

STATE REP.
JOHN M. CABELLO

REP. CABELLO'S

**PROPERTY
TAX APPEAL
EVENT** 



JOHN M. CABELLO
STATE REPRESENTATIVE &
ASSISTANT MINORITY LEADER

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STATE REP. JOHN M. CABELLO

- Police Detective at Rockford Area department
- Currently in 10th year a State Representative
- Sits on key committees (Public Safety; Executive; Immigration & Human Rights; Judiciary-Criminal; Police and Fire; Public Utilities; Gaming; Violence Reduction)

One of Rep. Cabello's main legislative priorities is fighting Illinois' high tax environment.



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ILLINOIS PROPERTY TAX FACTS

- The state of Illinois has the ***second-highest property taxes in the country***; State is 2nd most dependent state on property taxes.
- The statewide average effective tax rate is 2.11%, ***nearly double the national average***.
 - Leads the Midwest by a whole percentage above most of its neighbors (0.77% in Indiana)
- The median home value in Illinois is \$239,100 which on average will cost the taxpayer \$5,055 in property taxes. In some areas, this figure can be upwards of \$6,000 per year.
- One of the reasons Illinois has such a high property tax burden is because of the **over 7,000 different taxing authorities and 2,828 local governments**, the largest count of independent taxing bodies among the 50 states.



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ABOUT THE PROPERTY TAX SYSTEM

Property taxes are assessed on real estate by local government authorities.

The State of Illinois has no mechanism in place to collect property taxes.

Property taxes are revenue for local governments to fund public services

- schools
- police and fire protection
- road maintenance
- other community services



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ABOUT THE PROPERTY TAX SYSTEM

Local governments make decisions about your property taxes during budget season.

Generally between August and November

A “**tax levy**” is the total amount of taxes to be collected across the entire taxing district.

A “**tax rate**” is the percentage at which an individual property is taxed.

A “**tax bill**” is the total amount of money a property owner owes to all the various governmental units that have jurisdiction over the specific geographical boundaries a property owner’s real estate is within.



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PROPERTY TAX ASSESSMENT VS. PROPERTY TAX BILL

There is a difference between your property tax bill, and your property tax assessment.

In Illinois, property owners may only appeal their assessment, not their final tax bill.

Market Value: The estimated amount for which a property would sell in the open market.

Assessed Value: A percentage of the market value, determined by the local tax assessor, which is used as the basis for calculating property taxes.

Equalized Assessed Value (EAV): In Illinois the assessed value is further equalized by a state factor to ensure uniform property assessments across different jurisdictions. **EAV is 1/3rd of your assessed value.**



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PROPERTY TAX APPEALS PROCESS - INITIAL STEPS

Assessment Notice: Property owners receive an assessment notice from the county assessor, which indicates the assessed value of their property.

Winnebago County - Both July 31st & August 1st (Township dependent)

Stephenson County - Date TBD

*****Review the Assessment:** Property owners should carefully review the assessment notice for accuracy, including property details and assessed value.

General information - address, owner name, etc

Property information - square footage, parcel number, etc.

*****Single most important part of the process. Too many are leaving mail unopened until the deadline has passed!!!**



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PROPERTY TAX APPEALS PROCESS - GROUNDS FOR APPEAL

Discrepancy in Physical Data (*Incorrect Property Information*)

Discrepancy in physical data of the property includes, but is not limited to a substantial difference in the size of the site, size of the improvements, physical features, and locational attributes. The incorrect physical description must have been relied upon by the assessor in the valuation of the property. **(A.k.a - “my square footage is listed wrong!”)**

Overvaluation compared to Market Data

Occurs when the value indicated by the equalized assessed value of the property exceeds the property’s Fair Cash Value. Fair Cash Value is defined as “the amount for which a property can be sold in the due course of business and trade, not under duress, between a willing buyer and a willing seller”. Fair Cash Value is often used interchangeably with “Market Value.” **(A.k.a - “there is no way my house is worth this...”)**

Equity of Assessment

Real property assessments shall be valued uniformly as the General Assembly shall provide by law (Art.9, Sec 2, Illinois Constitution of 1970). An inequitable assessment is one that values one property at a higher level of assessment (relative to fair cash value) than the assessment of similar properties. **(A.k.a - “the houses around me...”)**



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PROPERTY TAX APPEALS PROCESS - FILING AN APPEAL

Timing: Appeals must be filed within a specific period after date of publication.

Both Winnebago (August 29th / 30th) and Stephenson (TBD) Counties is within 30 days.

Local Board of Review: The first level of appeal is with the county's Board of Review

Involves submitting a written appeal with supporting evidence

comparable property assessments, photographs, recent purchase data of comparable properties, or income statements.

Valid Forms of Evidence: Collect and submit evidence to support the claim that the assessed value is incorrect.

This might include appraisals, recent sales data for comparable properties, or photographs of the property.



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PROPERTY TAX APPEALS PROCESS - RECENT WINNEBAGO COUNTY SALES *(SEE PACKET)*

Valid evidence of comparable sales data includes properties that are similar and have sold over the past three 3 years.

Winnebago County Sales from the past 3 years:

<https://wincoil.gov/departments/supervisor-of-assessments>

Winnebago County Sales locator (properties near you)

<https://wingis.org/beforesales>

Winnebago County Parcel Details Inquiry

<https://assessor.wincoil.gov/search>



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PROPERTY TAX APPEALS PROCESS - RECENT STEPHENSON COUNTY SALES *(SEE PACKET)*

Valid evidence of comparable sales data includes properties that are similar and have sold over the past three 3 years.

Stephenson County Assessment Office Home Page

https://www.stephensoncountyil.gov/departments/county_assessment_office/index.php

Stephenson County Sales from the past 3 years:

https://cms7.revize.com/revize/stephensoncountyil/departments/county_assessment_office/property_sales_january_2020_to_july_17_2024.php



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PROPERTY TAX APPEALS PROCESS - HEARING PROCESS

Board of Review Hearing: The Board of Review will schedule a hearing where the property owner or their representative can present their case.

The Board of Review will issue a decision after considering the evidence presented... After decision, property owner has 30 calendar days to go to PTAB.

Further Appeals:

State Level: If dissatisfied with a counties' Board of Review decision, the property owner can appeal to Property Tax Appeals Board (PTAB)

Circuit Court System: As a last resort, property owners can file a lawsuit in the circuit court.

Property owners must choose PTAB or Circuit Court.



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PROPERTY TAX APPEALS PROCESS - COUNTY BOARD OF REVIEW APPEAL

County Board of Review is the first level of appeal. All complaints must start here.

Procedure: Less formal, involves a simple submission of evidence and a local hearing.

Since local county officials handle this appeal, it generally moves a little quicker.

The Board of review will only schedule a hearing IF the proper box is checked on the Appeal form.

Filing an appeal DOES NOT Automatically guarantee a hearing!

Details: The property owner must submit a written appeal along with evidence supporting their claim.

Recent sales data of comparable properties, appraisals, photographs, and any discrepancies in property details.***

*****Deferred Maintenance vs. Major Conditional Issues**



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PROPERTY TAX APPEALS PROCESS - PROPERTY TAX APPEAL BOARD APPEAL

If the property owner is not satisfied with the decision of the County Board of Review, they can appeal to the Illinois Property Tax Appeal Board (PTAB) for 30 calendar days after they receive the decision.

Procedure: The property owner must file a petition with the PTAB, providing detailed evidence and legal arguments to support their case; More formal process

Details: The PTAB conducts a hearing where both the property owner and the assessor can present their evidence.

The PTAB then issues a decision which can either uphold or modify the assessment.



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PROPERTY TAX APPEALS PROCESS - CIRCUIT COURT APPEAL

As an alternate recourse to PTAB, property owners can appeal to the circuit court if they are still dissatisfied with the Board of Review's decision.

Procedure: The property owner must file a lawsuit in the circuit court to challenge the assessment; This appeal is a formal judicial review process.

This process involves legal representation and a formal court hearing.

Details: The court reviews the evidence and legal arguments
Issues a judgment which can either uphold or change the property assessment.



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PROPERTY TAX TIMELINE *(SEE PACKET)*



WINNEBAGO COUNTY

— ILLINOIS —

Supervisor of Assessments

2024 Assessment Complaints - Important Dates by Township		
Townships	Cherry Valley, Durand, Laona, Owen, Rockford	Burritt, Harlem, Harrison, Pecatonica, Rockton, Roscoe, Seward, Shirland, Winnebago
Assessments Online	July 26th 5:00 PM	July 26th 5:00 PM
Assessment Notices Mailed	July 29th	July 29th
Publication Date	July 31st	August 1st
Complaint Filing Deadline	August 30th	August 31st
Additional Evidence Deadline (<\$100,000 reduction request)	September 24th	September 25th
Additional Evidence Deadline (>\$100,000 reduction request)	October 14th	October 15th



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TOWNSHIP ASSESSORS (SEE PACKET)



WINNEBAGO COUNTY

ILLINOIS

Supervisor of Assessments

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HARLEM 04

Jon Vaiden
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OWEN 07

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PECATONICA 08/SEWARD 13

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EXEMPTIONS / ALTERNATE OPTIONS

If the appeals process doesn't work out for the property owner, then they can explore available property tax exemptions. (SEE PACKET)

Examples:

- *General Homestead Exemption;*
- *Senior Citizen Homestead Exemption;*
- *Low-Income Senior Citizen Assessment Freeze Homestead Exemption;*
- *Homestead Improvement Exemption;*
- *Homestead Exemption for Persons with Disabilities;*
- *Standard homestead Exemption for Veterans with Disabilities;*
- *Returning Veterans' Homestead Exemption*



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