



# Kane County Quick Guide to Property Taxes

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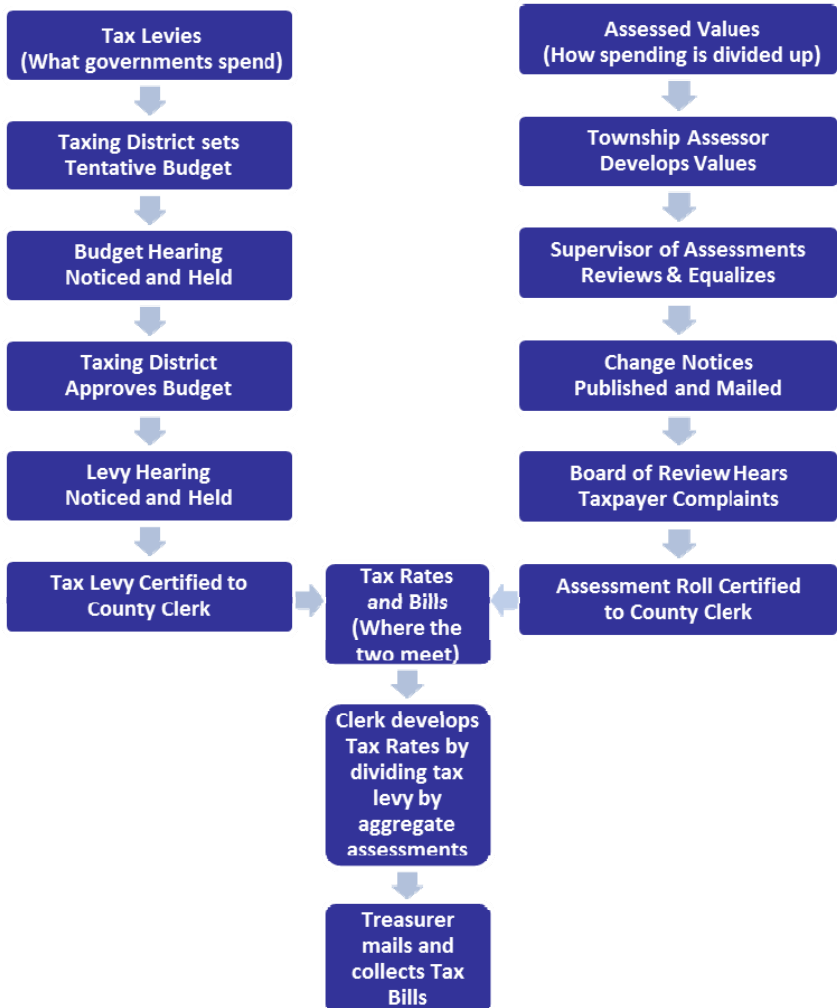
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# Property Tax Overview

Under Illinois law, property taxes are the primary means of funding local governments. Property taxes are developed from two components: the taxes levied by each local government taxing district, and the relative value of each taxable parcel in the boundaries of each taxing district.

Simply put, the Illinois property tax system divides up each local government taxing district's property tax levy over all

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parcels in the district, based on each parcel's proportionate assessed value as a percentage of the aggregate assessed property value in the district.

This guide is jointly developed by the three Kane County offices charged with administering the property tax code to help taxpayers better understand the system.

## Homestead Exemptions

**Homestead Exemptions** reduce the Equalized Assessed Value (EAV) of a property by a specific amount prior to property taxes being calculated; the actual tax savings depends upon the tax rate for a specific property.

- Homestead exemptions are typically available for properties that are occupied by their owners or persons with legal or equitable interest as of January 1 of the taxable year.
- The owner or person with legal or equitable interest must also be legally liable for the payment of the property tax bill for that year, which will be payable in the following year.
- Homestead exemptions may also be available for cooperatives and qualified life-care facilities; contact the County Assessment Office for more information.

The **General Homestead Exemption** reduces a property's EAV by up to \$6,000 before the tax rate is applied.

- Applications are available at [KaneCountyAssessments.org](https://www.kanecountyassessments.org) or by calling (630) 208-3818.
- In most cases, no annual reapplication is required after the initial approval.

The **Senior Citizen Homestead Exemption** reduces a property's EAV by up to \$4,000 before the tax rate is applied.

- To qualify, an owner must be 65 or older by December 31 of the tax assessment year.
- If a property is owned and occupied by a married couple, only one of the two owner-occupants must be 65.

# Homestead Exemptions

- Applications are available at [KaneCountyAssessments.org](https://www.kanecountyassessments.org) or by calling (630) 208-3818.
- In most cases, no annual reapplication is required after the initial approval.
- Any taxpayer receiving this exemption will be mailed an application for the Senior Assessment Freeze each year.

The **Senior Citizen Assessment Freeze Homestead Exemption** effectively freezes the EAV at a base year (the year prior to the first year's approval) preventing the net assessment from increasing.

- *This does not freeze a property's taxes, only the assessment.*
- To qualify, a property must be the principal residence of the owner for the beginning of two consecutive years, and the owner must be 65 or older by December 31 of the tax assessment year and meet certain household income requirements.
- If owned and occupied by a married couple, only one of the two owner-occupants must be 65.
- The maximum household income for this exemption is \$55,000.
- Applications are available at [KaneCountyAssessments.org](https://www.kanecountyassessments.org) or by calling (630) 208-3818.
- After the initial application is approved, the qualifying homeowners will be mailed a renewal form each subsequent year.
- **Annual reapplication is required to maintain this exemption.**
- If a property value falls below the base year for any reason other than a temporary change caused by "temporary irregularity", the new lower value will become the new base-year EAV.

# Homestead Exemptions

The **Homestead Improvement Exemption** reduces the EAV attributable to a new improvement to an existing residence of a property for four years based on the Fair Cash Value (up to \$75,000) of the improvement.

- To qualify, a property must be the principal residence of the owner, and have new improvements (such as an addition, patio, or deck) to the residence that increase the value of the property
- No application is required; the Township Assessor will certify the amount to the County Assessment Office when the new improvement is assessed for the first time.
- Questions on this exemption should be directed to the property's Township Assessor.

There are several additional homestead exemptions:

- The **Returning Veterans' Exemption** is a \$5,000 reduction in EAV for veteran homeowners for the first two years after they return from an armed conflict.
- The **Disabled Veterans' Standard Exemption** is a reduction in EAV up to \$5,000 for veteran homeowners with service-connected disabilities.
- The **Disabled Veterans' Exemption** is a reduction in EAV up to \$70,000 for veteran homeowners with service-connected disabilities who require Specially Adapted Housing.
- The **Disabled Persons' Exemption** is a \$2,000 reduction in EAV for disabled homeowners.
- The **Natural Disaster Exemption** provides relief from increased EAVs due to the reconstruction of a home in certain circumstances after a natural disaster.

Contact the County Assessment Office at (630) 208-3818 for more information on these exemptions.

# Homestead Exemptions

Each homestead exemption is designed to reduce the tax burden of a qualifying property by lowering the assessment upon which the tax bill is based. In Kane County, tax rates can range from lower than 6% to higher than 10%; they can be even higher if a property is in a special-service area.

In the following example, a senior citizen homeowner lives in a house with a fair cash value of \$235,000; the homeowner is living off savings, and has an income that qualifies for the senior freeze with a base-year EAV of \$56,657. The benefits of the available homestead exemptions, based on a property tax rate of 7.50%, are:

	Without Exemptions	With Exemptions
Property Value	\$235,000	\$235,000
Level of Assessment	33.33%	33.33%
Equalized Assessed Value	\$78,326	\$78,326
<b>Exemptions</b>		
<i>General</i>		(\$6,000)
<i>Senior Citizen</i>		(\$4,000)
<i>Senior Freeze (\$56,657 base year)</i>		(\$21,659)
Net Valuation	\$78,326	\$46,667
Estimated Tax Rate	X 7.50%	X 7.50%
Tax Dollars Due	\$5,874	\$3,500
<b>Total Tax Savings from exemptions: \$2,374 (40%)</b>		

To get application forms or more information on homestead exemptions, call the Kane County Assessment Office at (630) 208-3818 or visit [KaneCountyAssessments.org](https://www.kanecountyassessments.org).

## Frequently Asked Questions

***Q: My assessed value declined; why did my tax bill go up?***

A: Your taxes may be higher than they were last year for any or all of four general reasons:

- The local governments (such as municipalities and schools) in your area may have approved a higher tax levy than last year.
- While most properties in the county have a lower value than last year, the rate of decline can be different. If your property's value declined at a faster rate than the average decline in your area (say 20% as compared to an 8% average), your relative tax burden will be less than it was last year. If your property's value declined at a slower rate than the average decline in your area (say 5% as compared to an 8% average), your relative tax burden will be more than it was last year.
- You may not be receiving all of the homestead exemptions for which your property is eligible.
- Other properties in your area may qualify for one or more homestead exemptions for which you are not eligible.

***Q: Does Kane County decide how much in property tax the local governments (such as schools and municipalities) in my area can levy?***

A: No. Each local government makes this decision independently; Kane County has no authority to issue any property tax levy but its own.

***Q: How does the Tax Cap law apply to Kane County?***

A: Kane County is under the Property Tax Extension Limitation Law which places a limitation on the total amount of property tax that can be levied by most local governments. Generally, the law limits the increase of a local government's tax levy by 5% or the rate of inflation (whichever is less) over the highest levy of the prior three years. The tax caps are not ap-

## Frequently Asked Questions

plicable to:

- Increases due to newly constructed property;
- Bonded indebtedness of a local government;
- Home Rule communities such as Aurora, Batavia, Elgin, and St. Charles; and
- Increases approved by the voters through referenda.

This law provides that a local government's property tax levy is developed independent of property values, and property taxes can rise or fall regardless of what happens to property values.

### ***Q: What can I do to minimize my property tax burden?***

**A:** Call the County Assessment Office to verify that you are receiving the exemptions for which you qualify. If you have questions about the rate charged by a specific taxing body, we suggest that you contact that taxing body. If you have specific questions about your assessed valuation, please contact your township assessor.

### ***Q: How is my property's assessment determined?***

**A:** For most non-farm property, the Township Assessor estimates the fair cash value of the property, and then develops an assessed value based on 33.33% of that fair cash value of the property as of January 1 of the assessment year, based on the three prior years of sales. The Supervisor of Assessments then equalizes all assessments to provide for uniform valuations in the County. Information about farm assessments can be obtained from the County Assessment Office.

### ***Q: What should I do if I think my property is over-assessed?***

**A:** We recommend first discussing your assessment with the township assessor. If you wish to formally appeal your assessment, you can file a complaint with the Kane County Board of Review. There are generally three bases for appealing an assessment:

## Frequently Asked Questions

- *Discrepancy in Physical Data* ("The property records show I have a 2,400-square-foot house, but my survey shows I've got only 2,200 square feet.")
- *Valuation* ("The equalized assessed value is greater than 1/3 of my property's fair cash value").
- *Equity* ("My equalized assessed value is greater than comparable properties in my neighborhood.")

Please note that the state Property Tax Appeal Board has consistently ruled that the amount of taxes paid or percentage of change in value from one year to the next is not a valid basis for an appeal.

***Q: When can I file an assessment complaint with the Board of Review?***

**A:** By state law, assessment complaints for a township may be filed up to 30 days after a reassessment notice is published in a local newspaper. You can receive an e-mail notice of the publication of a township assessment roll by visiting [KaneCountyAssessments.org](http://KaneCountyAssessments.org), selecting the "subscribe" link, and entering your e-mail address.

***Q: How can I compare the assessed value of my property to the assessed values of similar homes in my area?***

**A:** You have the right to inspect the township assessor's records, which contain assessed values as well as other information. You may inspect the records for any parcel of property, as well as the records for your own property, subject to reasonable regulations set forth by local officials.

***Q: Will I be notified if my assessment is going to be increased?***

**A:** By state law, notices of all assessment changes are published in a local newspaper. Also, if the Township Assessor changes your assessment, you will be notified by U.S. Mail sent to the same address where your tax bill is sent. You can automatically receive e-mail notification of assessment roll publication

## Frequently Asked Questions

by visiting us on the web at [KaneCountyAssessments.org](https://www.kanecountyassessments.org), selecting “subscribe”, and entering your e-mail address.

***Q: When I get my tax bill, is it too late to file a complaint?***

**A:** Yes, it is too late unless you have already taken your complaint to the Board of Review.

***Q: What will happen if I don't pay my property taxes?***

**A:** Your taxes may be sold at the annual tax sale. If your taxes are sold, you will retain the right to redeem your property for two and one-half years if it is your principal dwelling. Other property must be redeemed within two years. To redeem it, you will have to pay costs and interest in addition to any tax due. For more information, contact the County Clerk's Tax Redemption Department.

***Q: My mortgage company pays my taxes. Why did I get a bill?***

**A:** Most mortgage companies pay electronically, and do not require a bill. We suggest that you contact your mortgage company to confirm. A bill is mailed to you for your records. Many school districts, park districts, and libraries require you to show your tax bill to prove residency.

***Q: I didn't pay my taxes last year. How can I find out how much I owe?***

**A:** Call the Kane County Clerk and ask for an Estimate of Redemption; have your parcel number ready when you call.

***Q: I didn't live here last year. Why did I receive a tax bill for that year?***

**A:** The tax remains with the property regardless of ownership. To determine your liability for paying the tax, check your closing statement to see if the seller gave you credit, or contact your attorney.

***Q: I don't know my parcel index number (PIN); how can I get it?***

**A:** Your PIN is on your property tax bill or on your assessment

## Frequently Asked Questions

notice. You can also get your PIN by contacting your township assessor, the County Assessment Office, or selecting “property search” at [KaneCountyAssessments.org](https://www.kanecountyassessments.org).

***Q: If I pay by mail how can I get a receipt?***

**A:** After the payment is processed, proof of payment is available on the Treasurer’s web site at [KaneCountyTreasurer.org](https://www.kanecountytreasurer.org).

***Q: Is there a charge for a duplicate copy of my bill?***

**A:** It can be obtained from the Treasurer’s office for \$2.00 or it can be printed for free at [KaneCountyTreasurer.org](https://www.kanecountytreasurer.org).

***Q: How do I change the mailing address on my tax bill?***

**A:** Each tax bill has a pre-printed form on the back, also the form can be downloaded from both the Treasurer’s and Supervisor of Assessments’ web site.

***Q: Where can I make my real estate tax payments?***

**A:** At numerous banks within Kane County, at the Treasurer’s office, by mail, over the internet by credit card, and a 24-hour drive up drop box behind Building “A” at the Kane County Government Center in Geneva.

***Q: What if I have other questions?***

**A:** For questions about:

- *Property Valuation*, contact your Township Assessor; a directory is at [KaneCountyAssessments.org/Assessors](https://www.kanecountyassessments.org/Assessors).
- *Exemptions or Appeals*, call the County Assessment Office at (630) 208-3818 or visit [KaneCountyAssessments.org](https://www.kanecountyassessments.org).
- *Tax Rates or Tax Redemption*, call the Kane County Clerk at (630) 232-5964 or visit [KaneCountyClerk.org](https://www.kanecountyclerk.org).
- *Tax bills or payments*, call Kane County Treasurer at (630) 232-3565 or visit [KaneCountyTreasurer.org](https://www.kanecountytreasurer.org).
- *Other Kane County issues*, visit [www.CountyofKane.org](https://www.CountyofKane.org).

# Who To Contact

<b>Assessed Valuations or Complaints</b> .....	<i>Township Assessor or County Assessment Office</i>
<b>Budgets and Levies</b> .....	<i>Local Governments or County Clerk's Tax Extension Department</i>
<b>Current Tax Bills/Collection</b> .....	<i>County Treasurer</i>
<b>Consumer Price Index</b> .....	<i>U.S. Bureau of Labor Statistics</i>
<b>Delinquent Taxes and Redemptions</b> .....	<i>County Clerk's Tax Extension Department</i>
<b>Equalized Assessed Valuation</b> .....	<i>County Assessment Office</i>
<b>Exemptions</b> .....	<i>County Assessment Office</i>
<b>Forfeitures</b> .....	<i>County Treasurer</i>
<b>Foreclosures</b> .....	<i>County Sheriff</i>
<b>Mobile Home Registration</b> .....	<i>County Clerk's Tax Extension Department</i>
<b>Mobile Home Tax Bills</b> .....	<i>County Treasurer</i>
<b>Property Tax Caps</b> .....	<i>County Clerk's Tax Extension Department</i>
<b>Property Tax Rates</b> .....	<i>County Clerk's Tax Extension Department</i>

## **Kane County Assessment Office**

719 South Batavia Avenue, Building C  
Geneva, Illinois 60134-3000  
(630) 208-3818

## **Kane County Clerk/Tax Extension**

719 South Batavia Avenue, Building B  
Geneva, Illinois 60134-3000  
(630) 232-5964

## **Kane County Treasurer**

719 South Batavia Avenue, Building A  
Geneva, Illinois 60134-3000  
(630) 232-3565