemption and believes they should still be receiving it, they should apply for a Missing Exemption C of E.

Missing Exemption Example Scenario: Daniel is 75 years old and owns a home in Hyde Park. For the last ten years, since his 65th birthday, Daniel has received the senior exemption. This year, when he received his second installment property tax bill, Daniel discovered the senior exemption was not listed. He knows the exemption should have been applied to his second installment bill, so Daniel submitted a missing exemption C of E online, including documentation proving his eligibility for the exemption. The CCAO reviews Daniel's C of E application, determines the exemption was mistakenly left off his bill, and applies the exemption.

Certificate of Error — Correction of Assessed Valuation

If a homeowner's assessment contains a verifiable error, they can apply for a C of E to correct it. Reasons for applying can include overvaluation, vacancy or occupancy, fire damage, property classification change, uniformity with properties of similar types, and more. If homeowners apply for a Valuation C of E, they must provide documentation proving the error.

Documentation can include a property survey showing building square footage, an appraisal showing construction type, proof of demolition, and more.

Note: The CCAO does not independently validate land square footage for property. They verify measurements with records at the Cook County Clerk's Office, which are likely to match those found on all county resources, so the CCAO can only grant an appeal based on changes in land square footage when their measurements do not match those of other county resources. To determine if there is an issue, the legal description on the deed should be compared to the tax map or tax parcel legal description, which can be done in the County Clerk's Map Department. Homeowners may also need to obtain a survey of the property to fully resolve any land square footage issues.

Correction of Assessed Valuation Example Scenario: Jane owns a single-family home that was recently damaged in a structural fire. Jane's property tax assessment showed that her home was not damaged. She knew she needed to update the CCAO with information about the damage to her home, so Jane submitted a Correction of Assessed Valuation C of E online, including documentation showing her insurance claim and a post-fire appraisal. The CCAO reviews Jane's C of E application, determines that her home's assessed value is much lower because of the fire, and corrects the assessment.



How do Homeowners get Certificate of Error Property Tax Refunds?

If the CCAO issues and certifies a C of E, homeowners generally need to submit an application for a refund on their property taxes. For a Valuation C of E, the taxpayer must apply to the Treasurer for refunds; however, for homestead exemptions, the CCAO sends the C of E to the Treasurer, which automatically issues refunds. Homeowners can apply for a refund on their property taxes online or submit a form by mail or in-person at the Cook County Treasurer's Office. With the application, homeowners must submit proof of property tax payment for the applicable year. Acceptable proof of payment depends on how the homeowner paid their property taxes but can include photocopies of teller receipts or the front of a canceled check; bank statements indicating successful transfer of funds; and statements from a mortgage company or bank showing proof of payment. The list of acceptable proof can be found at www.cookcountytreasurer.com/pdfs/forms/doapplication.pdf.

What Happens if a Certificate of Error is Denied?

If a homeowner receives a letter from the CCAO indicating their C of E has been denied, they should review the CCAO's C of E Denial Reason Codes to determine why. C of E Denial Reason Codes are available online at www.cookcountyassessoril.gov/form-document/certificate-error-denial-reason-codes. For additional information, homeowners can reach out to the CCAO directly or contact the Taxpayer Resolution Department at assessor.taxpayer.resolution@cookcountylil.gov.

If a Missing Exemption C of E is denied due to missing documentation, the homeowner can reapply within the allotted time frame and provide complete documentation.

What Tools are Available?

- C of E applications can be found online at www.cookcountyassessoril.gov/certificates-error.
- The Cook County Clerk's Map Department draws official tax maps for Cook County. Homeowners can compare the legal description on their deed to the legal description on the tax map at the Clerk's Office. Homeowners should be prepared with a copy of their deed, and they may visit the Clerk's Office or email their inquiry to clerk.maps@cookcountylil.gov.
- Homeowners can look up the status of their C of E application for correction of assessed valuation through the CCAO's "Tracker" at www.cookcountyassessoril.gov/cofestatus.
- Certificate of Error Denial Reason Codes can be found online at www.cookcountyassessoril.gov/form-document/certificate-error-denial-reason-codes.
- Applications for a Certificate of Error Refund can be found online at www.cookcountytreasurer.com/certificateoferrorrefundform.aspx.

Where Can I Find More Information?

- Cook County Assessor's Office website: www.cookcountyassessoril.gov.
- Cook County Board of Review website: www.cookcountyboardofreview.com.
- For more information about the Cook County property tax system, see the Impact for Equity Property Tax System General Explainer at www.impactforequity.org/appeals.
- For a visual overview of the property tax appeal process in Cook County, see the Impact for Equity Property Tax Appeals Process Flowchart at www.impactforequity.org/appeals.
- For more information about exemptions, see the Impact for Equity General Explainer on Cook County Property Tax Exemptions at www.impactforequity.org/appeals.

