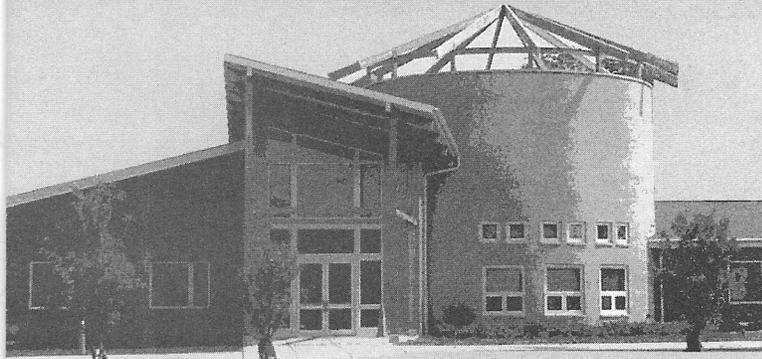


# A TAXPAYER'S GUIDE TO PROPERTY TAX RELIEF



Prepared as a public service for residents by

**HEATHER KUFALK-MAROTTA, C.I.A.O.®**

*Antioch Township Assessor*

[www.antiochassessor.com](http://www.antiochassessor.com)

P.O. Box 658

Antioch, Illinois 60002

Property Location:

Antioch-Lake Villa Township Center

1625 Deep Lake Road • Lake Villa, Illinois 60046

847-395-1545

FAX 847-395-0367

E-mail: [hmarotta@lakecountyil.gov](mailto:hmarotta@lakecountyil.gov)

Office Hours

Monday-Friday

8:30 am - 4:30 pm

## YOUR ASSESSMENT

Each year around Mid-August you will receive a Blue Assessment Notice. This notice will give you the assessed value for the current assessment year. Please make sure you check your value, and if you have any questions, please contact my office at 847-395-1545.

– Heather

## THE ILLINOIS HOMESTEAD EXEMPTION PROGRAM

### ▶ WHAT IS THE ILLINOIS HOMESTEAD EXEMPTION PROGRAM, AND WHO QUALIFIES?

Through seven different types of exemptions, this program will reduce or defer an increase in the equalized value of your property. The net effect of these exemptions is to lower the assessed valuation to which the tax rate is then applied. As explained below, qualifications and application procedures vary for each program. However, you must own the property to qualify for any of these exemptions.

### ▶ GENERAL HOMESTEAD LIMITED EXEMPTION

- Own the property, and occupy as your permanent residence.
- The Township Assessor's office initiates this exemption.

\* See exemption amounts on page 11.

### ▶ HOMESTEAD IMPROVEMENT EXEMPTION

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

- Own the property, and occupy as your permanent residence.
- The Township Assessor's office initiates this exemption.

\* See exemption amounts on page 11.

### ▶ SENIOR HOMESTEAD EXEMPTION

- Have owned and lived on the property during the tax year.
- Have reached age 65 during the tax year.
- Apply for the exemption at the Township Assessor's office. You will need to bring a copy of the deed to the property and proof of age with you when you apply.

\* See exemption amounts on page 11.

### ▶ SENIOR CITIZENS TAX FREEZE HOMESTEAD EXEMPTION

This exemption freezes the assessment on your property, but does not freeze the tax rate. This exemption may be claimed in addition to those described above. You need to understand that the actual taxes which you pay may continue to increase based upon the amounts levied by the taxing bodies where you reside (school districts, park district, village or city, township, etc.)

For the filing deadlines for this exemption. Please call Chief County Assessment office at (847) 377-2050

- Have fulfilled a property residency requirement as explained on the application form.
- Be age 65 or older.
- Obtain an application for the exemption at the Township Assessor's office. Your completed application must be notarized and returned to:

Chief County Assessment Office  
18 North County Street  
Waukegan, Illinois 60085

\* See income requirements on page 11.

\* Please note that this exemption must be renewed annually.

## ADDITIONAL PROGRAMS

### ▶ **CIRCUIT BREAKER AND PHARMACEUTICAL ASSISTANCE CLAIM**

The Circuit Breaker is an annual grant for relief from property taxes/rent for seniors or disabled person.

For income eligibility visit: [www.cbrx.il.gov](http://www.cbrx.il.gov) or call 1-800-624-2459. This program also includes a prescription drug program and discount car licenses plates. The Circuit Breaker forms and additional information is available by calling toll free 1-800-624-2459.

### ▶ **SENIOR CITIZENS REAL ESTATE TAX DEFERRAL PROGRAM**

What is the Senior Citizens Tax Deferral Program and who qualifies? This program is designed to allow senior citizens to defer payment of part or all of the property taxes on their home. This program functions as a loan, with an annual interest rate of six percent. To qualify for this deferral, you must:

- Own the property, which must be used exclusively as a residence. Please note that 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 may have resided temporarily in a nursing or sheltered care home.
- Be age 65 or older by June 1 of the tax year.

- Owe no delinquent taxes on the property.
- Eligible residents may defer part of their property taxes for each year in which they qualify. The maximum which may be deferred (including interest and fees) is 80 percent of the taxpayer's equity in the property.
- Property taxes which are deferred under this program become due when the residence is sold or upon the death of the tax payer. The deferral may be continued by a surviving spouse who is at least age 55 within six months of the taxpayer's death.
- Assistance with filling out the form, and further processing of completed forms are available from:  
Lake County Treasurer  
18 North County Street  
Waukegan, Illinois 60085  
847-377-2323

\* See income requirements on page 11.

\* Note: The filing deadline for the program is March 1 of the tax year.

### ▶ **DISABLED PERSONS' HOMESTEAD EXEMPTION**

This exemption lowers the equalized assessed value of your property by \$2,000 starting in tax year 2007, and may be claimed in addition to the Homestead Limited Exemption and the Senior Citizen's Homestead Exemptions, if applicable. This exemption cannot be claimed in addition to the Disabled Veterans' Standard Homestead Exemption or the Disabled Veterans' Exemption of \$70,000; you can only receive one of these exemptions and, if you are a veteran, you should choose to apply for the one most beneficial to you. To receive this exemption, you must:

- Have lived on the property on or before January 1st of the tax year.
- Be disabled under the Federal Social Security Act and supply either:
- A copy of your Illinois Disabled Person Identification Card stating that you are under a Class 2 disability (for each year you qualify); or.
- Proof of Social Security Administration Social Security Benefits. This proof includes an award letter, verification letter, or annual cost of living adjustment (COLA) - This paperwork must be issued in the tax year for which you are applying. Whichever you supply, it must indicate that the benefits are for disability; or
- Proof of Veterans Administration disability benefits which would be an award letter showing total 100% disability; or
- Proof of Railroad or Civil Service disability benefits which would be an award letter showing a total 100% disability.
- Please note that this exemption requires annual verification of eligibility. The Chief County Assessment Office will mail the appropriate forms each year to all disabled persons who received the exemption in the prior year.
- First-time applicants can obtain forms from the Chief County Assessment Office or your local Township Assessors Office.
- Your completed application must be returned to:  
Chief County Assessment Office  
18 North County Street - 7th Floor  
Waukegan, Illinois 60085-4335

## ▶ CURRENT MILITARY EXEMPTION

Military personnel on active duty out of state or overseas for extended periods that include the due date for real-estate taxes are eligible to defer payment of their taxes under the provisions of the Soldiers' and Sailors' Civil Relief Act and related Illinois statutes. Instead of the penalties, costs and fees for real-estate taxes normally imposed under Illinois law, the penalties can be waived through 90 days after the return from active duty of the member of the military who owns the real estate in question.

## ▶ DISABLED VETERANS STANDARD HOMESTEAD EXEMPTION

This exemption may be claimed in addition to the General Homestead Limited Exemption and the Senior Citizen's Homestead Exemptions, if applicable; however, it cannot be claimed in addition to the Disabled Veterans' Exemption of \$70,000, or the Disabled Persons' Homestead Exemption. To receive this exemption, you must:

- Be a Lake County, Illinois resident and have served in the United States Armed Forces, The Illinois National Guard, or U.S. Reserve Forces, and have received an honorable discharge.
- Have at least a 50% service-connected disability certified by the U.S. Department of Veterans' Affairs.
- Have owned and occupied the property as the primary residence on or before January 1st of the tax year.
- Supply documentation as required by the instructions on the back of the form.
- Have a total equalized assessed value (EAV) of less than \$250,000

An unmarried surviving spouse of a disabled veteran can continue to receive this exemption on his or her spouse's homestead property or transfer the exemption to a new primary residence. To qualify, the surviving spouse must meet the following requirements:

- Sell the disabled veteran's previous homestead property before transferring this exemption to his or her new primary residence.

Own and occupy the property as a primary residence and hold a legal or beneficial title to the property on January 1 of the assessment year.

- Have a total equalized assessed value (EAV) of less than \$250,000.

Please note that this exemption will require annual application. The Chief County Assessment Office will mail applications each year to all disabled persons who received the exemption in the prior year.

- First-time applicants can obtain forms from the Chief County Assessment Office or your local Township Assessors Office.

Your completed application must be returned to:  
Chief County Assessment Office  
18 North County Street - 7th Floor  
Waukegan, Illinois 60085-4335

\* See exemption amounts on page 11.

### ▶ RETURNING VETERANS' HOMESTEAD EXEMPTION

This exemption started in tax year 2007 and lowers the equalized assessed value of your property by \$5,000 in the year you return from active duty in an armed conflict. It is a one-year exemption, and can be claimed in addition to the General Homestead Limited Exemption and any applicable Senior Citizen's Exemptions. Note that a Veteran who dies during his or her active duty service is eligible to receive this exemption. To

receive this exemption, you must:

- Own and occupy the property as your principal residence on January 1 of the tax year for which you are applying.
- Have returned from active duty in 2007 or later.

If you were discharged from active duty,

- Supply a copy of your DD214.

If you are still on active duty,

- Supply a copy of your most recent military orders and travel voucher showing the date of your return.

The documents must state that you are returning from an armed conflict involving the U.S. Armed Forces within the tax year for which you are requesting the exemption.

Your completed application must be returned to:  
Chief County Assessment Office  
18 North County Street - 7th Floor  
Waukegan, Illinois 60085-4335

### ▶ DISABLED VETERANS EXEMPTION

What is a Disabled Veterans Exemption and who qualifies?

Under this program, up to \$70,000 of the equalized assessed value of a home owned by a qualifying veteran, or 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 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.

You apply for this exemption through the Illinois Department of Veterans' Affairs. Once the exemption has been approved, the Township Assessor is notified automatically. Please note that this exemption must be renewed each year. You may obtain the required forms for specially adapted housing from the:

Veteran's Affairs Medical Center  
 - North Chicago  
 Building 135 - Ground Floor  
 3001 Green Bay Road  
 North Chicago, IL 60064  
 Phone: 847.689.4153

\* See exemption amounts on page 11.

## APPEALING YOUR ASSESSMENT

### ▶ ASSESSMENT COMPLAINT

Please review your blue property assessment notice. If you have any questions contact the Antioch Township Assessor's office at 847-395-1545. \*Property information can be verified at [www.lakecountyil.gov](http://www.lakecountyil.gov)

If you are still dissatisfied, you may file a complaint with the Lake County Board of Review for a hearing on your assessment.

### ▶ COMPLAINTS FILED WITH THE BOARD OF REVIEW

Must be in writing, must be regarding an assessment for the current year, and must be filed between June 1 and September 10, unless the publication appears in local newspaper after August 10, in which case complaints must be filed within 30 days of publication.

### ▶ APPEAL OF BOARD OF REVIEW DECISIONS

Any taxpayer dissatisfied with the decision of the Board of Review as pertaining to the assessment of his property for taxation purposes may, within 30 days after the date of written notice of the

decision of the Board of Review, appeal such decision to the Property Tax Appeal Board for review.

### ▶ THE PROPERTY TAX APPEAL BOARD

It's an independent state agency. For further information regarding this appeal process, contact the Chief County Assessment Office or the Property Tax Appeal Board in Springfield.

### ▶ PAYMENT PROTEST

If you wish to challenge the way in which your tax has been computed, you may file a protest with the County Collector (Treasurer) upon payment of each installment. The protest must be filed in writing, in a designated format. Additional information regarding payment protests is available from the County Collector (Treasurer).

It is important to note that a payment under protest is a legal step, requiring an appearance in court.

### ▶ EXEMPTION AMOUNTS & INCOME REQUIREMENTS

General Homestead Limited .....	\$6,000
Senior Homestead.....	\$4,000
Homestead Improvement .....	\$25,000 Assessed
.....	\$75,000 Market
Senior Freeze Income .....	\$55,000
Disabled Veteran's Exemption ...	\$70,000 Assessed
Senior Tax Deferral Income .....	\$50,000
Disabled Person's Homestead Exemption .....	\$2,000
Returning Veterans' Homestead Exemption .....	\$5,000
Disabled Veterans' Standard Homestead Exemption .....	\$5,000 (min. 70% disability)
or .....	\$2,500 (min. 50% disability, but less than 70%)

# TELEPHONE NUMBERS

**Antioch Township Assessor . . . . .847-395-1545**  
 Heather Kufalk-Marotta, C.I.A.O.\1

**Board of Review . . . . .847-377-2100**  
 Assessment Complaints Filings

**County Clerk Tax Extension Division . . .847-377-2404**  
 Assessed Valuations of Taxing Districts  
 Tax Rates of Districts  
 Mobile Home Tax Information  
 State-Multiplier Inquiries  
 Delinquent Property Tax Information  
 Delinquent Special Assessments

**County Collector (Treasurer) . . . . .847-377-2323**  
 Property Tax Payment Information  
 Payment Under Protest Forms  
 Name & Address Changes  
 Tax Deferral Program  
 Tax Bill Amounts

**Property Tax Appeal Board . . . . .1-217-782-6076**  
 (Springfield, Illinois)

**Chief County Assessment Office . .847-377-2050**  
 Veteran's Exemptions  
 Property Tax Appeal Board  
 Local Multipliers

## LAKE COUNTY, ILLINOIS

