

# Grundy County Property Tax 2011 Information Guide

## Courthouse Office Hours

Monday-Friday  
8 AM-4:30 PM

## Tax Due Dates

June 15, 2012

&

September 7, 2012



## Grundy County Assessor

815-941-3269

FAX 815-941-2126

## Marcy Miller, Treasurer/Collector

815/941-3215

FAX 815/941-3448

## Lana J. Phillips, Clerk & Recorder

815/941-3222

111 E. Washington Street

Morris IL 60450

Under Illinois law, several programs are designed to provide property tax relief for homeowners. This guide will familiarize you with these programs and answer the most frequently asked questions. Eligibility requirements vary widely among these programs and you should review each program's qualifications carefully.

### General Information

- US Postmark on or before due date for on time payment.
- Current property taxes are for previous calendar year.
- \$25.00 charge for non-sufficient funds check.

### Late Payments

- Any payment not received in our office or U.S. Postmarked on or before the due date is subject to a 1 ½% penalty per month, partial months count as a whole month. Delinquent newspaper publication charge is \$10 per parcel.
- Failure to receive any notices does **not** relieve you from paying your property tax.

### Available exemptions

#### General Homestead Exemption/Owner Occupied

This exemption lowers the equalized assessed value of your property by up to \$6000.

- Have lived on the property on or before Jan 1<sup>st</sup> of the tax year.
- Application available at [www.grundyco.org](http://www.grundyco.org).

#### Senior Homestead Exemption

This exemption lowers the equalized assessed value by up to \$4000 and may be claimed in addition to the General Homestead/Owner Occupied exemption.

- Have reached age 65 during the tax year.
- Have lived on the property on or before Jan 1<sup>st</sup> of the tax year.
- Application available at [www.grundyco.org](http://www.grundyco.org).

#### Home Improvement Exemption

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

- Limited to \$25,000 of assessed value per year.
- Apply for building permit. Grundy County Assessor's Office sends notice to homeowner.
- Must own home and use it exclusively for residential purposes.

#### Senior Citizen's 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 previously. 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 districts, county, city, township, etc.).

- Have owned and occupied the property for two years starting Jan 1<sup>st</sup>.
- Be age 65 or older.
- Have a total gross household income of \$55,000 or less, including that of all persons using the property as their principal dwelling, on Jan 1<sup>st</sup> of the tax year. Married couples living separately, only one person may claim the exemption for one property.
- Application available at [www.grundyco.org](http://www.grundyco.org). Forms are filed annually, must be notarized and returned to the Assessor's Office. If homeowner must file an income tax return, have the preparer fill out this application too.

#### Disabled Persons Homestead Exemption

- Lowers equalized assessed value by \$2000.
- Must have lived on the property on or before Jan 1<sup>st</sup> of the tax year.
- Be disabled under the Federal Social Security Act.
- Must supply a copy of the Illinois Disabled Person Identification Card and have a class 2 disability.

#### Application available at [www.grundyco.org](http://www.grundyco.org).

#### Disabled Veterans Homestead Exemption

- Lowers equalized assessed value by \$2500 if disability is **service related** and at least 50-69% disabled.
- Lowers equalized assessed value by \$5000 if disability is at least 70% disabled.
- Residential property only, with an equalized assessed value of less than \$250,000.
- Illinois resident and have served in the US Armed Forces, Illinois National Guard, Reserve Forces and have received an honorable discharge.
- Supply a copy of the first 2 pages of the award letter.
- If you claim this exemption you can not claim the Disabled Veterans Exemption or the Disabled Persons Exemption.

#### Application available at [www.grundyco.org](http://www.grundyco.org).

#### Returning Veterans Homestead Exemption

- Lowers equalized assessed value by \$5000 in the year you return from active duty and the following year.
- Two consecutive tax years exemption.
- Must be your primary residence.
- Supply a copy of your DD214
- Application available at [www.grundyco.org](http://www.grundyco.org).

#### Disabled Veterans Exemption (100% service connected disability)

- Reduction up to \$70,000 in assessed values of property.

- Disabled veterans, their spouses, or unmarried surviving spouse must own and exclusively use specially adapted housing (as defined by federal law) as their primary resident on January 1 of the assessment year.
- If you claim this exemption, you can not claim the “Disabled Persons” Exemption or the “Disabled Veterans’ Homestead” Exemption.
- Application available through the Illinois Department of Veterans’ Affairs 217/782-3421. Form RLG-52A is filed annually.

### **Other Programs Available**

#### **Senior Citizen’s Real Estate Tax Deferral Program**

This program is designed to allow senior citizens to defer payment of part or all the property taxes, up to \$5,000, on their home. This program functions as a **loan**, with an annual interest rate of six percent.

- Own the property and use it exclusively as a residence. Joint ownership under this program is limited to you and your spouse.
- Must have been an Illinois resident for 3 years.
- Be age 65 or older by June 1<sup>st</sup> of the tax year.
- Have a maximum household income of \$55,000 or less.
- 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.
- Owe no delinquent taxes on the property.

Filing deadline for this program is March 1.

Taxes become due when the residence is sold or upon the death of taxpayer. Deferral may be continued by a surviving spouse who is at least 55 within six months of the taxpayer’s death.

Applications for the Senior Citizens Real Estate Tax Deferral Program must be completed annually.

The forms are available at the Treasurer’s Office. Senior Citizen’s “Deferral” Application includes:

- 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 lenders 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**.

#### **Senior Citizen’s Circuit Breaker/IL Care Rx Program**

- Qualified seniors and disabled citizens that qualify can receive a grant for property tax relief, rent or nursing home costs. Discounts on certain prescription drugs and license plates.
- For more information contact:  
Illinois Department of Aging  
PO Box 19003  
Springfield IL 62794-9003  
1-800-624-2459
- Internet: [www.cbrx.il.gov](http://www.cbrx.il.gov)
- Email: [ilsenior@aging.state.il.us](mailto:ilsenior@aging.state.il.us)
- Applications and assistance for the senior citizen forms are available at the Grundy County Health Department Senior Programs by contacting 815/941-6811 for an **appointment**.

#### **IL National Guard or US Armed Forces Reserves for Extension of Property Tax Due Dates**

If an Illinois resident who is a member of Illinois National Guard or a reserve component of the armed forces of the United States and who has an ownership interest in property taxed under this Act is called to active duty for **deployment outside the continental US** and is on active duty on the due date of any installment of taxes due under this Act, he or she shall not be deemed delinquent in the payment of the installment and no interest shall accrue or be charged as a penalty on the installment until 180 days after that member returns from active duty. Applications are available at the Grundy County Treasurer’s Office.

**Where can I pay my tax bills?** You can pay your taxes at any of the banks listed on the back side of the tax bill **through September 7, 2012** or at the Grundy County Treasurer’s Office. **You must have the tax bill** in order for the bank to process the transaction. You may also pay by credit card (VISA, MC, American Express and Discover) or by ACH bank account debit either by calling 1-866-881-7353 or on line at [www.grundyco.org](http://www.grundyco.org) **available until September30, 2012**. There is an additional fee for this service: credit card fee is 2.7% of the total charges (taxes and applicable interest or costs) and bank account debit is \$3.50 each transaction.

**How are the real estate tax bills figured?** On the tax bill under “formulation for tax calculation” is a fair market value. The fair market value is divided by three, less any exemptions due you multiplied by the *tax rate (extended by the County Clerk)* as a percent, equals the amount owed for taxes. Also, listed on the tax bill is the itemized statement for the current and last year’s tax amount. This lists the districts you pay, their tax rate for two years and the amount you paid to the district.

**I don’t own this property anymore, what do I do?** If you are not responsible for payment of this bill, forward it to the responsible party (after checking the closing statement) or return to the County Treasurer with a brief explanation and/or any documentation.

**I did not receive all the exemptions that I am entitled to, what do I do?** All the exemptions that appear on your tax bill are processed in the Grundy County Assessor’s Office. Bring your tax bill and the various information/documents that are required for the exemption(s) you wish to apply for to the Assessor’s Office. If the exemption is allowed, the bill will be revised and a new bill will be sent.

**I want to mail my payment to the Treasurer’s Office, what do I send?** Mail the stub(s) that you wish to pay. If you are paying in full you may send both stubs along with your check. If you need a paid receipt please include the entire bill along with a self-addressed stamped envelope.

**My mortgage company pays my taxes. Why did I get a bill?** Most mortgage companies pay electronically, and do not require a bill. The bill is for your records.

**I did not receive the tax bill. What do I do?** You may call the Treasurer’s Office to receive a duplicate tax bill and check to see where the original bill was mailed. Please correct the mailing address of the bill with the Assessor’s Office if necessary.

**My payment is late, what do I do?** Include the penalty that is printed on each stub. The taxes must be paid before the tax lien sale in November.

**What happens if I don’t pay my taxes?** The County has a tax lien sale in November of each year. The successful tax buyer places a lien on the property for the taxes, penalty, costs and additional interest as high as 18% for a six month period. If not paid back the tax buyer can acquire the deed to the property. For redemption amounts contact the County Clerk.

**I filed bankruptcy, what do I need to do?** Make sure your attorney files the necessary paper work with the Treasurer’s Office.

**I have a special assessment with the Village of Minooka, what happens if I don’t pay it?** The bonding company that handles the special assessments forwards the delinquent list to the Treasurer’s Office and the unpaid special assessments are offered at the annual tax lien sale. If not paid back, the tax buyer can acquire the deed to the property. \*See: What Happens if I don’t pay? Special Assessment phone 1-800-969-4382 x233.

Visit our website at [www.grundyco.org](http://www.grundyco.org).