

COMMON QUESTIONS

1. WHY DOES MY TAX BILL CONTINUE TO INCREASE EACH YEAR?
Local government and schools' increased spending may cause higher tax bills. An increase may also be due to reassessment of the value of your home by the Township Assessor which could increase your assessed valuation.
2. WHO DETERMINES THE TAX RATE?
Local citizens can influence spending by making their views known to the proper officials. The assessor has no control over the tax rate. The tax rate is dependent upon local governmental and school levies, statutory limits and voter's response to referendum issues.
3. WHO CALCULATES THE TAX RATE?
The Tax Extension Department of the County Clerk's Office computes the tax rate and prepares the extension of taxes.
4. WHO CAN I CONTACT TO OBTAIN AN EXPLANATION OF THE ASSESSED VALUATION OF PROPERTY?
If you have general assessment questions, the Supervisor of Assessments Office can explain the assessment process and how it relates to your property's market value. However, your township assessor has the specific information about your property and others in your township and can better explain how and why he/she arrived at an assessed value.
5. WHY DID MY ASSESSED VALUE CHANGE?
Your township assessor may have revalued your property or, as required by law, an equalization factor applied by the Supervisor of Assessments has adjusted the level of assessments in each township to 33 1/3% of market value.
6. WILL FARM LAND ASSESSMENTS CHANGE FOR 2015?
Yes, all farm land assessments will change for 2015. For the past several years farm land assessments have been increasing by 10 per cent each year. A new farm land assessment law is in effect for 2015. Under the new law, all farm land assessments of cropland will be increasing by \$15.33 per acre, except for crop land with the lowest productivity ratings, which will be increase by between \$5.09 and \$13.62 per acre. Farm land in other uses (i.e. pasture, grass waterways etc.) will increase by a smaller amount per acre. Since land with the relatively low productivity ratings has a lower assessed value, the \$15.33 increase will amount to a percentage increase greater than 10 per cent, compared to the 2014 assessment. Any crop land that was assessed for less than \$153.30 per acre in 2014 will experience an increase for 2015 greater than 10 per cent. Any crop land that was assessed for more than \$153.30 per acre in 2014 will experience an increase for 2015 less than 10 per cent. The percentage increases will vary, but the increase in dollars per acre will be the same for all the various soil productivity ratings.

How are farm land assessments calculated?

Farm land assessments are based on five year averages of crop prices, crop production expenses and mortgage interest rates. The 2015 farm land assessments are based on average crop prices, average crop production expenses and average mortgage interest rates from 2009 thru 2013. The 2016 farm land assessments will be based on average crop prices, average crop production expenses and average mortgage interest rates from 2010 thru 2014. Each year the State Farmland Assessment Technical Advisory Board uses the crop prices, crop production expenses and mortgage interest rates to calculate the equalized assessed value for farmland, and presents the results to the Illinois Department of Revenue. The equalized assessed value of farm land, by productivity index, is then certified to each county by the Illinois Department of Revenue. The counties then apply the equalized assessed value to the farm land, based on the soil productivity rating and the land use classifications on the parcel.

How do I know if my farm land assessment is correct?

If you own farm land in Winnebago County and you haven't already talked to your Township Assessor about how the use of your land is classified for assessment purposes, this would be a good time to do that. Your Assessor will be able to use aerial photography and other GIS tools to show you the land use classifications. If any changes need to be made, those changes can be made through the Board of Review for 2015. If the changes need to be made for 2014, those changes can also be made, until just before the tax sale in October, and the 2014 tax bill (payable this year) can be recalculated and adjustments made.

7. WHY IS MY HOME ASSESSED MORE THAN MY NEIGHBOR'S EVEN THOUGH WE BOTH HAVE THE SAME SQUARE FOOTAGE?
The assessed value relates directly to the market value of the property. Even though both homes are the same size, factors like construction quality, construction material, age, condition, central air conditioning, fireplaces, etc., affect the market value. Therefore, the assessed value is affected. Any specific questions should be directed to your township assessor.

8. WHAT IS AN ASSESSMENT CHANGE NOTICE?

A. Notice of Real Estate Assessment is a form mailed to property owners every time the assessed value of the property has been changed by the Township Assessor. It states the new assessed value of the property and in which newspaper all the changes by the assessor within a township may be found. The notice is not a tax bill and it does not state the amount of tax to be paid. If the property owner believes the assessed value is incorrect they should first contact their assessor. If still dissatisfied, complaint procedures are available through the Board of Review. Complaints must be completed prior to the complaint filing deadline for the township.

B. 2015 (and every four years before and after) are General Assessment Years (formerly called a Quadrennial). Every property must be viewed by the Township Assessor and, if necessary, revalued. In a General Assessment Year, every taxpayer receives a notice of the assessed value and the assessed value every parcel of real estate is published in a local newspaper with the P.I.N. the name of the taxpayer, and the total assessment. In General Assessment Years this notification is made whether there is an assessment change or not. In intervening years publication and notices are required only for the parcels changed by the Township Assessor.

9. WHAT IS THE GENERAL HOMESTEAD EXEMPTION?

A. This is an exemption for individuals who own and occupy their property as their principal dwelling place on January 1st, or who have a leasehold interest in a **single family** dwelling. It will remain with the homeowner until there is a change in use or a transfer of ownership at which time the new owner must reapply for the following year. It reduces the equalized assessed value by up to \$6,000 the amount of the current year equalized assessed value is above the 1977 equalized assessed value.

B. To obtain this exemption, you must file an application with the Supervisor of Assessments, Board of Review or your township assessor.

10. WHAT IS THE SENIOR CITIZEN EXEMPTION?

A. This exemption is for those individuals who are, or will be, 65 years of age or older during the year and who own and occupy their property. If someone turns 65 during 2015, they should apply for the exemption for their 2015 assessment (taxes payable in 2016). This exemption reduces the equalized assessed value by \$5,000.

B. To obtain this exemption, you must bring proof of age to the Supervisor of Assessments Office and file the original application. This exemption will remain on the parcel, without the need for an annual renewal, as long as the senior citizen occupies the dwelling as their principal residence.

11. HOW DO I KNOW IF I HAVE RECEIVED CREDIT FOR THE SENIOR CITIZEN EXEMPTION AND/OR OWNER OCCUPIED EXEMPTION?

The reduction for these exemptions appears on the tax calculation formula portion of your tax bill. They are also noted on the Assessment Change Notice mailed by the Supervisor of Assessments Office. You may also check to see if you have an application on file by calling the Supervisor of Assessments Office 815-319-4460.

12. WHAT IS THE SENIOR CITIZEN ASSESSMENT FREEZE?

A law passed late in 1994 allows for the equalized assessed value of eligible property to be capped at a previous year's "base" value. The assessment of eligible property cannot go above the "base" value. If the assessment goes below the "base" value, the "base" value will be lowered to the new value. In these cases, the tax bill will show no reduction for this exemption. Requirements include a household income of \$55,000 or less, the applicant must be 65 years old (or older) and must have owned and occupied the property since January 1st of the year prior to application. Annual application for the assessment freeze must be made before July 1st. This is an **exemption** and does not have to be paid back by the estate or upon the sale of the property. Questions should be addressed to the Supervisor of Assessments Office.

13. HOW DO I KNOW IF I AM ELIGIBLE FOR THE HOMESTEAD IMPROVEMENT EXEMPTION OR THE SENIOR CITIZEN ASSESSMENT FREEZE?

This information can be found on your assessment notice and will appear on the tax calculation formula portion of your tax bill.

14. WHAT IS THE TAX DEFERRAL FOR SENIOR CITIZENS?

This program is entirely separate from the homestead exemptions administered through the Supervisor of Assessments and Board of Review Office. This program enables senior citizens with a limited income below \$55,000 to defer the payment of property taxes until after their death or sale of the property. Questions should be addressed to the Treasurer's Office 815-319-4400.

15. WHAT IS THE BENEFIT ACCESS PROGRAM? (FORMERLY CIRCUIT BREAKER)

The Benefit Access Program is handled by the Illinois Department of Revenue. The "**Circuit Breaker**" no longer exists, but there are still some benefits offered for seniors or for persons with disabilities. It offers free transit rides and discounts on license plates for those over 65 or disabled with limited income. Any questions or concerns that you have relating to the State Grant should be directed to Illinois Department on Aging at 1-866-252-8966, Lifescape Community Services (815) 963-1609 or any State Representative or State Senator's Office.

16. WHAT IS THE TOWNSHIP EQUALIZATION FACTOR?
It is a factor applied by the Supervisor of Assessments or the Board of Review to equalize all townships within Winnebago County to 33 1/3% of market value.
17. WHAT IS THE COUNTY MULTIPLIER?
It is a factor applied by the Department of Revenue to equalize all counties within the state to 33 1/3% of market value.
18. WHAT IS THE DIFFERENCE BETWEEN FILING AN ASSESSMENT COMPLAINT AND FILING A TAX OBJECTION?
A. An assessment complaint must be filed on the current year's assessment (payable the following year) through the Board of Review. It pertains to the accuracy of the property's assessed value. An assessment complaint must be filed within thirty (30) days after the Supervisor of Assessment's publication of the Township Assessor changes. Board of Review complaint forms and procedures are available from the Board of Review Office or on the Board of Review website at bor.wincoil.us
B. A tax objection is a legal action. This affects the current tax bill. It is the individual's responsibility to follow this action by law. The tax objection is voided if not pursued in the Circuit Court. Further tax objection information may be obtained from the County Treasurer at 815-319-4400.
19. WHOM DO I CONTACT IF I DO NOT RECEIVE MY TAX BILL?
Contact the County Treasurer's Office 815-319-4400 between 8:00a.m and 5:00 p.m., Monday through Friday.
20. HOW CAN I DETERMINE WHO PAID THE TAXES AND WHEN?
Contact the County Treasurer's Office approximately three (3) weeks following each due date.
21. WHEN I WISH TO FIND OUT THE AMOUNT OF TAXES PAID, WHOM DO I CALL?
First obtain either the location of property or P.I.N. then contact the County Treasurer's Office.
23. WHY DO I HAVE TO PAY A TAX BILL FOR A FULL YEAR WHEN I ONLY OWNED THE PROPERTY FOR A FEW MONTHS?
We tax property, not individuals. All taxes are due for the full calendar year. Any prorating done for the length of ownership of property is between the buyer and seller.
24. WHY DO I GET MY TAX BILL WHEN MY MORTGAGE COMPANY OR CONTRACT HOLDER PAYS MY TAXES?
Because the property owner should be aware of the amount of taxes due and other valuable information printed on the tax bill, state law requires that you get copies of all such information pertaining to your property. If you are not receiving a copy of your tax bill, there may be other important assessment changes, exemption renewals, or equalization information you are not receiving. Contact your mortgage company or contract seller regarding this situation.
25. HOW CAN I COMBINE MORE THAN ONE PROPERTY SO THAT I RECEIVE ONLY ONE TAX BILL?
For further information, contact the Regional Planning and Economic Development office 815-319-4350.
26. IF I PURCHASE A PART OF SOMEONE ELSE'S PROPERTY OR A LOT IN A BRAND NEW SUBDIVISION, WHY DON'T I GET MY OWN TAX BILL THE NEXT YEAR?
The legal description of all property is established based on its January 1st status. When a parcel is split or subdivided it retains the January 1st ownership and parcel I.D. information until the following year. Therefore, the tax bill for the year of the split (payable the following year) will be sent to the original owner. The legal descriptions, ownership information and parcel I.D. numbers are not created for the separate parcels until the year after it is divided.
27. WHAT IS AN INSTANT (PRORATED) ASSESSMENT?
To quote the statutes, "Owners of property shall be liable, on a proportionate basis, for the increased taxes occasioned by the construction of new or added buildings, structures or other improvements on the property from the date when the improvement was substantially completed or initially used to December 31st of that year." This allows for the owner and occupant of new construction to pay taxes for the value of their property for the part of the year that it was complete and occupied. The Supervisor of Assessments Office can answer any further questions on this subject.
28. WHAT IS THE PROPERTY EXTENSION LIMITATION LAW (PTELL), COMMONLY REFERRED TO AS TAX CAPS?
The phrase tax caps can be misleading because the PTELL does not cap either individual property tax bills or individual property assessments. Instead, the PTELL allows a taxing district to receive a limited inflationary increase in tax extensions on existing property, plus an additional amount for new construction, and voter-approved rate increases. The limit slows the growth of property tax revenues to taxing districts when property values and assessments are increasing faster than the rate of inflation. As a whole, property owners have some protection from tax bills that increase only because the market value of their property is rising rapidly. For further information, contact the County Clerk 815-319-4250.