

**PROJECTED TAX CALENDAR OF EVENTS**

Tax collection Year 2017 for 2016 Taxes

Jan 23 (Tues)	Send Mobile Home Tax bills
April 13 (Fri)	Mobile Home Tax Bills due.
May 31 (Thur)	Send Real Estate Tax Bills.
July 6 (Fri)	First Installment of Real Estate Taxes due.
Sept 6 (Thurs)	Second Installment of Real Estate Taxes due.
Sept 8 (Sat)	Last day to pay Real Estate Taxes at banks.
Oct 5 (Fri)	No personal checks accepted after this day for Delinquent Taxes and Drop Box closes.
Oct 12 (Fri)	Last day to pay before publication.
Nov 12 (Mon)	Credit/Debit card payment option ends.
Nov 13 (Tues)	Last day to pay before Delinquent Tax Bill Sale.
Nov 14 (Wed)	Annual Delinquent Tax Bill Sale.

**LaSalle County Map and List of Assessors**

**MULTI-TOWNSHIP ASSESSORS:**

<b>Brookfield – Allen</b> – Terri Caputo	1-815-795-2725
<b>Dimmick – Wallace – Waltham</b> – Mark Harmon	1-815-667-3037
<b>Fall River – Grand Rapids</b> –	N/A
<b>Freedom – Serena</b> – Debbie Lane	1-815-343-2127
<b>Miller – Mission</b> – Terri Caputo	1-815-496-2460
<b>Ophir – Meriden – Troy Grove</b> – Debbie Lane	1-815-539-9729
<b>Osage – Groveland – Richland – Hope</b> – Ronnie Coons	1-815-863-5133
<b>Vermillion – Farm Ridge – Deer Park</b> – Marcy Carrera	1-815-434-4171

**TOWNSHIP ASSESSORS:**

<b>Adams</b> – Melissa Aviles	1-815-981-0209
<b>Bruce</b> – Mary Sullivan	1-815-673-2215
<b>Dayton</b> – Bill Vogel	1-815-431-1824
<b>Eagle</b> – Elizabeth Loving	1-815-673-1653
<b>Earl</b> – Nancy Abens	1-815-246-9391
<b>Eden</b> – Debbie Porter	1-815-822-6820
<b>LaSalle</b> – Mary Kay Pytel	1-815-223-0820
<b>Manlius</b> – Roberta Snack	1-815-357-8830
<b>Mendota</b> – Pat Rich	1-815-539-3201
<b>Northville</b> – Hal Ament	1-815-786-9626
<b>Ottawa</b> – Marcy Carrera	1-815-434-4171
<b>Otter Creek</b> – Viki Crouch	1-815-257-1945
<b>Peru</b> – Jay Koyak	1-815-223-0746
<b>Rutland</b> – Terri Caputo	1-815-795-2725
<b>South Ottawa</b> – Marcy Carrera	1-815-434-4171
<b>Utica</b> – Marcy Carrera	1-815-434-4171



**A  
TAXPAYER'S  
GUIDE  
TO PROPERTY TAX  
RELIEF**

**2017 TAXES  
PAYABLE IN 2018**



**LASALLE  
COUNTY**

*Prepared as a public service*

*For residents by:*

**JoAnn Carretto  
-County Clerk-  
Stephanie Kennedy  
-Supervisor of Assessment-  
James Spelich  
-County Treasurer-  
707 East Etna Road  
Ottawa, Illinois 61350-5560**

**TOWNSHIP GOVERNMENT**

A township is a political and geographical subdivision of a county and state. It is a corporate body that can own property, sue and be sued, borrow money and levy taxes in accordance with state statutes. A township's elected officials may act for the electorate in the township's name when conducting business.

LaSalle County is divided into 37 townships. Generally, there are eight officers in each township, elected for terms of four years: supervisor, Clerk, Assessor, Highway Commissioner and four Trustees. The annual meeting of the township electors is held on the second Tuesday in April.

Townships have many duties and some permissive powers. Services which are expressly required of all townships include providing for welfare assistance, building and maintaining rural roads, assessing property and preventing the spread of communicable disease. Townships also may establish libraries, medical clinics, museums, community buildings, recreation districts, mental facilities, cemeteries and committees.

**THE TOWNSHIP ASSESSOR**

The Township Assessor might more accurately be called an appraiser. The Assessor does not levy a tax, but rather places a value on (assesses) non-farm property for tax purposes, appraising it at its fair market value.

A list is compiled of all lands and lots to be assessed, including those which are taxable or which have become taxable for the first time. These lists are conveyed to the Township Assessors through the office of the Supervisor of Assessments.

The Assessor must then determine the market value of all taxable non-farm property and assess that property at one-third of its market value. Township Assessors use the same principles, techniques and methodologies as those employed by fee appraisers with only slight variations to accommodate the uniformity criteria of the statutes. The ultimate purpose of the assessed value is to proportion the tax burden, as established by the taxing bodies over all property in a fair and equitable manner based on the value of the real estate.

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

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

**THE ILLINOIS TAX EXEMPTION PROGRAM**

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

**1. OWNER OCCUPIED GENERAL EXEMPTION**

This exemption lowers the equalized assessed value of your property up to \$6,000.00. To receive this exemption you must:

- \* Have lived on the property on or before January 1<sup>st</sup> of the tax year, or be subject to prorating from the date of occupancy.

**2. HOME IMPROVEMENT EXEMPTION**

This exempts, for four years, any increase in the assessment of your property due to an addition or other improvement to your home for which the Assessor would add value.

- \* Limited to \$25,000.00 of assessed value per year.
- \* Must own home and use it exclusively for a residential purpose.

**3. SENIOR HOMESTEAD EXEMPTION**

This exemption lowers the equalized assessed value of your property by \$5,000.00, and may be claimed in addition to the Owner Occupied Exemption. To receive this exemption, you must:

- \* Have lived on the property on or before January 1<sup>st</sup> of the tax year, or be subject to prorating from the date of occupancy.
- \* Have reached age 65 during the tax year.
- \* Apply for the exemption at the Assessor's office. Bring ID with your birth date listed. *This exemption must be renewed annually.*

**SENIOR CITIZEN ASSESSMENT FREEZE EXEMPTION**

This exemption freezes the taxable assessment on your property, but not the tax rate. This exemption may be claimed in addition to those described above. The actual taxes which you pay may continue to increase based on the amounts levied by the taxing bodies where you reside (school districts, sanitary district, county, city, township, etc.). The filing deadline for this exemption is May 1st of each year.

To receive this exemption you must:

- \* Have owned and occupied the property for one year starting January 1<sup>st</sup>.
  - \* Be age 65 or older.
  - \* Have a maximum household income of \$65,000.00, including that of all persons using the property as their principal dwelling place on January 1<sup>st</sup> of the tax year.
  - \* Obtain an application for the exemption at the Assessor’s office.
- Note: This exemption must be renewed annually.* Your completed application must be notarized and returned to:

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

**5. DISABLED PERSONS HOMESTEAD EXEMPTION (NEW '07)**

This exemption lowers the equalized assessed value of your property by \$2,000.00, and may be claimed in addition to the Owner Occupied Exemption. To receive this exemption, you must:

- \* Have lived on the property on or before January 1<sup>st</sup> of the tax year.
- \* Be disabled under the Federal Social Security Act.
- \* Must supply proof of disability.
- \* Apply for the Exemption at the County Assessor’s office or your local Township Assessor’s Office. *This exemption must be renewed annually.*

**6. DISABLED VETERANS HOMESTEAD EXEMPTION (NEW '07)**

This exemption lowers the equalized assessed value of your property by \$2,500.00, if disability is Service Related and at least 50% disabled but less than 70% disabled. The equalized assessed value of your property is lowered by \$ 5,000.00 if your disability is at least 70% to 100% disabled. To receive this exemption, you must:

- \* Be an Illinois resident and have served in the United States Armed Forces, Illinois National Guard, Reserve Forces, and have received an honorable discharge.
- \* Supply a certified copy of your DD214 and a copy of the first 2 pages of the award letter.
- \* Cannot be used if eligible for the new regular disabled Veterans’ Exemption.
- \* Limited to \$ 250,000.00 assessed value on **RESIDENTIAL PROPERTY.**
- \* Apply for the exemption at the County Assessor’s office or your local Township Assessor’s office.

**7. RETURNING VETERANS HOMESTEAD EXEMPTION (NEW '07)**

This exemption lowers the assessed value on your property by \$5,000.00. It is available for returning veterans for the year in which they return from duty; however, if the veteran first acquires his or her principal residence during the taxable year in which he or she returns, but after January 1 of that year, and if the property is owned and occupied by the veteran as a principal residence on January 1 of the taxable year, he or she may apply the exemption for the next taxable year, and only the next taxable year, after he or she returns. To receive this exemption, you must:

- \* Own your home and use it exclusively for a residential purpose.
- \* Supply a certified copy of your DD214 and a copy of the first 2 pages of the award letter.
- \* Apply for the exemption at the County Assessor’s office.

**SENIOR CITIZENS REAL ESTATE TAX DEFERRAL PROGRAM**

This program is designed to allow senior citizens to defer payment of part or all of the property taxes on their homes. This program functions as a loan, with and annual interest rate of 6%. To qualify for this deferral, you must:

- \* Own the property and use it exclusively as a residence. Joint ownership under this program is limited to you and your spouse.
- \* Have lived on this or another qualifying property for at least three years, except for periods in which you resided temporarily in a nursing or sheltered care home.
- \* Be age 65 or older by June 1<sup>st</sup> of the tax year.
- \* Have a maximum household income of \$55,000.00 or less.
- \* Owe no delinquent taxes on the property.

*Note: Filing deadline for the program is March 1<sup>st</sup> of the tax year.*

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

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

Application for the Senior Citizens Real Estate Tax Deferral Program must be made each year, and involves completing two forms available at the LaSalle County Treasurer’s office. Applications include:

- \* A request for information about the taxpayer, their income, and the property for which the deferral is sought.
- \* A request that any joint owners and mortgage lender agree to the deferral.
- \* Evidence of adequate insurance on the property.
- \* Completion of an agreement which set out conditions of the tax deferral, including the maximum amount which can be deferred, interest rate to be charged, and arrangements for repaying the “loan”. Assistance in filling out and processing of completed forms is available from:

LaSalle County Treasurer  
707 East Etna Road  
Ottawa, IL 61350  
1(815) 434-8219

**CIRCUIT BREAKER GRANTS**

This program provides low-income senior citizens and disabled citizens yearly grants to help pay property taxes. The amount of grant is determined by a formula which takes into account your property taxes and total household income. To qualify for a “circuit breaker” grant, you must:

- \* Be age 65 or older before January 1<sup>st</sup> of the tax year. If you reach Age 65 during the tax year, you may be eligible for a partial grant covering the months in which you qualify.
- \* Be disabled and at least 16 years old.
- \* Have lived in an Illinois residence which was subject to property or mobile home taxes during the tax year.
- \* Lived in Illinois at the time you file for a grant.

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

<b>Northern 10 Townships</b>	<b>Southern 27 Townships</b>
Mendota Area Senior Services Center 1901 Tom Merwin Drive Mendota, IL 61342 1(815) 539-7700	Bridges Community Center 221 West Etna Road Ottawa, IL 61350 1(815) 431-8034

Grants will be issued within three to four months, if you file a qualifying claim early in the year. Grants are generally issued within the eight to ten weeks for claims filed after May 1<sup>st</sup>. If your surviving spouse was age 63 or older before your death he or she may continue to file for circuit breaker grants after your death.

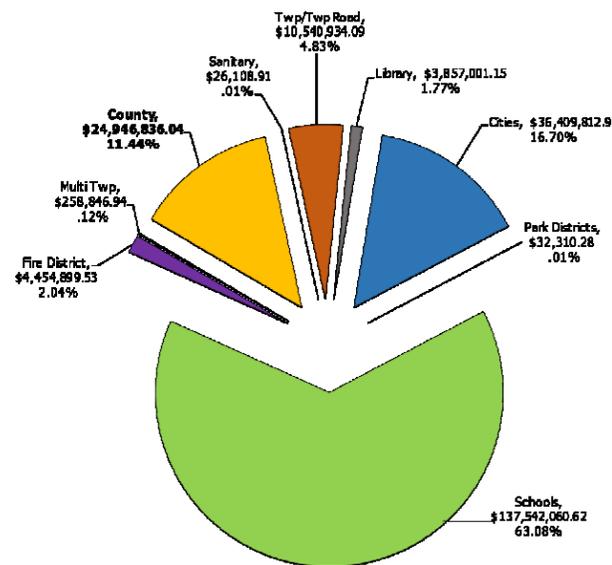
**DISABLED VETERANS EXEMPTION**

Under this program, up to \$100,000.00 of the equalized assessed value of a home owned by a qualifying veteran, the veteran’s spouse or unmarried surviving spouse is exempt from property taxes. To qualify for this exemption, you must:

- \* Have served in the Armed Forces of the United States.
  - \* Have a disability of such a nature that the Federal Government has authorized payment for the purchase or construction of housing which has special adaptations to meet the needs of your disability.
- Apply for this exemption through the Illinois Department of Veterans’ Affairs. Assessor is notified automatically once exemption has been approved. *Note: This exemption must be renewed each year.* Obtain the required forms from:

**Veterans Assistance Committee**  
**Steven Kreitzer, Supt.**  
**119 W. Madison St. Room 103A**  
**Ottawa, IL 61350**  
**1(815) 433-1761**

**2017 PROPERTY TAX DISTRIBUTION**  
**(Your Real Estate Tax Dollar From Last Year)**



County.....	\$24,946,836.04	11.44%
Multi Twp.....	\$258,846.94	0.12%
Twp/Twp Rd.....	\$10,540,934.09	4.83%
Sanitary.....	\$26,108.91	0.01%
Schools.....	\$137,542,060.62	63.08%
Fire District.....	\$4,454,899.53	2.04%
Cities.....	\$36,409,812.97	16.70%
Park Districts.....	\$32,310.28	0.01%
Library.....	\$3,857,001.15	1.77%
<b>Total Distribution...</b>	<b>\$218,068,810.53</b>	<b>100.00%</b>

## DEFINITIONS

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

**Ad Valorem** – According to value.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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