#### **Who To Contact**

Assessed Valuations
Assessment Complaints County Assessment Office
<b>Budgets and Levies</b> Local Governments or County Clerk
Current Tax Bills/Collection
Consumer Price Index U.S. Bureau of Labor Statistics
<b>Delinquent Taxes and Redemptions</b>
<b>Equalization Factors</b>
<b>Exemptions</b>
Forfeitures
Foreclosures
Mobile Home Registration
Mobile Home Tax Bills
Property Tax Caps
Property Tax RatesCounty Clerk

#### **Kane County Assessment Office**

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

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

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

#### **Kane County Treasurer**

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



Prepared by the offices of:

Mark D. Armstrong, CIAO-M Kane County Supervisor of Assessments KaneCountyAssessments.org

John A. Cunningham, BA, MA, JDA
Kane County Clerk
KaneCountyClerk.org

Christopher J. Lauzen, CPA, MBA
Kane County Treasurer
KaneCountyTreasurer.org

In cooperation with:

The Kane County Assessors Association Tammy J. Kavanaugh, CIAO President

(Rev. January 2023)

## **Kane County Government Center**

The **Kane County Government Center** is located on Batavia Avenue (Route 31) just south of the Metra station in downtown Geneva.

All offices are open by telephone from 8:30 a.m. to 4:30 p.m., Monday through Friday; the Clerk's office has extended hours until 8:00 p.m. on Wednesday. All offices are closed on Saturday, Sunday, and County holidays.

Assessment Office	Building C, 3rd Floor 630-208-3818
Clerk/Tax Extension	Building B, 1st Floor 630-232-5964
Treasurer	Building A, 2nd Floor 630-232-3565

#### **Kane County Holidays in 2023**

New Year's Day	January 2
King's Birthday	January 16
Lincoln's Birthday	February 13
Washington's Birthday	February 20
Spring Holiday	April 7
Memorial Day	May 29
Juneteenth Independence Day	June 19
Independence Day	July 4
Labor Day	September 4
Columbus Day	October 9
Veterans Day	November 10
Thanksgiving	November 23-24
Christmas	December 25

### **Notes**

#### 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?

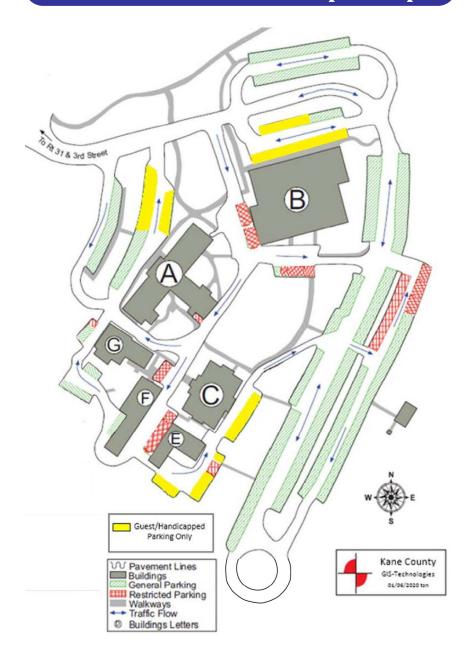
A. At numerous banks within Kane County, at the Treasurer's office, by mail, over the internet by credit card, and a 24-hour drive up drop box behind Building "A" at the Kane County Government Center in Geneva.

## Q: What if I have further questions about property tax in Kane County?

A: For questions about:

- Property Valuation, contact your Township Assessor; a directory is at <u>KaneCountyAssessments.org/Assessors</u>. Or call (630) 208-3818 for assistance.
- Exemptions or Assessment Complaints, call the Kane County Assessment Office at (630) 208-3818 or visit KaneCountyAssessments.org.
- Tax Rates or Tax Redemption, call the Kane County Clerk at (630) 232-5964 or visit <u>KaneCountyClerk.org</u>.
- Real Estate Tax Bills, call the Kane County Treasurer at (630) 232-3565 or visit KaneCountyTreasurer.org.
- Other Kane County issues, visit www.CountyofKane.org.

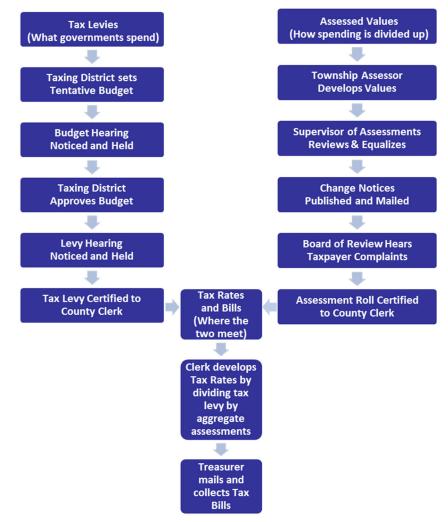
### **Government Center Campus Map**



### **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 (continued on next page)



## **Frequently Asked Questions**

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 notice. You can also get your PIN by contacting your township assessor, the County Assessment Office, or selecting "property search" at <a href="KaneCountyAssessments.org">KaneCountyAssessments.org</a>.

#### 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 <a href="Manage-GuntyTreasurer.org">KaneCountyTreasurer.org</a>.

#### 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 <a href="KaneCountyTreasurer.org">KaneCountyTreasurer.org</a>.

specific questions about your assessed valuation, please contact your township assessor.

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

A: Kane County is under the Property Tax Extension Limitation Law which limits 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 applicable to:

- Increases due to newly constructed property;
- Bonded indebtedness of a local government;
- Home Rule communities such as Algonquin, Aurora, Barrington Hills, Batavia, Carpentersville, East Dundee, Elgin, St. Charles, and West Dundee; and
- Increases approved by the voters through referenda. This law provides that a local government's levy is developed independent of property values, and property taxes can rise or fall regardless of what happens to property values.

#### 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

#### (Continued from prior page)

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

The Township Assessors and Kane County officials who administer the property tax code have developed this guide to help taxpayers better understand the property tax system.

### **Homestead Exemptions**

Homestead Exemptions reduce the taxable value of a property by a specific amount prior to taxes being calculated; the actual tax savings depends upon the tax rate for a specific property. They 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.

Applications for all Homestead Exemptions are available at <u>KaneCountyAssessments.org</u> or by calling (630) 208-3818. Available homestead exemptions include:

- The General Homestead Exemption (up to \$6,000) is for taxpayers who own and occupy their home as a principal dwelling; in most cases, no annual reapplication is required after the initial approval. Maximum exemption increases to \$8,000 in the 2023 (payable 2024) year.
- The Senior Citizen Homestead Exemption (up to \$5,000) is for taxpayers who are 65 or older by December 31 of the tax assessment year; if there are two owners, only one needs to be 65. Maximum exemption increases to \$8,000 in the 2023 (payable 2024) year.
- The Homestead Improvement Exemption (up to \$25,000)
  reduces the taxable value of a new improvement (such as
  a room addition or basement finish) for four years. Questions on this exemption should be directed to the property's Township Assessor.

## **Homestead Exemptions**

- The Senior Citizen Assessment Freeze Homestead Exemption (amount varies) effectively freezes the taxable value at a base year (the year prior to the first year's approval).
  - This exemption does not freeze a property's taxes, only the taxable valuation of the property.
  - The owner must be 65 or older by December 31 of the taxable year, use the property as a principal dwelling for the beginning of two consecutive years, and meet household income requirements.
  - If owned and occupied by a married couple, only one of the two owner-occupants must be 65.
  - Annual reapplication is required to maintain this exemption; by state law, this must include evidence that the household income does not exceed \$65,000; proof of household income is required.
  - In most cases, if a property value falls below the base year, the new lower value will become the new baseyear value.
- The Returning Veterans' Exemption (\$5,000) is for veteran homeowners for two years after returning from an armed conflict.
- The Standard Exemption for Veterans with Disabilities (up to 100%) is for qualifying homeowners with a serviceconnected disability rating of at least 30%.
- The Veterans with Disabilities Exemption (up to \$100,000 is for veteran homeowners with service-connected disabilities who have Specially Adapted Housing.
- The **Persons with Disabilities Exemption (\$2,000)** is for homeowners with disabilities that inhibit employability.
- The **Natural Disaster Exemption** provides relief from increased EAVs due to the reconstruction of a home in certain circumstances after a natural disaster.

### **Frequently Asked Questions**

<u>KaneCountyAssessments.org</u>, selecting the "subscribe" link, 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 for that taxable year.

## 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, the County Supervisor of Assessments will mail you an additional notice via U.S. Mail sent to the same address where your tax bill is sent. Additionally, you can automatically receive e-mail notification of assessment roll publication by visiting the County Assessment Office on the web at <a href="Mane-County-Assessments.org">Kane-County-Assessments.org</a>, selecting "subscribe", and entering your e-mail address.

#### Q: What else 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

farmland in rural areas of southern Illinois is valued. Major factors in farmland valuation include soil productivity, crop prices, and farm loan interest rates.

## Q: How can I file an assessment complaint with the Board of Review?

A: If you have spoken to your Township Assessor's office and still wish to formally contest your assessment, you can file a complaint with the Kane County Board of Review within 30 days of your township's assessment notice being published in your local newspaper (a list of local newspapers is available at <a href="www.KaneCountyAssessments.org/Publications.html">www.KaneCountyAssessments.org/Publications.html</a>). There are generally three bases for appealing an assessment:

- Discrepancy in Physical Data ("The property records show
  I have a 2,400-square-foot house, but my survey shows I
  have 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

### **Homestead Exemptions**

For assistance with exemptions, contact the County Assessment Office or any Township Assessor's Office. Senior citizens may also obtain assistance by calling Senior Services of Aurora at (630) 897-4035 or Senior Services of Elgin at (847) 741-0404.

#### **Example of the Impact of Exemptions**

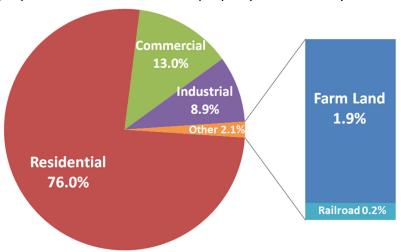
Each exemption reduces the tax burden of a qualifying property by reducing its taxable value. In Kane County, tax rates generally range from about 5.9% to 13.6%, with a median rate of about 8.75%; they can be higher in special-service areas.

In the following example, a senior citizen homeowner lives in a house with a fair cash value of \$225,000; 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 8.75%, are:

	Without Exemptions	With Exemptions		
Property Value	\$225,000	\$225,000		
Level of Assessment	33.33%	33.33%		
<b>Equalized Assessed Value</b>	\$74,993	\$74,993		
Exemptions				
General		(\$6,000)		
Senior Citizen		(\$5,000)		
Senior Freeze (\$56,657 base year)		(\$18,336)		
Net Valuation	\$74,993	\$45,657		
Estimated Tax Rate	X 8.75%	X 8.75%		
Tax Dollars Due	\$6,562	\$3,995		
Total Tax Savings from exemptions: \$2,567 (39%)				

#### Q: Where does the property tax money come from?

A: It comes from all types of property, according to its proportional value of the total property in the County:



#### Q: 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:

- 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 exemptions for which you are not eligible.
- The local governments (such as municipalities and schools) in your area may have approved a higher tax levy than last year.
- Rates of value change vary, even in the same neighborhood. If your property's value change was higher than the average in your area, your relative tax burden will be greater than it was last year. If your property's value

### **Frequently Asked Questions**

The 16 Township Assessors can be reached at:

- Aurora (630) 896-7792 <u>www.auroratownshipassessor.com</u>
- Batavia (630) 879-1323 www.bataviatownship.com
- Big Rock (630) 556-4340 www.bigrocktownshipassessor.com
- Blackberry (630) 365-9109 www.blackberrytwp.com
- Burlington (847) 683-2555 www.burlingtontownship.net
- Campton (630) 513-5430 <u>www.camptontownship.com</u>
- Dundee (847) 428-2634 www.dundeetownship.com
- Elgin (847) 741-5110 <u>www.elgintowns</u>hip.com
- Geneva (630) 232-3600 www.genevatownship.com
- Hampshire (847) 683-4480 www.hampshiretownship.com
- Kaneville (630) 557-2858 www.kanevilletownship.com
- Plato (847) 464-4221 www.platotownship.com
- Rutland (847) 428-5219 www.rutlandtownshipassessor.com
- St. Charles (630) 584-2040 www.stcharlestownship.org
- Sugar Grove (630) 466-5255 <u>www.sugargrovetownship.com</u>
- Virgil (815) 827-3383 <u>www.virgiltownship.net</u>

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

A: For most non-farm property, the Township Assessor estimates the fair cash value, 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.

#### Q: How are farm assessments determined?

A: Under the state property tax code, the assessment of farmland is based on its agricultural economic value, not its fair cash value. In other words, farmland located in the Chicago metropolitan area is valued the same way that

## Q: Where can I find the figures for all other taxing districts in Kane County?

**A:** All tax extension reports since 1980 are available at https://www.KaneCountyClerk.org/TaxExtension.

## Q: How can I see how much tax I pay to each district for just my property?

A: Visit <a href="http://kaneil.devnetwedge.com">http://kaneil.devnetwedge.com</a>. You can search for your property by tax parcel number, address, or owner name. Once you are at your record, you can see how much property tax you pay to each taxing body that levies against your property. By changing the year, you can see this data all the way back to 2004.

District	Tax Rate	Extension			<ul> <li>ST CHARLES SCH DIST 303</li> </ul>
ST CHARLES SCH DIST 303	5.259996	\$5,849.01			<ul> <li>ST CHARLES CITY</li> <li>ST CHARLES PARK</li> </ul>
T CHARLES CITY	0.851564	\$946.92			<ul> <li>ELGIN COLLEGE 50</li> </ul>
ST CHARLES PARK DISTRICT	0.633751	\$704.72	\$946.92	\$5.849.01	<ul><li>KANE COUNTY</li><li>ST CHARLES LIBR.</li></ul>
ELGIN COLLEGE 509	0.451426	\$501.98		\$5,649.01	<ul><li>KANE FOREST PRE</li><li>ST CHARLES TWP.</li></ul>
(ANE COUNTY	0.352161	\$391.60			<ul><li>ST CHARLES TOW.</li><li>ST CHARLES CEM.</li></ul>
ST CHARLES LIBRARY	0.312465	\$347.45			
KANE FOREST PRESERVE	0.143516	\$159.59			
ST CHARLES TWP ROAD DIST	0.091014	\$101.21			
ST CHARLES TOWNSHIP	0.043888	\$48.80			
ST CHARLES CEMETERY	0.015973	\$17.76			
TOTAL	8.155754	\$9,069.04			

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

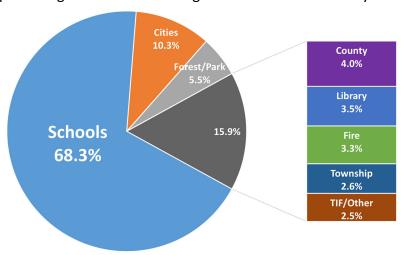
A: First, discuss the assessment with the Township Assessor. In Kane County, each of the 16 Townships elect their own Assessor who develops all initial property valuations at the Township level, not the County level.

### **Frequently Asked Questions**

change was lower than average change in your area, your relative tax burden will be less than it was last year.

#### Q: Where does the property tax money go?

A: The largest portion goes to the schools; the remaining portions go to the other local governments in the County:



## Q: What change did Kane County make to its tax extension this year?

A: Yes. In 2020 (payable 2021), the total property taxes extended by Kane County was \$56,603,195; in 2021 (payable 2022), it was \$57,307,781, an increase of 1.24%.

# Q: Does Kane County decide how much in property tax other local governments (such as schools) 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: What change did my school district make to its tax extension this year?

A: It varies by district; the taxes extended in the 2020 (payable 2021) and 2021 (payable 2022) years are:

School District	2020 (pay 2021) Taxes Billed	2021 (pay 2022) Taxes Billed	% Change	For More Information
Elgin 46*	\$325,584,445	\$331,286,982	1.75%	(847) 888-5000
Batavia 101	\$81,168,538	\$83,276,654	2.60%	(630) 406-8257
Yorkville 115*	\$67,958,274	\$70,541,361	3.80%	(630) 553-4382
West Aurora 129	\$99,700,046	\$101,126,174	1.43%	(630) 844-4400
East Aurora 131	\$38,425,194	\$39,640,001	3.16%	(630) 299-5550
Huntley 158*	\$79,981,610	\$82,136,988	2.69%	(847) 659-6158
Barrington 220*	\$141,252,331	\$144,458,816	2.27%	(847) 381-6300
Dundee 300*	\$212,129,573	\$217,913,443	2.73%	(847) 551-8300
Central 301*	\$53,563,973	\$55,634,070	3.86%	(847) 464-6005
Kaneland 302*	\$61,780,337	\$63,086,645	2.11%	(630) 365-5100
Saint Charles 303*	\$168,954,316	\$170,380,537	0.84%	(630) 513-3030
Geneva 304	\$91,419,895	\$93,350,173	2.11%	(630) 463-3000
Oswego 308*	\$141,015,893	\$147,549,702	4.63%	(630) 636-3080
Sycamore 427*	\$37,126,328	\$38,423,127	3.49%	(815) 899-8100
Hinckley 429*	\$10,234,922	\$10,458,998	2.19%	(815) 286-7578
Elgin College 506*	\$61,346,102.79	\$64,704,218.47	5.47%	(847) 697-1000
Harper College 512*	\$87,534,051.48	\$89,347,907.02	2.07%	(847) 925-6000
Waubonsee College 516*	\$46,052,727.79	\$52,375,233.35	13.73%	(630) 466-7900
Kishwaukee College 523*	\$16,001,161.78	\$14,986,109.33	-6.34%	(815) 825-2086
McHenry College 528*	\$28,697,175.56	\$28,803,773.97	0.37%	(815) 455-3700

<sup>\*</sup> Portion of district located outside of Kane County; total levy may be based on estimated equalized assessed values in other counties and subject to revision.

# Q: What change did my municipality make to its tax extension this year?

A: It varies by municipality; the taxes extended in the 2020 (payable 2021) and 2021 (payable 2022) years are:

## **Frequently Asked Questions**

Municipality	2020 (pay 2021) Taxes Billed	2021 (pay 2022) Taxes Billed	% Change	For More Information
Algonquin*	\$5,812,002	\$5,900,006	1.5%	(847) 658-2700
Aurora*	\$83,407,557	\$83,517,513	0.1%	(630) 256-4636
Barrington Hills*	\$5,033,986	\$4,880,965	-3.0%	(847) 551-3000
Bartlett*	\$11,472,888	\$11,639,170	1.4%	(630) 837-0800
Batavia	\$7,920,149	\$8,160,937	3.0%	(630) 454-2000
Big Rock	\$0	\$0	N/A	(630) 556-4365
Burlington	\$126,657	\$129,731	2.4%	(847) 683-2237
Campton Hills	\$0	\$0	N/A	(630) 584-5700
Carpentersville	\$13,533,950	\$13,533,659	0.0%	(847) 426-3439
East Dundee*	\$681,171	\$690,706	1.4%	(847) 426-2822
Elburn	\$918,989	\$956,304	4.1%	(630) 365-5060
Elgin*	\$50,265,351	\$50,775,371	1.0%	(847) 931-6100
Geneva	\$5,793,923	\$5,694,292	-1.7%	(630) 232-7494
Gilberts	\$1,262,157	\$1,289,412	2.2%	(847) 428-2861
Hampshire	\$1,130,841	\$1,194,414	5.6%	(847) 683-2181
Hoffman Estates*	\$22,463,965	\$26,124,859	16.3%	(847) 882-9100
Huntley*	\$4,798,961	\$4,982,592	3.8%	(847) 515-5200
Kaneville	\$0	\$0	N/A	(630) 557-0037
Lily Lake	\$0	\$0	N/A	(630) 365-9677
Maple Park*	\$232,308	\$242,836	4.5%	(815) 827-3309
Montgomery*	\$2,233,552	\$2,338,990	4.7%	(630) 896-8080
North Aurora	\$2,592,482	\$2,683,013	3.5%	(630) 897-8228
Pingree Grove	\$577,573	\$612,859	6.1%	(847) 464-5533
Sleepy Hollow	\$844,109	\$857,575	1.6%	(847) 428-2266
South Elgin	\$4,492,362	\$4,645,498	3.4%	(847) 742-5780
St Charles*	\$13,069,210	\$13,721,385	5.0%	(630) 377-4400
Sugar Grove	\$1,832,061	\$1,870,242	2.1%	(630) 466-4507
Virgil	\$26,799	\$28,651	6.9%	(630) 365-6677
Wayne*	\$855,836	\$877,850	2.6%	(630) 584-3090
West Dundee	\$5,183,877	\$5,537,077	6.8%	(847) 551-3800

<sup>\*</sup> Portion of district located outside of Kane County; total levy may be based on estimated equalized assessed values in other counties and subject to revision.