Under Illinois law, several programs designed to provide property tax relief are available to homeowners. This guide will familiarize you with these programs and answer the most frequently asked questions. On the back of this brochure, definitions of terms which are frequently used in discussing property taxes are provided.

Eligibility requirements vary widely among these programs and you should review each program’s qualifications carefully. Assessor’s office staff will be happy to provide additional information and we encourage you to contact them, if you have questions about these programs.

THE ILLINOIS TAX EXEMPTION PROGRAM

Through seven different types of exemptions, this program either reduces or defers an increase in the equalized value of your property. These exemptions lower the assessed valuation when the tax rate is then applied. Qualifications and application procedures vary for each program. However, you must own and occupy the property to qualify for any of these exemptions.

1. OWNER OCCUPIED GENERAL EXEMPTION
This exemption lowers the equalized assessed value of your property up to $6,000.00. To receive this exemption you must:
* Have lived on the property on or before January 1st of the tax year, or be subject to prorating from the date of occupancy.

2. HOME IMPROVEMENT EXEMPTION
This exemption, for four years, any increase in the assessment of your property due to an addition or other improvement to your home for which the Assessor would add value.
* Limited to $25,000.00 of assessed value per year.
* Must own home and use it exclusively for a residential purpose.

3. SENIOR HOMESTEAD EXEMPTION
This exemption lowers the equalized assessed value of your property by $5,000.00, and may be claimed in addition to the Owner Occupied Exemption. To receive this exemption, you must:
* Have lived on the property on or before January 1st of the tax year, or be subject to prorating from the date of occupancy.
* Have reached age 65 during the tax year.
* Apply for the exemption at the Assessor’s office. Bring ID with your birth date listed.
This exemption freezes the taxable assessment on your property, but not the tax rate. This exemption may be claimed in addition to those described above. The actual taxes which you pay may continue to increase based on the amounts levied by the taxing bodies where you reside (school districts, sanitary district, county, city, township, etc.). The filing deadline for this exemption is May 1st of each year.

To receive this exemption you must:
* Have owned and occupied the property for one year starting January 1st.
* Be age 65 or older.
* Have a maximum household income of $55,000.00, including that of all persons using the property as their principal dwelling place on January 1 of the tax year.
* Obtain an application for the exemption at the Assessor’s office.

Note: This exemption must be renewed annually. Your completed application must be notarized and returned to:

Supervisor of Assessments
707 East Etna Road
Ottawa, IL 61350
1(815) 434-8233


6.  D I S A B L E D  V E T E R A N S
F H O M E S T E A D  E X E M P T I O N

NEW ‘07
This exemption lowers the equalized assessed value of your property by $2,500.00, if disability is Service Related and at least 50% disabled but less than 70% disabled. The equalized assessed value of your property is lowered by $5,000.00 if your disability is at least 70% to 100% disabled. To receive this exemption, you must:
* Be an Illinois resident and have served in the United States Armed Forces, Illinois National Guard, Reserve Forces, and have received an honorable discharge.
* Supply a certified copy of your DD214 and a copy of the first 2 pages of the award letter.
* Cannot be used if eligible for the new regular disabled Veterans’ Exemption.

NEW ‘07
This exemption lowers the equalized assessed value of your property by $250,000.00 as assessed value on residential property. Functional limitations which set out conditions of the disability on the property.

* A request for information which was subject to the deferral.
* Be disabled and at least 16 years old.
* Be age 65 or older by June 1st of the tax year.
* Have a maximum household income of $50,000.00 or less.
* Owe no delinquent taxes on the property.

Note: Filing deadline for the program is March 1st of the tax year.

Eligible residents may defer part of their taxes for each year in which they qualify. Maximum which may be deferred (including interest and fees) is 80% of the taxpayers equity in the property.

Property taxes deferred under this program become due when the residence is sold or upon the death of the taxpayer. Deferral may be continued by a surviving spouse who is at least 55 years old within six months of the taxpayer’s death.

Application for the Senior Citizens Real Estate Tax Deferral Program must be made each year, and involves completing two forms available at the LaSalle County Treasurer’s office. Applications include:
* A request for information about the taxpayer, their income, and the property for which the deferral is sought.

C I R C U I T  B R E A K E R  G R A N T S
This program provides low-income senior citizens and disabled citizens yearly grants to help pay property taxes. The amount of grant is determined by a formula which takes into account your property taxes and total household income. To qualify for a “circuit breaker” grant, you must:
* Be age 65 or older before January 1st of the tax year. If you reach Age 65 during the tax year, you may be eligible for a partial grant covering the months in which you qualify.
* Be disabled and at least 16 years old.
* Have lived in an Illinois residence which was subject to property or mobile home taxes during the tax year.
* Lived in Illinois at the time you file for a grant.

Note: Complete and file form on or before December 31st of the tax year. Obtain application from:

Northern 10 Townships
Southern 27

Townships
Mendota Area Senior Services Center  Bridges Community Center
1901 Tom Merwin Drive 221 West Etna Road
Mendota, IL 61342  Ottawa, IL 61350
1(815) 539-7700 1(815) 431-8034
Grants will be issued within three to four months, if you file a qualifying claim early in the year. Grants are generally issued within the eight to ten weeks for claims filed after May 1. If your surviving spouse was age 63 or older before your death he or she may continue to file for circuit breaker grants after your death.

DISABLED VETERANS EXEMPTION

Under this program, up to $70,000.00 of the equalized assessed value of a home owned by a qualifying veteran, the veteran’s spouse or unmarried surviving spouse is exempt from property taxes. To qualify for this exemption, you must:

* Have served in the Armed Forces of the United States.
* Have a disability of such a nature that the Federal Government has authorized payment for the purchase or construction of housing which has special adaptations to meet the needs of your disability.

Apply for this exemption through the Illinois Department of Veterans’ Affairs. Assessor is notified automatically once exemption has been approved.

Note: This exemption must be renewed each year.

DEFINITIONS

Listed are definitions of several terms used frequently in discussing the property tax system.

Ad Valorem – According to value.

Assessment – The official act of discovering, listing and appraising property for an ad valorem tax purposes – per state statutes.

Assessor – Government official responsible for establishing the property value for ad valorem tax purposes.

Board of Review – Board made up of three residents of a county, experienced in real estate, who review complaints filed by individual taxpayers. Board of Review has specific statutory responsibilities to perform during a designated period of time.

Equalization – Process of providing uniform assessments between townships and counties. (See multiplier).

Equalized Value – assessed value multiplied by county and/or state multiplier. Calculation gives value of property to which tax rate is applied.

Extension – Term used in two different contexts: 1) the process in which County Clerk determines tax rates needed to raise revenue certified to the Clerk by each taxing body in county; and 2) Actual dollar amount of revenue resulting from tax rate when multiplied by assessed value of a district.

General Reassessment – Assessment that takes place every four years during which township assessor must revalue property.

Improvement – Any structure, addition or other product of labor which is attached, lying upon or within land that may not be removed without physical stress.

Levy – Amount of money a taxing body require to be collected through property tax system.

Market Value – Most probable price, estimated in terms of money, which a property would bring in sale between willing buyer and seller under arms length conditions.

Mass Appraisal – Process of valuing a universe of property employing a common reference for data in allowing for statistical testing.

Multiplier – Mathematical factor used by county and state officials and applied uniformly to all parcels within a township to “equalize” assessments between townships and counties so all non farm properties reflect the same assessment level.

Permanent Index Number (PIN) – A 10-digit number used to identify property for tax purposes. Number is used in place of lengthy legal description.

Property Tax Appeal Board – State-level board of five residents, experienced in assessment appeals, who review complaints by property owners unsatisfied with decisions rendered by Board of Review.

Tax Rate – Percentage applied to each taxing bodies assessed valuation. Produces amount of that taxing bodies levy (the levy divided by assessed value equals the tax rate). Tax rate is expressed in terms of “dollars per $100 of assessed value.”

Taxing Districts or Body – Any unit of local government, school district, or community college district with the power
PROJECTED TAX CALENDAR OF EVENTS
Tax collection Year 2013 for 2012 Taxes

Feb 11 (Mon)   Send Mobile Home Tax bills
April 25 (Thur)  Send Real Estate Tax bills.
May 1 (Wed)  Mobile Home Tax bills due.
June 4 (Tues)  First installment of Real Estate Taxes due.
Sept 4 (Wed)  Second Installment of Real Estate Taxes due.
Sept 12 (Thurs)  Last day to pay Real Estate Taxes at banks.
Sept 19 (Thurs)  Last day to pay to avoid final notice.
Sept 24 (Tues)  Credit Card payment option ends.
Oct. 4 (Fri)  Last day to pay before publication.
Oct 11 (Fri)  No personal checks accepted after this day for Delinquent Taxes.
Nov 12 (Tues)  Last day to pay before Delinquent Tax Bill Sale.
Nov 13 (Wed)  Annual Delinquent Tax Bill Sale.

LaSalle County Map and List of Assessors

MULTI-TOWNSHIP ASSESSORS:

Brookfield – Allen – John Diss 1-815-249-6459
Dimnick – Wallace – Waltham – Mark Harmon 1-815-667-3037
Fall River – Grand Rapids – Cara Graham 1-815-795-4719
Freedom – Serena – Rich Gunderson 1-815-792-8506
Miller – Mission – Terri Caputo 1-815-357-8830
Ophir – Meriden – Troy Grove – Debbie Lane 1-815-539-9729
Osage – Groveland – Richland – Hope – Ronnie Coons 1-815-863-5133
Vermillion – Farm Ridge – Deer Park – Marcy Carrera 1-815-434-4171

TOWNSHIP ASSESSORS:

Adams – Melissa Aviles 1-815-495-9520
Bruce – Mary Sullivan 1-815-673-2215
Dayton – Bill Vogel 1-815-431-1824
Eagle – Elizabeth Loving 1-815-673-1653
Earl – Nancy Abens 1-815-246-9391
Eden – James Lock 1-815-442-8280
LaSalle – Mary Kay Pytel 1-815-223-0820
Manlius – Terri Caputo 1-815-357-8830
Mendota – Pat Rich 1-815-539-3201
Northville – Wendy Stocker 1-815-786-8919
Ottawa – Marcy Carrera 1-815-434-4171
Otter Creek – Viki Crouch 1-815-672-0155
Peru – Douglas Biederstedt 1-815-223-1212
Rutland – William Strong 1-815-795-2725
South Ottawa – Marcy Carrera 1-815-434-4171
Utica – Marcy Carrera 1-815-434-4171