

The Illinois Property Tax System



**A general guide to the
local property tax cycle**

Illinois Department of Revenue property tax administration responsibilities

The Department administers the following aspects of the property tax system:

- Provides technical assistance and training to local officials
- Maintains taxing district maps
- Approves non-homestead exemptions
- Equalizes assessments among counties
- Administers personal property replacement taxes
- Assesses railroad operating property and pollution control facilities
- Publishes assessment information and appraisal and assessment manuals
- Certifies annual farmland values to counties
- Awards performance bonuses and stipends to assessment officials

For more information about property taxes

Visit:

tax.illinois.gov - The Illinois Department of Revenue website

www.ilga.gov - The Illinois General Assembly website

www.ptab.illinois.gov - The Illinois Property Tax Appeal Board

Write:

PROPERTY TAX DIVISION
ILLINOIS DEPARTMENT OF REVENUE
PO BOX 19033
SPRINGFIELD, ILLINOIS 62794-9033

Call:

217 785-1356

Property Tax Code Statutes:

35 ILCS 200/1-1 *et seq.*

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Introduction

The property tax is the largest single tax in Illinois, and is a major source of tax revenue for local government taxing districts. Every person and business in Illinois is affected by property taxes — whether by paying the tax or receiving services or benefits that are paid for by property taxes.

- Owners of real property (like a house, land, commercial or industrial buildings) pay property taxes directly. People who do not own real property most likely pay the tax indirectly, perhaps in the form of rent to a landlord.
- Anyone who attends public school, drives on roads or streets, uses the local library, has police protection, has fire protection services, or benefits from county services, receives services paid for, at least in part, by property taxes.

This document explains, in general terms, the main components of the Illinois property tax system and the people or agencies responsible for administering those components. This document is **not** a definitive interpretation of property tax law. (Local assessment officials are the resource for specific factual information about property taxes.) The applicable Illinois laws can be reviewed in the Illinois Property Tax Code (35 ILCS 200/1-1 *et seq.*) at www.ilga.gov.

Property tax defined

Property tax is a tax that is based on a property's value. It is sometimes called an “*ad valorem*” tax, which means “according to value.”

The property tax is a local tax imposed by local government taxing districts (*e.g.*, school districts, municipalities, counties) and administered by local officials (*e.g.*, township assessors, chief county assessment officers, local boards of review, county collectors). Property taxes are collected and spent at the local level.

Illinois does **not** have a state property tax. When Illinois became a state in 1818, the Illinois Constitution allowed the state and local taxing districts to tax property in direct proportion to its value. The last year the State of Illinois imposed real estate taxes was 1932. Since then, property taxes have only been imposed by local government taxing districts.

Property taxed in Illinois

Property can be divided into two classes — real and personal.

- **Real property** is land and any permanent improvements. Examples include buildings, fences, landscaping, driveways, sewers, or drains.
- **Personal property** is all property that is not real property. Personal property includes such items as automobiles, livestock, money, and furniture.

Only real property is taxed in Illinois. The 1970 Illinois Constitution directed the legislature to abolish personal property taxes and replace the revenue lost by local government taxing districts, including school districts. Corporations, partnerships, limited partnerships, joint ventures, and similar entities continued to pay taxes on personal property until 1979. These business entities now pay a replacement tax on income and invested capital to the state. These monies are then distributed to the local government taxing districts in proportion to the amount received from the personal property tax for the 1977 tax year (1976 for Cook County).

Most people and businesses pay property tax

Generally, everyone pays property taxes.

- Homeowners and owners of commercial, industrial, and agricultural property pay property tax directly.
- Renters contribute to the property tax, but generally do so indirectly through their rent. Landlords consider taxes a cost of doing business and adjust their rents to cover them.
- Leaseholders pay property taxes on real property leased from an owner whose property is exempt (e.g., the state owns agricultural property and leases it to a farmer).

Illinois statutes do provide some exemptions from property tax for certain kinds of real property. (See Property Tax Exemptions and Incentive and Relief Programs.)

Where the taxes go

Property tax is a major source of tax revenue for the more than 6,000 taxing districts in Illinois; therefore, it funds most of the services local governments provide. Some types of governmental units, such as home rule units of government, have additional taxing powers so they are less dependent on property tax than units that do not have these additional taxing powers. Other sources of revenue include state aid or federal funding.

The largest share of the property tax dollar goes to school districts.

The property tax cycle

Generally, the property tax cycle is a two-year cycle. During the first year, property is assigned a value that reflects its value as of January 1 of that year. (For farm acreage and farm buildings, a certification and review procedure is initiated more than nine months before the assessment process begins.) During the second year, the tax bills are calculated and mailed and payments are distributed to local taxing districts.

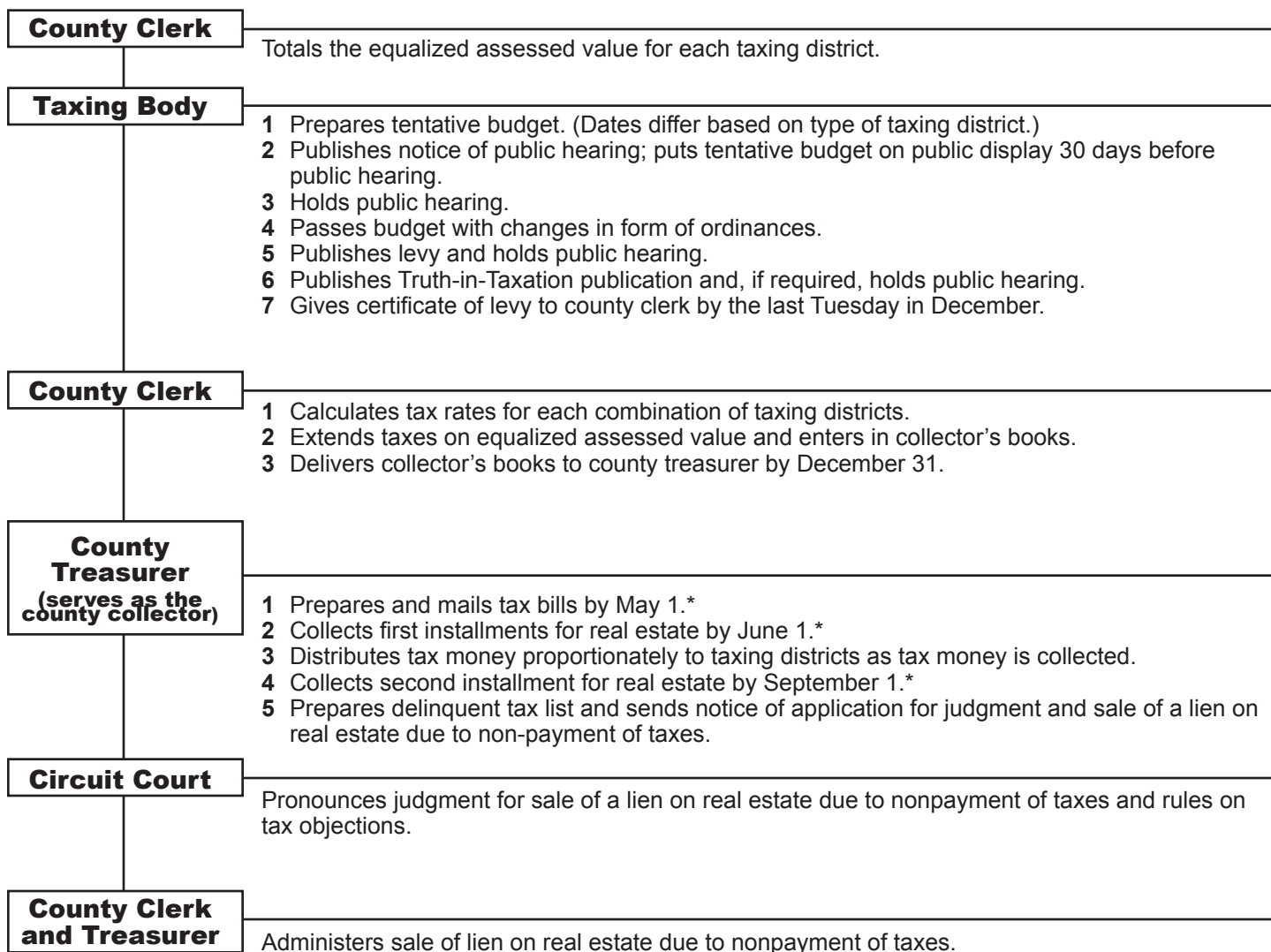
This two-year cycle can be divided into six steps.

- 1 Assessment** — All property is discovered, listed, and appraised so that values for property tax purposes can be determined. Local assessing officials determine most property values; the local county board of review and the Illinois Department of Revenue also have some assessment responsibilities. The chief county assessment officer ensures that assessment levels are uniform and at the legal assessment level by applying a uniform percentage increase or decrease to all assessments in the jurisdiction (*i.e.*, assessments are “equalized”).
- 2 Review of assessment decisions** — County boards of review determine whether local assessing officials have calculated assessed values correctly, equalize assessments within the county, assess any property that was omitted, decide if homestead exemptions should be granted, and review non-homestead exemption applications. Property owners and local taxing districts may appeal unfair assessments to their local county boards of review and, if the owner is dissatisfied with the board’s decision, the State Property Tax Appeal Board or circuit court.
- 3 State equalization** — The Illinois Department of Revenue equalizes assessments among counties and issues a state equalization factor for each county.
- 4 Levy** — Taxing districts determine the amount of revenues that they need to raise from property taxes, hold any required public Truth-in-Taxation hearings, and certify levies to the county clerk.
- 5 Extension** — The county clerk applies the state equalization factor, calculates the tax rate needed to produce the amount of revenues each taxing district may levy legally, apportions the levy among the properties in a taxing district according to their equalized assessed values so that tax bills can be computed, abates taxes as directed by taxing districts, and prepares books for the county collector.
- 6 Collection and distribution** — The county collector prepares tax bills, receives property tax payments from property owners, distributes taxes to the local government taxing districts that levied them, and administers sales of liens on real estate parcels due to nonpayment of taxes.

Non-farmland Property Assessment Administration Cycle

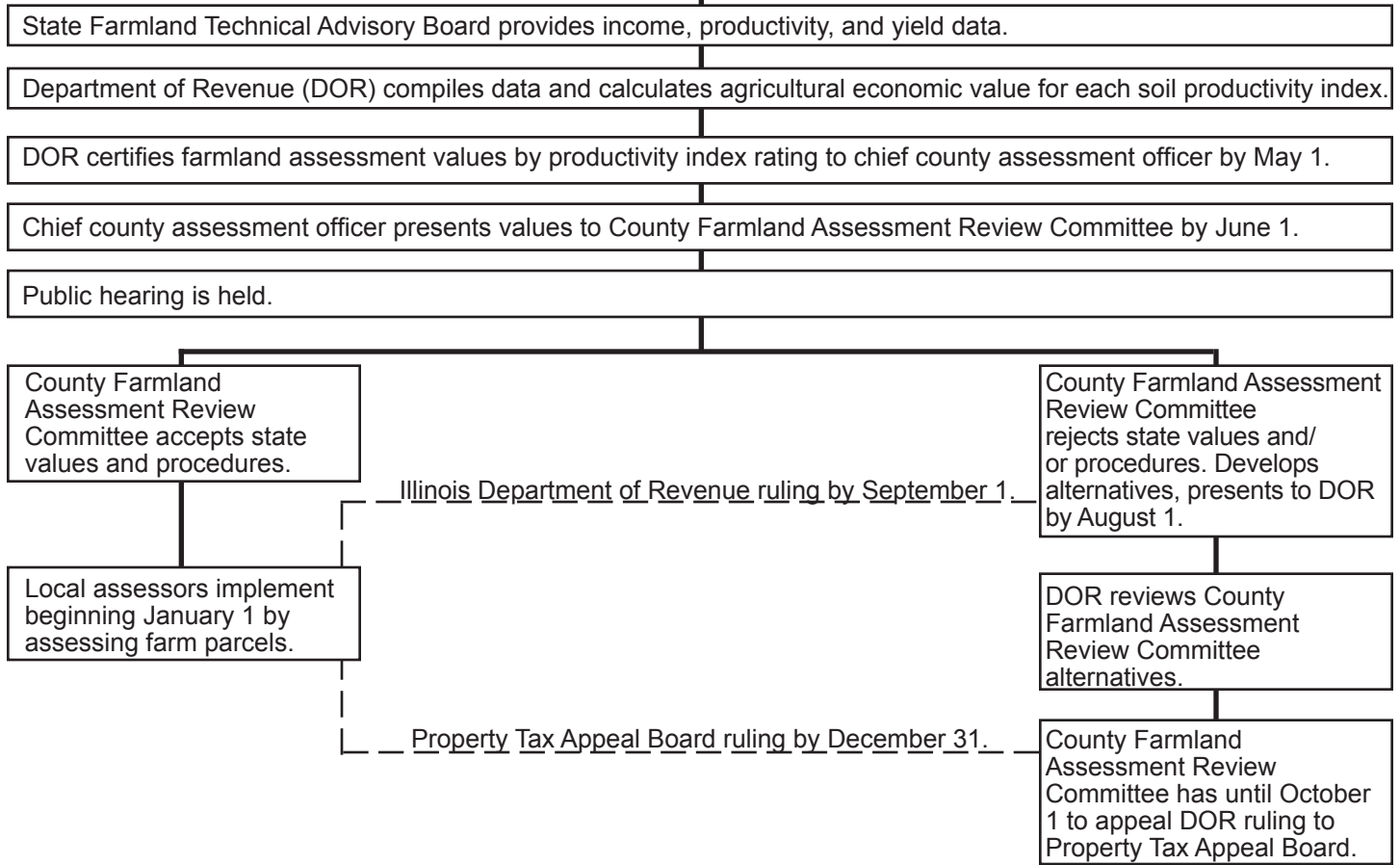
County Clerk	Prepares two sets of real estate assessment books and delivers them to the chief county assessment officer (CCAO) by January 1.
Chief County Assessment Officer (CCAO)	<ol style="list-style-type: none"> 1 Meets with township assessors before January 1 and establishes guidelines. 2 Delivers one set of books to township assessors.
Township Assessor	<p>Values real estate as of January 1 and returns books to the chief county assessment officer by</p> <ol style="list-style-type: none"> 1 June 15 for counties with less than 600,000 inhabitants, 2 July 15 for counties with 600,000 or more but no more than 700,000 inhabitants, or 3 November 15 for counties with more than 700,000 but less than 3,000,000 inhabitants.
Chief County Assessment Officer (CCAO)	<ol style="list-style-type: none"> 1 Reviews assessments made by township assessors and makes changes when deemed necessary. 2 Equalizes assessments within county by class and/or by township (except for Cook County). 3 Mails change of assessment notice to taxpayer. 4 Publishes changes in newspaper of general circulation. 5 Delivers books to board of review by the third Monday in June. 6 Prepares tentative abstract of assessment books and mails the abstract to the Illinois Department of Revenue.
Illinois Department of Revenue	<ol style="list-style-type: none"> 1 Develops tentative equalization factor. 2 Publishes factor in newspaper. 3 Holds public hearing.
Board of Review	<ol style="list-style-type: none"> 1 Assesses omitted property. 2 Acts on all homestead exemptions and mails recommendations about non-homestead exemptions to the Department for approval. 3 Hears complaints and makes changes on any property when deemed necessary. 4 Mails change of assessment notices to taxpayers. 5 Equalizes assessments within county if necessary (except for Cook County). 6 Delivers books to county clerk. 7 Mails report on equalization to the Department. 8 Makes a list of changes and gives the list to the CCAO and county clerk.
County Clerk	Prepares the final abstract of assessments and mails it to the Illinois Department of Revenue.
Illinois Department of Revenue	Certifies the final equalization factor to the county clerk and publishes the factor.
County Clerk	Applies equalization factor to all local assessments (except farmland, farm buildings, and coal rights).
Illinois Department of Revenue	Certifies state assessments and mails them to the county clerk.

Budget, Levy, Tax Extension, and Collection Cycle



* For counties using accelerated billing, estimated bill is mailed by January 31; first installment due by March 1 (or date provided in county ordinance or resolution); final bill mailed June 30; last installment normally due by August 1. Counties may also provide a four-payment schedule.

Farmland Assessment Process



The farmland assessment applies to tracts of property that have met the legal definition of a “farm” for the previous two years. Farmland is assessed according to its agricultural economic value (and other statutory provisions). Agricultural economic value, commonly called use-value, is based on statewide studies of land use under average level management, soil productivity, and of the net income of farms in Illinois.

Step 1

Assessment

An **assessment** is the property value that officially is entered in the county assessment books (sometimes called the “tax rolls”). This value is used to determine what portion of the total tax burden each property owner will bear. This section describes the assessor’s role in the first step of the property tax cycle.

The assessor’s title and qualifications

County assessment officials on a statewide basis are collectively called **chief county assessment officers (CCAO)**. The actual title of the person who completes the property assessment depends on the county’s form of government.

- In Cook and St. Clair counties, the *county assessor* has primary assessment responsibility.
- In the 17 commission counties¹, which have no township level government, the *supervisor of assessments* has primary assessment responsibility.
- In the other 83 counties, *township or multi-township assessors* have primary assessment responsibility. There are more than 900 of these elected assessors, most of whom serve part-time only.

The chief county assessment officer supervises and, if necessary, revises township and multi-township assessors’ work.

Chief county assessment officers are usually appointed by county boards and must have two years of relevant experience, pass a qualifying examination, and possess a professional appraisal designation for completing courses in assessment techniques successfully.

Note: In some counties, the chief county assessment officer is elected.

Properties assessed by the State of Illinois

The Illinois Department of Revenue assesses the following types of property:

- Railroad operating property
- Pollution control facilities
- Low sulfur dioxide emission coal fueled devices
- Regional water treatment facilities

The Illinois Department of Revenue assesses these properties and certifies values to the county clerks, who include the assessments in the local tax bases. The value of state-assessed property is a small percentage of the value of all taxable property.

Market value

Value is a complicated concept with many definitions. Most real property in Illinois must be assessed based on its value on the open market, or its “**market value**.” This value is the amount at which a property would sell in a competitive and open market, presuming that

- both the buyer and seller are knowledgeable about the sale and are using sound judgment by allowing sufficient time for the sale, and
- the sale is not affected by undue pressures (e.g., foreclosure, bankruptcy).

¹ Alexander, Calhoun, Edwards, Hardin, Johnson, Massac, Menard, Monroe, Morgan, Perry, Pope, Pulaski, Randolph, Scott, Union, Wabash, and Williamson

One or more of the following three methods is used to determine market value:

- **Market data** — Similar, neighboring properties that have sold recently are compared to the property being assessed.
- **Cost** — The cost to reproduce (or rebuild) the property is calculated, an amount for depreciation (e.g., wear and tear, age) is subtracted, and land value is then added.
- **Income** — The present worth of the income from an income-producing property is calculated by measuring the amount, quality, and durability of the future net income the property can be expected to return to an investor.

By law, most real property is assessed at 33¹/₃ percent of market value. There are some exceptions to this rule, however.

- Farm acreage is assessed based on its ability to produce income, which is called its agricultural economic value. A farm building is assessed at one-third of the value that it contributes to the farm's productivity. (Farm home sites and farm dwellings are assessed at one-third of their market value.)
- Counties that have a population of more than 200,000 may classify property for assessment purposes. Cook County is the only county that has adopted such a system; it has 13 classes of property. The county ordinance specifies assessment levels from 10 percent of market value (residential property) to 25 percent of market value (commercial property).
- Developed coal is assessed at 33¹/₃ percent of its coal reserve economic value.
- Illinois statutes provide alternate valuation procedures or exemptions for certain qualifying properties. (See "Property Tax Exemptions and Incentive and Relief Programs.")

Non-farm property assessment process

The county clerk prepares real estate assessment books and delivers them to the chief county assessment officer by January 1, the date that the assessment cycle for all real property (except farmland) begins. These books list all real estate parcels that must be assessed. The chief county assessment officer may correct the books if any property is not listed or if a property's description is incorrect. Farmland assessment procedures begin May 1 of the year *before* the assessment year.

- In the 17 counties that do not have township governments and in St. Clair County, the supervisor of assessments completes the assessments by June 1 (other than in general assessment years).
- In non-commission counties other than Cook, Lake, and DuPage counties, township and multi-township assessors complete their assessments, certify that their assessment books are correct, and return their books to the chief county assessment officer by June 15.
- In Cook County, the chief county assessment officer must assess all property as soon as he or she reasonably can.
- Lake county's township and multi-township assessors complete their assessments by July 15.
- DuPage County's township and multi-township assessors complete their assessments by November 15.

The chief county assessment officer reviews the books and makes any changes needed to ensure that assessments are done properly, fairly, and at the statutory level.

Farmland assessment process

The farmland assessment applies to tracts of property that have met the legal definition of a "farm" for the previous two years. Farmland is assessed according to its agricultural economic value (and other statutory provisions). Agricultural economic value, commonly called use-value, is based on statewide studies of land use under average level management, soil productivity, and of the net income of farms in Illinois. A brief discussion about the process by which agricultural economic value is calculated follows.

Step 1: Assessment

Each soil type in the state is rated by the University of Illinois College of Agricultural, Consumers, and Environmental Sciences according to its ability to produce crops. This rating is called the “soil productivity index.”

By statute, a state farmland technical advisory board annually compiles and provides to the Department an equalized assessed value per acre per productivity index (PI), which is based on the most recent 5-year moving averages of gross income, production costs, and specified interest rates. The equalized assessed value for each PI applies to cropland and is defined as $33\frac{1}{3}$ percent of the agricultural economic value, which is gross income minus production costs capitalized (divided) by the 5-year Agri-Bank Farmland Mortgage Rate, subject to an annual 10 percent change.

By May 1 of the year immediately preceding the assessment year, the Department must certify the annual farmland data to the chief county assessment officials. Effective July 25, 2013, Public Act 98-0109 passed into law amending the farmland statutes (35 ILCS 200/10-115) by

- requiring the Department to certify to each chief county assessment officer the equalized assessed value per acre of farmland for each soil productivity index, and
- providing that any increase or decrease in the equalized assessed value per acre by soil productivity index shall not exceed 10% from the immediate preceding year’s soil productivity index certified assessed value of the median cropped soil, with a \$5 per acre deduction in effect for only the 2015 tax year.

Each county must have a County Farmland Assessment Review Committee, which consists of 5 members that represent the local assessment community and farmers. The chief county assessment officer convenes the committee around May 1. By June 1, the committee must hold a public hearing regarding implementation plans for the Department-certified values.

If the committee agrees with the certified values and plan of implementation, then local assessors will begin implementing the data by January 1. If the committee disagrees, then it must propose and forward an alternative to the Department by August 1. The Department has 30 days to provide a written ruling accepting or rejecting the county’s alternative proposal. The county committee has until October 1 to appeal any unfavorable Department ruling to the State Property Tax Appeal Board. This board has 60 days, and no later than December 31, to rule on any such appeals.

The assessor notes each of the farm’s land use categories and uses the equalized assessed value for each soil productivity index to determine the assessed value. The assessor may make some subtractions for things like slope, drainage, ponding, flooding, and field shape and size before calculating the final value.

- The portion on which crops are planted is assessed at the state-certified equalized assessed value certified by the Department for the corresponding soil productivity index.
- Permanent pasture is assessed at one-third of what would be assigned if it was planted in crops.
- Other farmland (e.g., forestland, grass waterways) is assessed at one-sixth of what would be assigned if it was planted in crops.
- Wasteland has no assessed value unless it contributes to the productivity of the farm.

Reassessments

By law, each property, other than farmland, must be viewed, inspected, and revalued once every four years (every three years in Cook County). Farmland is reassessed each year. Between these general assessments, assessors may revalue property if its value is incorrect.

A county board may, by resolution, divide the county into four assessment districts. In these counties, one district is reassessed each year on a rotating basis. As of 2014, counties divided into four assessment districts included: Bond, Carroll, Champaign, Christian, Clark, Crawford, Edgar, Effingham, Fulton, Gallatin, Henry, Iroquois, Jackson, JoDaviess, Johnson, Kankakee, Knox, Lee, Macon, Madison, Massac, McDonough, Menard, Mercer, Monroe, Morgan, Pulaski, Richland, Scott, St. Clair, Stephenson, Tazewell, Union, and Whiteside. Cook County is divided into three assessment districts by statute.

Assessment change notices

In general assessment years, a list of all property assessments must be printed in a public newspaper published in the county.

In the years between general assessments, a list of only those real property assessments that have been changed is published. Taxpayers in counties other than Cook must be mailed notices if their real property assessments change from the preceding year's assessments (unless the change is caused by the chief county assessment officer applying an equalization factor — see Step 3, Equalization, for a discussion of the equalization factor). The notices may be sent to mortgage lenders if arrangements have been made for tax bills to go directly to them; however, mortgage lenders must mail copies of the notices to the people for whom it holds mortgages (mortgagors).

Reasons property assessments may increase

Some common reasons property assessments may increase are identified below.

- The property values in the area or the tax rate of one or more taxing districts is increasing.
- Improvements were made to the property (e.g., an addition to your home; extensive remodeling; a new deck, porch, or patio; a new in-ground swimming pool).
- The property was under-assessed in relation to other properties and this error has been corrected.
- The property had a homestead exemption or other preferential assessment that has been removed.
- An equalization factor was imposed by the township, county, or the Illinois Department of Revenue.

Step 2

Review

After the assessment process is completed, the chief county assessment officer forwards all books, papers, and information that the county board of review requests so that it can complete its duties. In counties other than Cook, the chief county assessment officer completes assessments and delivers the assessment books to the county board of review by the third Monday in June. In Cook County, the county assessor delivers the books to the board of review in the township order in which they are completed.

Board of review composition

Illinois law mandates board of review composition. In most township counties, the county board appoints three people to the board of review. In a few township counties, board of review members are elected. In commission counties, the county commissioners are also the board of review members (unless they appoint the board of review).

In counties with 100,000 or more population that appoint a board of review, applicants must pass an examination given by the Illinois Department of Revenue before taking office. The county board of any other county may, by resolution, impose a like requirement in its county. Chief county assessment officers are clerks of the boards of review (other than in Cook County) and can answer taxpayers' questions when the board is not in session. The board of review office is usually located in the county courthouse.

Step 2: Review

Board of review powers and duties

Boards of review have the following powers and duties:

- Assess property that was omitted from assessment books
- Approve all homestead exemptions; review non-homestead exemption applications and forward recommendations to the Illinois Department of Revenue
- In all counties but Cook County, ensure assessments are equitable within counties by applying a blanket increase or decrease on areas within the county, on classes of property, or on townships requiring an adjustment (based on studies of the ratio of assessments to sales prices)
- Hear valuation complaints and adjust assessments on their own initiative after the property owner is notified and given an opportunity to respond

Assess omitted property

“Omitted property” is any property for which all or part of the taxes were not paid because it was not included in the assessment process. The county board of review lists and assesses all omitted properties when the error is discovered.

In Cook County, the county assessor may list and assess omitted property either by his or her own initiative or when directed to do so by the county board of review.

Homestead exemption decisions and non-homestead exemption recommendations

The board of review makes the final decision on whether or not homestead exemptions should be granted. It also considers all non-homestead exemption applications and forwards its recommendations to the Illinois Department of Revenue for a final determination.

Ensure equitable assessments

The board of review examines property assessments to make sure that they were done properly, at a uniform assessment level, and at the statutorily required assessment level. If the board finds variations, it has the power to raise or lower assessments individually or by class (in counties other than Cook) either on a limited geographic basis or a county-wide basis. The board of review must publish a notice of its intent to issue an equalization factor and hold a hearing. All affected property owners must be notified of any change in their assessments.

Review complaints

Complaints about assessments may be filed by property owners or by taxing districts. The local county board of review holds a hearing and determines whether or not the assessment should be raised or lowered. If a complaint is filed by an attorney on behalf of a taxpayer, all notices and correspondence from the board relating to the appeal shall be directed to the attorney. The board may require proof of the attorney’s authority to represent the taxpayer.

Note: In Cook County, dissatisfied taxpayers may first file a complaint with the county assessor and, if dissatisfied with that ruling, may take their cases to the county board of review. If they prefer, taxpayers may bypass the county assessor and file directly with the county board of review.

To determine if property is assessed fairly, the property owner must know the property’s fair market value, assessed value, and the average percentage of market value at which similar neighboring properties are assessed (*i.e.*, the assessment level). The assessment may be unfair if the property’s assessed value is

- not $33\frac{1}{3}$ percent of its fair market value except in Cook County, which has a classification system;
- not at the same level as comparable properties in the area; or
- based on inaccurate information, such as an incorrect measurement of a lot or building.

Before filing a written complaint

A copy of the property record card for all real estate parcels is on file at the county or township office. The property record card shows the property’s assessed value and how that assessed value was calculated. Assessment records maintained in the assessor’s office are public information. Property owners have the right to inspect records for their properties and any other parcel of property. This inspection is subject to reasonable regulations established by local officials.

Before filing a written complaint with the board of review, the property owner may meet informally with the township or multi-township assessment officer or chief county assessment officer to learn how the property was assessed. The assessor could explain the calculations on the property record card and the property owner may take the opportunity to tell the assessment official about any errors regarding the property's description (e.g., errors in dimensions of living space, number of bathrooms, the property's condition). If the assessor still has the assessment books, a correction can be made without using the formal appeals process.

Keep in mind that once the tax bill is received, it is generally too late to file a complaint for a given year's assessment.

Note: Some chief county assessment officers require a written complaint form and may have rules regarding hearings and evidence.

Filing a written complaint with the board of review

Contact the local board of review for specific information including deadlines, complaint forms, evidence, rules of practice, *etc.*

Property owners may represent themselves or have an attorney represent them at the hearing.

If a complaint does not comply with the board of review rules, the board shall send a notice identifying which rules have not been complied with and must provide the complainant at least 10 business days to bring the complaint into compliance. If the attorney fails to provide proof of authority within the compliance period granted by the board, the complaint may be dismissed. The Board shall send, electronically or by mail, notice of the dismissal to the attorney and taxpayer. If the complainant complies with the board of review rules either upon the initial filing of a complaint or within the time as extended by the board of review for compliance, then the board of review shall send, electronically or by mail, a notice of hearing.

The claim of unfair assessment must be supported and generally requires substantial evidence related to the property's assessment.

The board of review must give all taxing districts a copy of any complaint for which a change of \$100,000 or more in assessed value is sought. Taxing districts also may appear at the hearing.

The board of review must notify the property owner or attorney, electronically or by mail, of its decision. The notice must be mailed to the address as it appears in the complaint. In Cook county the notice should be mailed, or emailed, to the complainant or the attorney. If a taxing district has filed a complaint, the assessment cannot be increased unless the property owner is given a chance to respond. A list of all assessment changes must be open for public inspection and delivered to the county clerk and chief county assessment officers.

Possible grounds for property tax appeals

Some possible grounds on which property assessments may be appealed are listed below. The Property Tax Appeal Board also produces several brochures which may be helpful resources in the formal appeal process.

- **Market value** — Proof that the market value is less than the assessment as demonstrated by a recent “arm’s-length” sale, a property appraisal, comparison of the property’s assessed value to recent sales information for comparable properties, or actual construction costs.
- **Equity or uniformity** — Proof that comparable or similar properties in the neighborhood have lower assessments than the taxpayer’s property on a per square foot basis as demonstrated by presenting data for comparable properties from the neighborhood, including any income and expense data, if available.
- **Legal contention** — Raising a legal argument if local assessing officials have not applied provisions of the law correctly.
- **Farmland**
 - Reclassification from one use to another use* — Proof that property should be reclassified as farmland if the owner can show that the property was used as a farm for the previous two years.
 - Productivity* — Proof that the soil productivity figures assigned to a farm are inaccurate as demonstrated by a soil survey map, the weighted productivity index numbers, productivity information for the property’s soil types, and information regarding flooding.
 - Farmland use classification* — Proof that the farmland use classification (*i.e.*, the number of acres of cropland, permanent pasture, other farmland, or wasteland) is incorrect as demonstrated by an aerial photo and an acreage classification breakdown of the contested area.

Filing an appeal with the Property Tax Appeal Board, or filing a tax objection in circuit court

Two options are available if the property owner disagrees with the county board of review's decision, but only one option can be chosen.

- The decision may be appealed (in writing) to the Property Tax Appeal Board, a five-member board appointed by the governor. The Property Tax Appeal Board will determine the correct assessment based on equity and the weight of the evidence.
- The taxes can be paid under protest and the county board of review's decision can be appealed directly to the circuit court by filing a tax objection complaint. Taxes and levies are presumed to be correct and legal, but this presumption can be rebutted. The taxpayer must provide clear and convincing evidence.

Note: Board of review assessment changes may be appealed to the Property Tax Appeal Board, including the application of an equalization factor (a blanket increase or decrease on all property). Property owners may appeal the application of the board of review's equalization factor as it applies to their properties only and only to the extent that it changes their assessments.

Filing an appeal with the Property Tax Appeal Board

A property owner who disagrees with the county board of review's decision can appeal to the Property Tax Appeal Board. To begin an appeal, a petition for appeal with the board must be filed. Official forms and rules of the Property Tax Appeal Board are available both in the board's offices in Springfield and at local board of review offices in individual counties.

A petition for an appeal must be filed within 30 days of the postmark date or personal service date of the written notice of the board of review's decision, or the written notice of the board of review's application of a township equalization factor. If the appeal is not filed within the 30-day period, the assessment cannot be appealed for that tax year to the Property Tax Appeal Board.

For all appeals, the Property Tax Appeal Board normally sets hearings in the county seat of the county in which the subject property is located. In Cook County, additional hearing sites in the county may be established.

The Property Tax Appeal Board's decisions are subject to administrative review in circuit court on the record established at the hearing. For more information, contact the circuit clerk.

For more information regarding an appeal to the Property Tax Appeal Board, visit its website at ptab.illinois.gov or contact its offices at the addresses and phone numbers below.

Write: Wm. G. Stratton Office Bldg. 401 South Spring, Room 402 Springfield, Illinois 62706	Suburban North Office Fac. 9511 W. Harrison St., Suite LL-54 Des Plaines, Illinois 60016
Call: 217 782-6076 or 217 785-4427 (TDD)	847 294-4121 or 847 294-4371 (TDD)

Filing a tax objection with the circuit court

A property owner may object to all or any part of a property tax for any year by paying the taxes under protest and filing a tax objection complaint in circuit court. The complaint must specify objections to assessments, taxes, or levies. The court will hear the matter and make a decision.

Step 3

Equalization

Assessment levels must be uniform

Illinois statutes require that the assessed value of non-farm property equal $33\frac{1}{3}$ percent of its market value (except for Cook County). However, assessment levels may vary from the statutory $33\frac{1}{3}$ percent within an assessment jurisdiction, between assessment jurisdictions within a county, and between counties.

These differences occur for several reasons including the large number of local assessing officials who have different opinions about value, and the inherent difficulties of the assessment process (e.g., pressures to keep assessments low, lack of time and resources to do a thorough job, ministerial errors, outdated valuations, and changes in economic conditions). In Cook County, assessed values vary because of the county classification ordinance.

Assessment levels must be uniform to ensure

- equal distribution of the tax burden among taxpayers;
- fair distribution of state grants-in-aid for education, highways, and public assistance (assessed valuation is a component in the formulas used to calculate these distributions); and
- that tax rate and bonded indebtedness limitations are applied to local government taxing bodies on an equal basis.

The following two examples help clarify why uniform assessment levels provide equal distribution of the tax burden among taxpayers.

Example: Assessment level is not uniform within an assessment jurisdiction — Two homes have identical market values of \$150,000. In valuing each property, the assessor estimates House #1's value at \$144,000 and House #2 is valued at \$162,000. When the level of assessments of $33\frac{1}{3}$ percent is applied to each valuation, House #1 is assessed at \$48,000, or 32 percent of market value, and House #2 is assessed at \$54,000, or 36 percent of market value. The owner of House #2 is going to have a higher tax bill although the true value is identical to House #1.

Example: Assessment level is not uniform within the county — One township in a county is assessed at an average level of 20 percent of full value and another at 40 percent. Both townships are in the same school district. Property owners in the township assessed at the higher level would, on average, pay twice as much in school taxes as owners of similar properties in the other township.

How uniformity is achieved

Assessors try to maintain a uniform level of assessment within their jurisdictions by using recognized appraisal techniques to determine market values and by reassessing property on a regular basis so that market values are as accurate as possible before applying the legal level of assessments to the market values. Even so, some variation in assessment levels may exist.

A statistical process called an “**assessment/sales ratio study**” is used to find the ratio of property sale prices to their assessed values. The assessment/sales ratio study shows whether or not assessments within a given area actually average $33\frac{1}{3}$ percent of market value. If the results of the study indicate that assessments are either higher or lower than $33\frac{1}{3}$ percent, a blanket percentage increase or decrease, called an “**equalization factor**” or “**multiplier**” is calculated and applied to all non-farm property to bring the level of assessment to $33\frac{1}{3}$ percent. The application of this uniform percentage increase or decrease to assessed values is called “**equalization.**”

Chief county assessment officers and county boards of review use equalization within the county only. This process is called “**intra-county equalization.**” Every county but Cook County

possesses this intra-county equalization authority.

The State of Illinois equalizes assessments between counties. This process is called “**inter-county equalization.**”

Inter-county equalization eliminates certain tax burden inequities among taxpayers who live within the boundaries of taxing districts that overlap two or more counties. It is not, however, a substitute for proper intra-county equalization by local officials.

For a more detailed explanation of the Department’s role in the equalization process and how assessment/sales ratio studies are conducted, see Publication 136, Property Assessment and Equalization. This document is available on our website at tax.illinois.gov.

How the state equalization factor affects assessments

The county clerk must multiply the final assessed value of each parcel of non-farm property, as corrected and equalized by local assessment officers or the county board of review, by the state-certified equalization factor.

Example

County A’s multiplier is 1.0000. A \$90,000 home assessed at \$30,000 has an equalized assessed value of \$30,000 ($\$30,000 \times 1.0000 = \$30,000$).

County B’s multiplier is 2.0000. A comparable \$90,000 home that had an original assessment of \$15,000 has an equalized assessed value of \$30,000 ($\$15,000 \times 2.0000 = \$30,000$). In this example, equalization has eliminated the effects of the original underassessment.

This new value is called the “**equalized assessed value.**” By law, the equalization factor is not applied to farm acreage, farm buildings, wind energy, state-assessed properties, or coal rights, all of which are assessed using alternate assessment methods specified in Illinois statutes.

Assessment variation among counties

Local assessment officials may be eligible to receive certain financial incentives if non-farm property is assessed uniformly and at or near the statutory level.

- The state reimburses the county 50 percent of the supervisor of assessment’s salary if the supervisor of assessment establishes a level of assessments between $31\frac{1}{3}$ percent and $35\frac{1}{3}$ percent of market value.
- Supervisor of assessments, township assessors, and multi-township assessors receive a performance bonus if they meet certain criteria.

Step 4

Levy

In this phase of the property tax cycle, governing boards of each taxing district develop their budgets and determine how much of their revenues will come from various sources, including property taxes.

How a taxing district develops its budget

In the budgeting process, taxing districts project expenditures based on the revenues that are expected from all sources of non-tax revenue (state and federal revenue-sharing, interest, fees, *etc.*). The difference between the non-tax revenue and total amount needed to operate is usually the amount that the taxing district will ask to be raised from property taxes.

Taxing districts usually have separate accounts for various purposes into which specified amounts are deposited. State laws that govern each type of taxing district generally provide what accounts a taxing district may have (*e.g.*, a corporate fund, a bonds and interest fund, and other specialized funds, such as a fire protection fund, a library fund, or a street and bridge fund) and give direction about how the money may be spent.

The governing board first prepares a tentative budget, which shows proposed expenditures for each fund. Next, the district publishes a notice of public hearing for the proposed budget. The tentative budget is on public display at least 30 days before the public hearing is held.

After the public hearing, the budget is adopted with any necessary changes. Within 30 days of adopting the budget, the taxing district must give the county clerk

- a certified copy of the budget and appropriation ordinance or resolution, and
- a certified estimate of revenues, by source, that the district anticipates will be received in the following fiscal year.

The county clerk must notify the taxing district if these documents are not filed and cannot, by law, bill for any taxes until these documents are received.

The amount raised from property taxes is called the “**levy**.” When a taxing district levies, it must show a separate amount for each fund for which it is levying. Every taxing district must file its levy with the county clerk by the last Tuesday in December. Before filing its levy, the taxing district must follow the provisions of the Truth-in-Taxation Law.

Truth-in-Taxation Law - Levy

The Truth-in-Taxation Law establishes the procedures that taxing districts must follow when they adopt their levies. If a taxing district proposes an aggregate levy that is more than 5 percent higher than the total amount of taxes it billed in the previous year, it must publish the required notice in a local newspaper and hold a public hearing.

At the public hearing, the taxing district must explain the reasons for its levy and proposed increase. Anyone who wants to present testimony must be given the opportunity to do so. After the hearing, the taxing district may adopt the tax levy.

The Truth-in-Taxation Law also requires a taxing district to publish a notice within 15 days of its levy adoption if its final aggregate levy is higher than the amount stated in the published notice or, the final aggregate levy is 5 percent higher than the previous year’s final aggregate levy.

Each taxing district must certify to the county clerk that it has complied with all Truth-in-Taxation publication, notice, and hearing requirements when it certifies its levy to the county clerk.

If a taxing district does not comply with the requirements of the Truth-in-Taxation Law, the county clerk must limit the levy increase to 5 percent.

Step 5

Extension

After the boards of review adjourn, assessment books are given to county clerks so tax bills can be computed based on levies received from taxing districts. The process of billing taxes is called “extension.”

When the county clerk extends taxes

The county clerk cannot extend taxes until all of the following events have happened:

- The board of review completes its work and adjourns.
- The state certifies values of properties it is required to assess.
- The state certifies the final equalization factor.
- All taxing districts certify their levies and, if applicable, levy abatements.
- If a taxing district extends into another county, the second county completes its assessment process or estimates its assessed values for portions of the taxing district that overlaps the adjacent county.

The county clerk applies the state-certified equalization factor to the appropriate assessed values and then subtracts certain homestead exemptions. The results are entered in the books prepared for the collector. Since many boards of review do not adjourn until December (or even later), tax extension may not begin until the year following the assessment year.

The county clerk prepares books that the county collector uses to record tax payments and information about delinquencies. These books list all taxable property and the values of the property at each step in the assessment cycle (*i.e.*, assessed value, value as corrected by the board of review, value as equalized by the board of review, value as assessed or equalized by the Illinois Department of Revenue).

Calculating the tax rate

Levies are made in dollar amounts. To raise the money requested in levies, county clerks must calculate a tax rate for each fund for which the taxing district levied. The **tax rate** is a number that, when multiplied by the tax base, will produce the levy amount. A tax rate is calculated using the following formula:

$$\text{Tax rate} = \text{Tax levy} \div \text{tax base}$$

Note: A district’s tax base is 1) the total equalized assessed value, 2) minus certain homestead exemptions, 3) plus the value of any state-assessed property.

The tax base’s effect on the tax rate

The greater the tax base, the lower the rate needed to raise a given levy. An increased base, which may be due to an increased equalization factor, new property, removal of exemptions, or tax incentive programs that have expired, could result in a lower tax rate. A decreased base, which may be due to property demolition, decreasing property values, or the addition of exemptions or tax incentive programs, could result in an increased tax rate.

Tax rates may be limited

In some cases, the amounts that taxing districts can levy are limited. As stated previously, the Truth-in-Taxation Law limits increases in the amount billed if publication, notice, and hearing requirements are not met. Rates also may be limited by law. The maximum rate allowed by law depends on the type of governmental unit and the type of fund. So, if the tax rate needed to raise the levy amount is greater than the maximum statutory rate, the maximum statutory rate is used and the amount raised is less than the levy request.

Municipalities with populations greater than 25,000 and Cook County are home rule units of government. Other municipalities may change their home rule status by referendum. Home rule units are **not** subject to statutory tax rate limits. Therefore, tax rates may be set at whatever level is necessary to raise the amount of money requested in a levy. In some cases, the tax rate limits may be changed with voter approval.

The Property Tax Extension Limitation Law (PTELL)

The Property Tax Extension Limitation Law (PTELL) is designed to limit increases in property tax extensions (total taxes billed) for non-home rule taxing districts. Increases in property tax extensions are limited to the lesser of 5 percent or the increase in the National Consumer Price Index (CPI) for the year preceding the levy year. The CPI used is the National CPI for all urban consumers for all items as published by the United States Department of Labor, Bureau of Labor Statistics. The applicable December to December change is generally available in the middle of January. The website for the CPI increase is www.bls.gov.

Although the law is commonly referred to as “tax caps,” use of this phrase can be misleading. 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, annexations to the district, and voter-approved rate or limitation increases.

The limitation 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. If a taxing district determines that it needs more money than is allowed under the PTELL, it can ask the voters to approve an increase.

Payments for bonds issued without voter approval are subject to strict limitations.

Some extensions, by law, are not included in the aggregate extension. These extensions are not limited, and include bonds issued with voter approval.

The PTELL was originally passed in 1991 and affected taxing districts in the “collar counties” (*i.e.*, DuPage, Kane, Lake, McHenry, and Will). Cook County taxing districts were added next. The remaining counties were authorized to hold county referenda on the adoption of PTELL beginning in 1996.

For more detailed information about the PTELL, see PTAX-1080, Property Tax Extension Limitation Law, A Technical Manual. This document is available on our website at tax.illinois.gov.

The PTELL’s effect on individual tax bills

The PTELL does not guarantee that individual tax bills will increase no more than the limitation. The PTELL limits increases in taxing districts’ extensions; however, individual tax bills may still increase or decrease. A partial list of reasons individual tax bills could increase more than 5 percent or the CPI increase is below.

- A district on the tax bill is not subject to the PTELL.
- The property is in a taxing district that is able to increase its extension by more than 5% or the CPI increase because it is a home rule municipality or an overlapping taxing district that is not subject to the PTELL.
- Voters approved an increase in tax rates or in the limitation.
- Voters approved a bond issue or an increase in the debt service extension base.
- New bonds were issued before the cutoff date for bonds to be exempt from the PTELL.
- The property had been underassessed in relation to other properties and is reassessed.
- The property had a homestead exemption or other exemption that was removed.
- The property has a greater share of the tax burden because the assessed value of other property was decreased.

Calculating the tax bill

The county clerk uses the following process to extend taxes:

- 1 Tax rates for every taxing district in the county are calculated.
- 2 Because different parts of the county are under the jurisdiction of numerous combinations of taxing districts, the county clerk divides the county into tax code areas. Each property in each tax code area is under the jurisdiction of the same combination of taxing districts and therefore has the same combination of tax rates.
- 3 All rates for each taxing district are added. The sum of the rates for each tax code area is called the aggregate rate. In Illinois, the rate is generally expressed in terms of dollars per hundred dollars of equalized assessed valuation (the same as a percentage).
- 4 The tax bill is calculated. The equalized assessed value of a property (minus any homestead exemptions) is multiplied by the aggregate rate for the tax code area in which the property lies.

Tax Bill Example	
County	0.268
Township	0.134
City	0.730
School District	3.798
Community College	0.201
Fire Protection District	0.776
Sanitary District	0.419
Park District	0.378
Total (Aggregate Rate)	6.704

The aggregate rate on the tax bill is a combination of a county rate, a township rate (in non-commission counties), a school district rate, a community college rate, a city rate (if you live within the boundaries of an incorporated municipality) and rates for any special districts, such as fire, sanitary, *etc.*; that provide service for the area.

For example, assuming a home is located in the particular combination of taxing districts shown in the chart to the left, the tax bill would be calculated using an aggregate rate of **6.704** percent. If the home has an equalized assessed value of \$30,000 (after the homestead exemptions are deducted), the tax bill will be \$2,011.20. ($\$30,000 \times .06704 = \$2,011.20$)

Why tax bills increase

The amount of a property tax bill is determined by two things — a property's equalized assessed value (its share of the total tax base) and the applicable tax rates, which depend on the level of spending of local taxing districts.

If assessed values increase because of inflationary increases in property values, tax bills may not increase. If the taxing districts do not increase their levies, a general increase in assessed values (*i.e.*, the tax base) means lower tax rates, and tax bills will not be affected. If taxing districts increase their levies, however, tax bills generally will increase regardless of changes in assessed values.

Step 6

Collection and Distribution

The county clerk prepares the books that the county collector (county treasurer) uses to prepare tax bills, record tax payments, and to record delinquencies. Tax bills are generally sent by May 1 of the year after the assessment year. The tax bill is mailed or emailed (at the request of the property owner or taxpayer) to the property owner or the person in whose name the property is taxed.

Property taxes are usually paid in two equal installments. The first installment is usually due on June 1 and the second on September 1. If tax bills are mailed late, the first installment of taxes is due 30 days after the date on the bill.

If the bill is mailed to a mortgage lender, the lender must send a copy of the bill to the mortgagor within 15 days. If an accelerated billing method is used, only a copy of the bill for the final installment must be mailed to the mortgagor.

County boards may adopt an accelerated billing method by resolution or ordinance. Cook County and some other counties use this billing method. Under this system, the first installment of taxes is 55 percent of last year's tax bill. This installment is mailed by January 31. In Cook County, the first installment is due by March 1. (Elsewhere, a county board may set a due date as late as June 1.) The second installment is prepared and mailed by June 30 and is for the balance of taxes due. The balance is calculated by subtracting the first installment from the total taxes due for the present year. The second installment is due August 1.

All Illinois counties also have the option of initiating a four-payment system.

Tax bill information requirements

Each tax bill must include the information identified below. This information may be printed on the actual bill or on a separate insert.

- The amount due for each installment
- The rate at which taxes have been extended for each taxing district and, if the county uses electronic data processing equipment, the dollar amount of tax due that will be allocated to each of those taxing districts, along with a separate statement for any amounts levied for certain public library purposes
- A separate statement for each taxing district showing the amount of tax due that was levied under the Illinois Pension Code or for any other public pension or retirement purpose by a municipality or township
- The total tax rate
- The total amount of tax due
- The amount by which the total tax and the tax allocable to each taxing district differs from the taxpayer's previous bill
- The property index number or other suitable description
- The property's assessment
- The equalization factors imposed by the county and the Illinois Department of Revenue and the resulting equalized assessed value
- In counties other than Cook, the estimated fair cash value of property on which a single-family residence is located
- In Cook County, the estimated fair cash value of residential property in the lowest assessment classification

Step 6: Collection and distribution

- A statement that certain taxpayers may be eligible for Senior Citizens and Persons with Disabilities Property Tax Relief and that applications are available from the Illinois Department of Aging.
- The statutory amount of each homestead exemption applied to the property and the assessed value of the property after application of all homestead exemptions.

Note: Effective July 1, 2012, Illinois Cares Rx was terminated and the Circuit Breaker Property Tax Relief Grant was eliminated due to the lack of funding. Benefits are now available for Seniors Free Transit Ride, the Persons with Disabilities Free Transit Ride, and the Secretary of State License Plate Discount. The Benefit Access Application is available on the Illinois Department on Aging website at illinois.gov/aging.

Note: If the taxpayer is notified on or before October 1 of any year that he or she owes an arrearage of taxes due to an administrative error, then the county collector may send a separate bill for the arrearages of taxes, which may be due no sooner than 30 days after the due date for the next installment of taxes (35 ILCS 200/14-41, 21-15, 21-20, 21-25).

Tax objection complaints

A taxpayer who thinks that his or her tax bill is not fair **must** first pay the taxes and file a tax objection complaint with the circuit court (payment under protest). The taxpayer also must appear in court to explain the objection to the tax bill amount.

Property owners may contest the tax bill by challenging the tax rates, tax levy, or raising other legal or constitutional questions. Generally, paying taxes under protest because the **assessment** is incorrect will not result in a favorable outcome if an appeal was not first filed with the county board of review. The court will decide whether the property owner is entitled to a refund.

Note: In Cook County, refunds for erroneous assessments or overpayments may be approved in Cook County to allow the claimant to recover the costs of the suit. The total amount of taxes and interest refunded for claims for which the right to a refund arose prior to January 1, 2009, cannot exceed \$2,500,000 per year.

The tax distribution process

Tax payments are recorded in the collector's book and deposited in accounts established by each taxing district.

In all counties but Cook County, the county collector distributes all taxes collected and any interest earned on those taxes to the taxing districts within 30 days of the payment due date and every 30 days thereafter. In Cook County, taxes are disbursed beginning June 1 and the first day of the month thereafter.

Enforcement actions for delinquent taxes

Property taxes are legally a lien on the property. If taxes are not paid by the due date, the taxes are deemed delinquent. The property owner must pay a 1½ percent interest penalty on the amount due for each month or fraction of a month that the payment is late (until paid or forfeited in Cook County and counties that have adopted an accelerated billing procedure). The interest penalty is not charged in certain situations, including those identified below.

- The property owner is a member of the Illinois National Guard or a reserve component of the U.S. armed forces called to active duty for deployment outside the continental U.S. and is on active duty on the installment due date (payment must be made 180 days after return from active duty). Guardspersons or reservists should notify the county clerk of activation to active duty.
- The county board has adopted a resolution to waive the interest penalty for persons who are determined eligible for a grant under the Senior Citizens and Persons with Disabilities Property Tax Relief.

If the property owner does not pay the taxes, the county will initiate collection action in circuit court.

Tax sales

Tax sales are one means by which the county enforces the collection of property taxes.

Note: Tax sale, redemption, and tax deed issues are often complex. Property owners and tax purchasers may wish to consult private legal counsel.

Annual tax sale

After the due date for the final installment, the county collector lists all delinquent parcels and other necessary information in the Annual Tax Judgment, Sale, Redemption, and Forfeiture Record.

Next, generally in October, the county collector applies to the circuit court for judgment and order of sale for the taxes on the delinquent properties. If judgment is entered, a lien on the property in the amount of unpaid taxes and other associated costs is offered for sale. The property itself is not sold. Property owners are mailed an advance notice of the intended collection action and the county collector also publishes an advertisement in a local newspaper before appearing in court.

Note: In Cook County, all applications for judgment and order of sale for taxes and special assessments on delinquent properties shall be made by

- May 1, 2016 for tax year 2014,
- March 1, 2017 for tax year 2015, and
- within 90 days after the second installment due date for tax year 2016 and each tax year thereafter.

The property owner or any lienholder may pay the taxes, either in person or by agent, to the county collector any time before the sale.

Both the county collector and county clerk or their respective deputies must attend the tax sale. A lien for each delinquent property is sold separately and in consecutive order. Whomever bids the lowest penalty, which cannot exceed 18 percent for each six months or fraction of a month, is the successful tax purchaser.

Tax purchasers receive a certificate of purchase upon completion of a purchase. This certificate describes the property lien sold and lists the sale date and amount of taxes and other associated costs paid by the tax purchaser.

If the property owner (or other person with an interest in the property) does not redeem in the allotted time, the tax purchaser may petition in circuit court for a tax deed.

Sale of forfeited taxes and scavenger sales

If the lien for a parcel of delinquent property is not purchased at the annual tax sale, the county may offer the forfeited taxes for sale in the future. If the taxes are delinquent for three or more years, the county collector may offer the property tax lien at a scavenger sale. Contact the county clerk or county treasurer for more information concerning the sale of forfeited taxes and scavenger sales.

When to redeem properties sold for delinquent taxes

Properties sold for delinquent taxes may be redeemed by any property owner or other person with an interest in the property, other than an undisclosed beneficiary of an Illinois land trust. Redemption periods are based on the type of property and range from 6 months to 2½ years. The purchaser may extend the redemption period for up to three years from the sale date.

How much must be paid to redeem the property

The amount paid to redeem a property sold at the annual tax sale is equal to all of the taxes (including all subsequent taxes paid by the purchaser), special assessments, interest, penalties, and costs paid by the purchaser; the accrued penalties; and most other fees or costs paid by the purchaser after the sale. The county clerk computes the required amount of redemption. The redemption computation is similar for forfeited taxes and scavenger sales.

Tax deed proceeding

The tax purchaser may petition in circuit court for a tax deed if the property owner (or other person with an interest in the property) does not redeem in the allotted time. Owners, occupants, and other parties with an interest in the property must receive advance notice of the tax deed proceeding. The circuit court hears the case and enters judgment ordering a tax deed if the tax purchaser is in compliance with all technical statutory requirements.

Property Tax Exemptions and Incentive and Relief Programs

Non-homestead exemptions

Some real property is exempt from property tax. The Illinois Constitution allows exemptions for property that belongs to the State of Illinois, units of local government and school districts, property that is used *exclusively* for agricultural and horticultural societies, and for school, religious, cemetery, and charitable purposes.

The property owner must file a non-homestead exemption application with the county board of review. The county board of review will review the application and then forward it, along with a recommendation, to the Illinois Department of Revenue for a final determination. If approved, certain property owners may be required to file an annual affidavit or certificate of exempt status with the chief county assessment officer on or before January 31 of each year.

Homestead exemptions

The Illinois Constitution also allows homestead exemptions for certain residential property. The property generally must be occupied as a principle residence on January 1 of the tax year. The available homestead exemptions are described below. Contact your chief county assessment officer for more information regarding required applications and filing deadlines.

General Homestead Exemption — This annual exemption is available for “residential property that is occupied by its owner or owners as his/her or their principal dwelling place, or that is a leasehold interest on which a single family residence is situated, which is occupied as a residence by a person who has an ownership interest therein, legal or equitable or as a lessee, and on which the person is liable for the payment of property taxes.” (35 ILCS 200/15-175)

The amount of exemption is the increase in the current year’s equalized assessed value (EAV), above the 1977 EAV, up to a maximum of \$7,000 in Cook County and \$6,000 in all other counties.

Long-time Occupant Homestead Exemption — Cook County Only — Cook County residential property owners who occupy their primary residence for a continuous period and have a total household income of \$100,000 or less are eligible for this exemption. The property must be occupied for 10 continuous years or 5 continuous years if the person receives assistance to acquire the property as part of a government or non-profit housing program. This exemption limits equalized assessed value increases to a specific annual percentage increase that is based on the total household income of \$100,000 or less. A total household income of \$75,000 or less is limited to a 7% annual percentage increase in equalized assessed value or a total household income of over \$75,000 to \$100,000 is limited to a 10% annual percentage increase in equalized assessed value. The minimum limit is the same amount calculated for the General Homestead Exemption with no maximum limit amount for the exemption. Properties cannot receive both the Long-time Occupant Homestead Exemption and the Alternative General Homestead Exemption, General Homestead Exemption, or Senior Citizen Assessment Freeze Homestead Exemption. Properties that qualify for the Senior Citizen Assessment Freeze Homestead Exemption will receive the same amount calculated for the General Homestead Exemption. For information and to apply contact the Cook County Assessor’s Office.

Homestead Improvement Exemption — This exemption is limited to the fair cash value up to an annual maximum of \$75,000 (or \$25,000 in assessed value, which is 33 1/3 percent of fair cash value), that was added to homestead property by any new improvement (e.g., remodeling, adding a new room) or rebuilding after a catastrophic event, and continues for four years from the date the improvement or rebuilding is completed and occupied.

Senior Citizens Homestead Exemption — This annual exemption is available for “property that is occupied as a residence by a person 65 years of age or older who is liable for paying real estate taxes on the property and is an owner of record of the property or has a legal or equitable interest therein as evidenced by a written instrument, except for a leasehold interest, other than a leasehold interest of land on which a single family residence is located, which is occupied as a residence by a person 65 years or older who has an ownership interest therein, legal, equitable or as a lessee, and on which he or she is liable for the payment of property taxes.” (35 ILCS 200/15-170) The maximum amount of the reduction in equalized assessed value is \$5,000 in all counties.

Senior Citizens Assessment Freeze Homestead Exemption — You qualify for this exemption if

- you are at least 65 years old;
- your total household income is \$55,000 or less; and
- you meet certain other qualifications.

This exemption “freezes” your property’s equalized assessed value the year that you qualify for the exemption. Your property’s equalized assessed value does not increase as long as you qualify for the exemption. Your tax bill may still increase if any tax rates are increased or if you add improvements that increase the value of the property.

Veterans with Disabilities Exemption for Specially Adapted Housing — This exemption may be up to \$100,000 reduction on the assessed value for certain types of housing owned and used exclusively by a veteran with a disability in which federal funds have been used for the purchase or construction of specially adapted housing. The exemption is valid for as long as the veteran, the spouse, or the unmarried surviving spouse resides on the property. Federal and state financial assistance is provided for service-connected veterans with disabilities for the purpose of acquiring or remodeling suitable dwelling units with special fixtures or moveable facilities made necessary by the veteran’s permanent and total service-connected disabilities as determined by the U.S. Department of Veterans’ Affairs. Beginning with the 2015 tax year, the exemption also applies to housing that is specifically constructed or adapted to suit a qualifying veteran’s disability if the housing or adaptations are donated by a charitable organization, and the veteran has been approved to receive funds for the purchase or construction of Specially Adapted Housing through the U.S. Department of Veterans Affairs. This exemption is also available on a mobile home owned and used exclusively by a veteran with a disability or his or her spouse. For a single tax year, the property cannot receive this exemption and the Homestead Exemption for Persons with Disabilities or Standard Homestead Exemption for Veterans with Disabilities. For further information, please contact your local Veteran Service Officer.

Homestead Exemption for Persons with Disabilities — This exemption is an annual \$2,000 reduction in equalized assessed value of the primary residence that is owned and occupied by a person with a disability who is liable for the payment of property taxes. The applicant must provide proof of disability. For a single tax year, the property cannot receive this exemption and the Veterans with Disabilities Exemption for Specially Adapted Housing or Standard Homestead Exemption for Veterans with Disabilities (SHEVD).

Standard Homestead Exemption for Veterans with Disabilities (SHEVD) — Beginning in tax year 2007 and after, this exemption is an annual reduction in equalized assessed value on the primary residence occupied by a qualified veteran with a disability. This veteran with a disability must own or lease a single family residence and be liable for payment of property taxes. The property’s total EAV must be less than \$250,000 after subtracting any portion used for commercial purposes. The amount of the exemption depends on the percentage of the service-connected disability as certified by the United States Department of Veterans’ Affairs. A qualified veteran with a service-connected disability of at least 30% but less than 50% will receive a \$2,500 reduction in EAV; if the veteran has a service-connected disability of 50% but less than 70%, the annual exemption is \$5,000; and if the veteran has a service-connected disability of 70% or more, the residential property is exempt from taxation.

Note: An unremarried surviving spouse of a veteran who was disabled and is now deceased can

- continue to receive this exemption on his or her spouse’s primary residence, or
- transfer this exemption to another primary residence after the original primary residence of a veteran with a disability is sold, provided this exemption had previously been granted to the veteran with a disability.

The surviving spouse must occupy and hold legal or beneficial title to the primary residence on January 1 of the assessment year and submit a Form PTAX-342, Application for the Standard Homestead Exemption for Veterans with Disabilities, available from your local assessment office, to transfer this exemption to themselves.

Beginning in tax year 2015 (property taxes payable in 2016), an un-remarried surviving spouse of a veteran killed in the line of duty will be eligible for a 100% reduction in the EAV on his/her primary residence, even if the veteran did not previously qualify for or obtain the SHEVD.

For a single tax year, the property cannot receive this exemption and the Veterans with Disabilities Exemption for Specially Adapted Housing or the Homestead Exemption for Persons with Disabilities.

Returning Veterans' Homestead Exemption — This exemption is a \$5,000 reduction in equalized assessed value on the principal residence of a veteran upon returning from active duty in an armed conflict involving the armed forces of the United States. A returning veteran is eligible to receive the exemption the tax year and the following year that the veteran returns home from active duty in an armed conflict involving the U.S. armed forces.

Residential Improvements for Accessibility — Accessibility improvements made to residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed. "Accessibility improvement" means a home modification including, but not limited to, the installation of ramps and grab-bars, widening door-ways, and other changes to enhance the independence of a disabled or elderly individual.

Natural Disaster Homestead Exemption — This exemption is on homestead property for a rebuilt residential structure following a natural disaster. The amount of the exemption is the reduction in equalized assessed value of the residence in the first taxable year for which the taxpayer applies for an exemption minus the equalized assessed value of the residence for the taxable year prior to the taxable year in which the natural disaster occurred. The exemption continues at the same amount until the taxable year in which the property is sold or transferred.

Erroneous Homestead Exemptions — If the chief county assessment officer discovers an erroneous homestead exemption has been granted, the chief county assessment officer may consider the exempt portion as omitted property for that taxable year only, to recover the portion of unpaid property taxes. In Cook County, the county assessor may record a tax lien against the property that was granted the erroneous homestead exemption. The property owner or taxpayer may be responsible for any back taxes owed due to an erroneous homestead exemption. (35 ILCS 200/9-265 and 9-275)

Preferential assessments

Open space assessment — An assessment based upon "use value" is available for land that is used exclusively for maintaining or enhancing natural or scenic resources, promoting conservation of natural resources, or preserving historic sites. This special assessment may be less than 33 1/3 percent of the fair cash value of the land for its highest value use. The land must consist of more than 10 acres, must have been in a qualified use for the preceding three years, and must not be used primarily for residential purposes. Public and private golf courses qualify. The owner must apply by June 30 of each year, and when the property ceases to be used for open space, the taxpayer must notify the chief county assessment officer in writing. When the property is no longer used for open space, the taxpayer is liable for the difference between the "use value" taxes and normal taxes for the previous three years, plus 5 percent interest.

Former farm open space assessment — If a tract has not been used as a farm for more than 20 years and no other use has been established, the property is to be valued as open space.

Conservation stewardship — If you own five or more contiguous acres of unimproved woodland, prairie, wetlands, or other vacant and undeveloped land that is not used for any residential or commercial purposes, it may qualify for a conservation stewardship assessment. Qualifying property is assessed at five percent of its fair cash value. Property owners must complete an application at the Illinois Department of Natural Resources website at www.dnr.illinois.gov.

Forestry management — Property owners that own or operate at least ten contiguous acres of land on which no building is present and have one of the primary management goals to be timber production, may qualify for a forestry management assessment. Qualifying property is

assessed under the Farmland Assessment Law (based on its soil productivity index at one-sixth of the equalized assessed value certified by the Department of that productivity index). Property owners must complete an application at the Illinois Department of Natural Resources website at www.dnr.illinois.gov.

Vegetative filter strips — A vegetative strip is land between a farm and some area to be protected (e.g. a stream or lake) that meets certain specifications and guidelines. In counties of less than 3,000,000, the land is assessed at one-sixth its productivity index equalized assessed value as cropland. In counties of more than 3,000,000, it is assessed at the lesser of 16 percent of its value if sold for use as farmland or 90 percent of the 1983 average equalized assessed value per acre certified by the Department of Revenue. The county's soil and conservation district shall assist the taxpayer in completing an application that must be filed with the chief county assessment officer.

Non-clear cut assessment — Qualifying land must be located within 15 yards of navigable water and cannot be located in a unit of local government with a population of more than 500,000. If such land has not been clear-cut of trees it is to be valued at one-twelfth of its productivity index equalized assessed value as cropland. Specific definitions of "navigable" and "not clear-cut of trees" must be met. Contact the chief county assessment officer for specific definitions and more information.

Registered land or land encumbered by conservation rights — Special assessment treatment is available for land that is either registered in perpetuity under the Illinois Natural Areas Preservation Act or encumbered in perpetuity by a conservation right under the Real Property Conservation Rights Act. Any improvement, dwelling or other structure on the land is assessed as similar property in that county. In counties other than those with a population of more than 200,000 that classify property for taxation, the land is assessed at 8 1/3 percent of its fair market value if not registered or encumbered (i.e. at 25 percent of the statutory 33 1/3 percent). In counties that classify property, the assessment is at 25 percent of the ordinance level for that class of property. Application to the chief county assessment officer must be made by January 31 of the year the taxpayer wants the special assessment to begin. The taxpayer must notify the chief county assessment officer within 30 days of the land no longer qualifying, and, unless the release is caused by certain circumstances, that taxpayer will be liable for a 10 year recovery of the tax benefits plus 10 percent interest.

Solar heating and cooling — When a solar energy system has been installed as an improvement on any real property, the owner may file a claim for an alternate assessment with the chief county assessment officer. The improvement is assessed as if heated or cooled by conventional means, and it is also assessed with the solar energy system. The alternate valuation is the lesser of the two means of assessment. The alternate valuation continues as long as the solar energy system is used. The owner must notify the chief county assessment officer within 30 days of ceasing to use the solar energy system to heat or cool the property. This tax benefit is also available for improvements that harness indirect solar energy, such as wind.

Rehabilitation of Historic Residences — Residential property with certain historic designations may be eligible for preferential assessment if the owner has received a certificate of rehabilitation of the property from the Historic Preservation Agency. Unless a taxing district has previously opted out of this program, assessments are frozen for a period of eight years and are gradually increased to full value over the following four years.

Platted and Subdivided Land — In counties with less than 3,000,000 inhabitants, the improvement of certain platted and subdivided land with streets, sidewalks, curbs, gutters, and sewer, water and utility lines does not increase the assessed value of the property. The land must have been platted after January 1, 1978, and must have been vacant land in excess of 10 acres of agricultural land before platting. The land is to be assessed each year according to the estimated price it would bring at a fair voluntary sale for use for the same purpose for which it was used before platting. This special valuation on a lot ends when a habitable structure is completed, the property is used for any business, commercial, or residential purpose, or the lot is sold.

Model (Demonstration) homes — When a dwelling, townhome, or condominium unit is constructed and used as a model or demonstration home, the equalized assessed value of the property remains at the level prior to construction of the home. The lower equalized assessed value remains in effect until the home is sold or leased for use other than as a model home. At that point, the equalized assessed value is changed to reflect the value of the improved property.

An entity can have no more than three qualifying model homes within a 3-mile radius. The deadline for annual application is April 30 in counties of more than 3 million and December 31 in other counties.

Subdivision of common areas — Residential property

- which is part of a development,
- which is individually owned, and
- ownership of which includes the right, by easement, covenant, deed, or other interest in property, to the use of any common area for recreational or similar residential purposes

is assessed at a value which includes the proportional share of the value of that common area or areas.

Property is used as a “common area or areas” if it is a lot, parcel, or area, the beneficial use and enjoyment of which is reserved in whole as an appurtenance to the separately owned lots, parcels, or areas within the planned development. The common area or areas used for recreational or similar residential purposes and which are assessed to a separate owner and are located on separately identified parcels, is listed for assessment purposes at \$1 per year.

Veterans organization assessment freeze — A qualified veterans organization (chartered under federal law) may elect to freeze the assessed value of the real property it owns and on which is located the principal building for the post, camp, or chapter. The assessed value is frozen at 15 percent of the 1999 assessed value for property that qualified in tax year 2000, or 15 percent of the assessed value for property for the tax year that the property first qualifies after tax year 2000. Any improvements or additions that are made to the property that increase the assessed value of the property also are frozen at 15 percent of the assessed value of the improvement or addition in the year first assessed.

Fraternal organization assessment freezes — Qualified fraternal organizations, or their subordinate organizations or entities, may elect to freeze the assessed value of the real property they own and use. The preferential assessment is calculated in a manner similar to that described above for veterans’ organizations.

Small Business Tornado Disaster Relief — A preferential assessment of a qualified commercial and industrial property owned and used by a small business is available in the form of a reduced assessment calculation for property that is used exclusively for commercial or industrial purposes and has been rebuilt within two years of being destroyed by a tornado. The small business must employ fewer than 50 full-time employees. The tornado must be declared a natural disaster by the Governor of Illinois or the President of the United States.

Airports — While the properties of airport authorities or other governmental entities used as airports is exempt from real estate taxation (35 ILCS 200/15-160), nongovernmental airports in counties of 200,000 or more may qualify for a special assessment. The property is assessed at 33 1/3 percent of its fair cash value based on its use for airport purposes. It must have been so used for the three preceding years, and there is a 3-year recovery of tax benefits plus interest if the use changes. Application must be made with chief county assessment officer by January 1 of each year. (35 ILCS 200/10-90 through 10-100)

Incentives

Abatements — A local taxing district may instruct the county clerk to abate any portion of its taxes for qualifying types of property such as commercial and industrial expansion, horse racing, auto racing, academic or research institutes, housing for older persons, historical societies, recreational facilities, relocated corporate headquarters, U.S. public/private residential developments, or qualified donations (municipalities only). The abatement amount and duration depend on the type of property for which the taxes are being abated.

Note: The Property Tax Code (35 ILCS 200/18-165 et. seq.) provides for several other abatements for qualifying properties.

Enterprise Zone Abatements — The Enterprise Zone Act authorizes the Department of Commerce and Economic Opportunity to certify a limited number of enterprise zones in depressed areas. Associated with the zones are state income tax, sales, and property tax incentives to encourage business investment. Under the Act, each unit of local government has the authority to abate property tax on business improvements added to real estate after the creation of the enterprise zone or renovations to existing improvements. Section 18-170 of the Property Tax Code expands the abatement authority to include new or renovated improvements on all classes of real property in enterprise zones.

Other types of property tax relief

Other types of property tax relief are identified below.

Senior Citizens Real Estate Tax Deferral Program — This program allows people 65 years of age and older, who have a total household income for the year of no greater than \$55,000 and meet certain other qualifications, to defer all or part (up to a maximum of \$5,000) of the real estate taxes and special assessments on their principal residences. The deferral is similar to a loan against the property's market value. A lien is filed on the property in order to ensure repayment of the deferral. The state pays the property taxes and then recovers the money, plus 6 percent annual interest, when the property is sold or transferred. The deferral must be repaid within one year of the taxpayer's death or 90 days after the property ceases to qualify for this program. The maximum amount that can be deferred, including interest and lien fees, is 80 percent of the taxpayer's equity interest in the property. Contact your local County Treasurer's office to receive the necessary forms, or for more information.

Glossary

Ad Valorem	according to value.
Agricultural Economic Value	the basis for assessment of farm acreage. The Illinois Department of Revenue calculates these values for each productivity index by dividing its net income over a five-year period by the average Federal Land Bank farmland mortgage interest rate for the same five-year period. Permanent pasture is assessed at one-third of what would be assigned if it was cropland. Other farmland (e.g., forestland, grass waterways) is assessed at one-sixth of what would be assigned if it was cropland. Wasteland has no assessed value unless it contributes to the productivity of the farm.
Appraisal	an opinion of value, supported by evidence.
Arm's-length Sale	a voluntary sale between two unrelated parties in the normal course of business.
Assessed Value	the value placed on property for <i>ad valorem</i> tax purposes and used as a basis for distribution of the tax burden. This amount is subject to the state-issued equalization factor and deductions for certain homestead exemptions.
Assessment	the official act of discovering, listing, appraising, and entering a value for property on the assessment rolls for <i>ad valorem</i> tax purposes.
Assessment Level	the percentage of full value at which property is assessed. It may refer to the statutory assessment level or the actual assessment level as inferred from an assessment/sales ratio study.
Assessment/Sales Ratio Study	an analysis of the percentage relationship of assessed value to the market value (assessment level).
Board of Review	the local entity that reviews assessment appeals (in all counties) and equalizes assessments within the county (in all counties but Cook County). In most township counties, three people appointed by the county board comprise the board of review. In a few township counties, board of review members are elected. In commission counties, the county commissioners are also the board of review members (unless they appoint the board of review).
Chief County Assessment Officer (CCAO)	the individual appointed by a county board, or elected in a county, to supervise township and multi-township assessors (who complete original assessments) and to review their work. In most counties the title of the chief county assessment officer is "supervisor of assessments." In Cook and St. Clair counties, it is "county assessor." The supervisor of assessments has the power to revise and equalize assessments and is the clerk of the board of review. In commission counties, the chief county assessment officer makes the original assessment.
Classification	the practice of classifying various types of property according to use and assigning different assessment levels to each class. Its purpose is to tax various types of property at different effective tax rates, though the nominal rate is the same.
County Assessor	an individual elected to oversee the assessment process in Cook and St. Clair counties. In practice, a county assessor is responsible for making original assessments, rather than the township or multi-township assessors.

Effective Tax Rate	the ratio of taxes billed to the market value, generally expressed as a percentage.
Equalization	the application of a uniform or blanket percentage increase or decrease to assessed values of various areas or classes of property to bring assessment levels, on average, to a uniform level of the market value.
Equalization Factor	the factor that must be applied to local assessments to bring about the percentage increase or decrease that will result in an equalized assessed value equal to one-third of the market value of taxable property in a jurisdiction (other than farm acreage, farm buildings, and coal rights).
Equalized Assessed Value	the assessed value multiplied by the state-certified equalization factor; the result is the value from which the tax rate is calculated after deducting homestead exemptions, if applicable. For farm acreage, farm buildings, and coal rights, the final assessed value is the equalized assessed value. Also, tax bills are calculated by multiplying the equalized assessed value by the tax rate.
Exemption	the removal of the assessed value or a portion of the assessed value from the tax base. There are two types of exemptions: homestead and non-homestead exemptions.
Extension	1) the process in which the county clerk determines the tax rate needed to raise the revenue (levy) certified by each taxing district in the county; 2) the actual dollar amount billed to property owners in a taxing district.
General Year Assessment	the general assessment year, occurring every four years (three years in Cook County), when property assessments are reviewed.
Improvement	any permanent structure on real property. Examples: buildings, fences, landscaping, driveways, sewers, or drains.
Levy	the amount of money a taxing body certifies to be raised from the property tax.
Market Value (Fair Cash Value)	the most probable sale price of a property in terms of money in a competitive and open market, assuming that the buyer and seller are acting prudently and knowledgeably, allowing sufficient time for the sale, and assuming that the transaction is not affected by undue pressures.
Multi-township Assessor	the person elected or appointed to make original assessments in a specified combination of political townships.
Notice of Revision	a notice mailed to a property owner after a property's assessed valuation is changed by local assessing officials. It shows the previous assessment as well as the new assessment. It includes the median level of assessments in the assessment jurisdiction, as shown by an assessment/sales ratio study, for the most recent three years.
Overlapping Taxing Districts	those taxing districts located in more than one county.
Parcel	a defined area of land, with or without improvements, entered as a separate item on the assessment rolls for the purpose of <i>ad valorem</i> taxation.

Property Index Number	a description of a particular parcel by numerical reference to parcels on assessment maps.
Property Record Card	the local assessor's record of individual property appraisals used for assessment purposes. Recorded upon the card are a sketch of the improvement, details of construction, size, condition, description, and other information showing how the assessment was derived. It is a public record required by law.
Property Tax Appeal Board	the state quasi-judicial body that hears appeals from property owners and taxing districts on property tax assessment decisions of county boards of review.
Soil Productivity Index	an index ranking the capability of soils for producing crops under average level management. The highest productivity index in the state is 130.
Tax Code	a number used by the county clerk that refers to a specific combination of taxing bodies.
Tax Rate	the amount of tax due stated in terms of a percentage of the tax base. Example: \$6.81 per \$100 of equalized assessed valuation (equal to 6.81%).
Taxing Body/Taxing District	a local governmental unit that levies a property tax; the territorial area under a taxing body's jurisdiction.
Township Assessor	the person elected or appointed to make original assessments in a political township. Townships of fewer than 1,000 inhabitants must establish a multi-township assessment district by combining territory and elect or appoint a multi-township assessor for purposes of <i>ad valorem</i> taxation.
Use Value	the value of a property for a specific use or to a specific user, reflecting the extent to which the property contributes to the utility or profitability of the enterprise of which it is a part.