

## Assessor's Answers

The phone in my office rings a lot. Connie Abernathy is usually on duty to answer it. She is a Certified Illinois Assessment Official (CIAO) just as I am and she can answer your questions just as well. Often the calls we get are not for us. Many get transferred to the General Assistance office. Many are given a phone number at the county to call such as the Treasurer's office, the County Clerk's office or the Chief County Assessor's office.

Here's a few of the questions that we are most often asked:

1. **“The City, School Board, County (you name it) said that it didn't raise my taxes this year, but I got a much higher tax bill than last year.”**

What the City, School Board, etc. means is that they didn't raise their tax *levy*. Each year in December all the taxing bodies that you see listed on your tax bills are required to send the amount of their levy to the County Clerk and then place a notice in the newspaper and state their tax levy for that year. The tax levy is the amount of money that each taxing body says they must have to operate. By law, each taxing body can increase their levy by 4.99% without holding a public hearing. You, as a taxpayer have the right to attend any public hearing and give your opinion about the increase. The levies from all the taxing bodies determine the tax rate for that year. The tax rate is then multiplied by your assessment and that's where the amount on your tax bill comes from. In reality, I can lower the amount of your assessment and your tax bill can increase anyway.

2. **“Why did you increase my assessment? I haven't done anything to my house in years”.**

On behalf of your neighbors, I am sorry to hear that, but you can do nothing to your house for years and if other houses in your neighborhood are selling for more money, it's going to increase the value of your house. A good example of that in our township is the Broadway Historic District. Thirty years ago it was considered run down and undesirable, but as families moved in and began to fix the old houses and bring them back to their original grandeur, the values began to rise and it's a very different neighborhood now than it was in 1980.

3. **“What do I have to do to get you to change my assessment?”**

The first thing to do is to call my office, or come in and talk to us. Each property has a property record card which lists all the information we have about your house, such as: the square footage, does it have a garage, how many plumbing fixtures, porches, patio, pool, fireplaces, etc. Maybe the property record card states that you have a finished attic, but you don't. Information like this should be corrected so that we can come up with a more accurate assessment of your property.

4. **“What if everything is correct and we still disagree”?**

Sometime in September, the Chief County Assessor's office will publish a list of all the changes made to assessments. At the same time, they will mail letters to each individual taxpayer informing them of the change. You will have 30 days from the date of that letter to file an appeal with the County Board of Review. You can pick up the appeal forms at my office or at the Chief County Assessor's office. We will be glad to answer any questions you have about the appeal process. You don't need an attorney to file an appeal, although you many have one if you wish. At the hearing itself, you have five minutes to tell the hearing officer why you think the assessment should be lower, I have five minutes to tell the hearing officer why I think the assessment is correct as it is. We do not know the decision until the Board of Review sends us a notice. This could be months after the appeal depending upon how many appeals there are that year. If you don't agree with the Board's decision, you will then have 30 days to file an appeal with the Property Tax Appeal Board in Springfield. **DON'T WAIT UNTIL YOUR TAX BILL ARRIVES IN MAY WHEN IT'S TOO LATE TO DO ANYTHING ABOUT IT!**

5. **“I just got my tax bill in the mail and my neighbor, who has a bigger house, got a lower tax bill than mine. How can that be?”**

When you compare tax bills alone, it doesn't take into account any exemptions that the homeowner is entitled to. Your neighbor could very well be over 65 years of age and receiving the Senior Homestead Exemption. In addition, your neighbor may qualify for the Senior Freeze Exemption, the Disabled Persons Exemption or one of the Veteran's Exemptions. All of these exemptions lower your assessment by various amounts, which in turn, lowers your tax bill.
6. **“I could never sell my house for the amount that you say it is worth”.**

When I put a value on your property, I look at the sales in your neighborhood for the last three years as well as the Illinois cost tables from the Department of Revenue. Your real estate agent may tell you differently, but real estate agents and appraisers go through your house room by room. They may know that termites have eaten through all the floors and the previous owner ripped out the furnace and all the copper piping before he moved. I'll be glad to come look at it if you ask me to reconsider my assessment.
7. **“I just inherited this house from my grandfather and my tax bill when way up. This can't be right”.**

As morbid as this sounds, Connie reads the obituaries in the newspaper each morning and checks to see if anyone in our township has passed away. If a senior in our township dies, and there is no surviving spouse over the age of 65, the senior exemptions are removed from our records at the end of that tax year. When you get the tax bill the next year it will be higher because of this. The same thing happens when a house is sold. Exemptions are left on until the end of that tax year and then removed.
8. **“I just bought the vacant lot next to my house and I want to combine it with the property that the house sits on. Can I do this?”**

You can initiate this process at my office or at the County Assessor's office. The lots must be adjacent to each other and of the same property class (both residential or both commercial). The taxes must be paid for the entire tax year. We must have the homeowner's signature. We retain the parcel number for the property with the house on it and cancel the parcel number for the vacant lot. The measurements of your lot are increased in our records accordingly and the assessments for the land are added together. The following year, instead of receiving one bill for the vacant lot and one bill for your house, you will receive one bill. A cautionary note – If there is any possibility in the future that you may want to sell this lot separately, then don't combine them. It's easier to combine two lots than to split them.
9. **“I had a rental property that I demolished last year in June, but the house is still showing on my tax bill. Why?”**

We assess your property based upon its condition on January 1<sup>st</sup> of that tax year, so if the house was still standing on January 1<sup>st</sup> it is taxed for the entire year.
10. **“I'm putting a fence around my property and I need to know the size of my lot.”**

We can tell you the size of your lot as stated in our records, but we are not surveyors. We will advise you to have your property surveyed and to contact the City to find out the regulations governing fences.

You can contact the Assessor's Office at 309/786-2961 or [christina.riassessor@gmail.com](mailto:christina.riassessor@gmail.com).