

A Taxpayer's Guide To Property Tax Relief

Hampton Township

Prepared as a public service for residents by

James Cramblett

Hampton Township Assessor

209 19th Street

East Moline, IL 61244

309-755-8141

Office Hours

Monday – Friday

9:00AM – noon 1:00PM – 4:00PM



Township Government

A township is a political and geographical subdivision of a county and state. It is a municipal corporate body that can own property, sue and be sued, borrow money and levy taxes in accordance with state statutes. A township's elected officials may act for the electorate in the township's name when conducting business.

Rock Island County is divided into 18 townships. Generally, there are eight officers in each township, elected for terms of four years: Supervisor, Clerk, Assessor, Highway Commissioner and four Trustees. The annual meeting of the township electors is held the second Tuesday in April.

Townships have many duties and some permissive powers. Services, which are expressly required of all townships, include providing for welfare assistance, building and maintaining rural roads, assessing property, and preventing the spread of communicable disease. In addition, townships may establish libraries, medical clinics, museums, community buildings, recreation districts, and mental health facilities, cemeteries and youth committees.

Hampton Township is the only township in Illinois which provides a free clinic for township residents open Tuesday 9-11am & 12-5pm, and Wednesday 9-12 noon & 1-5 pm. For clinic information call 755-2944.

The Township Assessor

The Township Assessor might more accurately be called an appraiser. The Assessor does not levy a tax, but rather places a value on (assesses) all property for tax purposes, appraising it at its fair market value.

The County Clerk compiles a list of all lands and lots to be assessed, including those which are taxable, or which have become taxable for the first time. These lists are conveyed to the Township Assessor through the office of the Supervisor of Assessments.

The Assessor must then determine the market value of all taxable property, and assess that property at one-third fair market value. Township assessors use the same principles, techniques, and methodologies as those employed by fee appraisers with only slight variations to accommodate the uniformity criteria of the statutes. The ultimate purpose of the assessed value is to proportion the tax burden, as established by the taxing bodies, over all property in a fair and equitable manner based on the value of the real estate.

Under Illinois law, several programs designed to provide property tax relief are available to homeowners. We have prepared this guide to familiarize you with these programs, and to answer the most frequently asked questions. In the back of this brochure, we have provided definitions of terms, which are frequently used in discussing property taxes.

As you will learn, eligibility requirements vary widely among these programs, and you should review each program's qualifications carefully.

The staff in the Assessor's office will be happy to provide additional information, and we encourage you to contact us if you have questions about these programs.

The Illinois Homestead Exemption Program

What is the Illinois Homestead Exemption Program, and who qualifies?

Throughout four different types of exemption this program either reduces or defers 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 and occupy the property to qualify for any of these exemptions.

Owner Occupied Exemption

This exemption lowers the equalized assessed value of your property up to \$5000. To receive this exemption, you must:

- Have lived on the property on or before January 1 of the tax year.
- The January after a sale, the form to be filled out by owner for application is mailed out.

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 Assessor would add value.

- Have lived on the property on or before January 1 of the tax year.
- Assessor's office will file required form with the county on eligible parcels.

Senior Homestead Exemption

This exemption lowers the equalized assessed value of your property by \$3500, and may be claimed in addition to the Owner Occupied Exemption. To receive this exemption, you must:

- Have lived in the property on or before January 1 of the tax year.
- Have reached the age of 65 during the tax year.
- Apply for the exemption at the Assessor's office. You will need to bring your driver's license with current address or an Illinois photo ID card.

Senior Citizen Assessment 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 on the amounts levied by the taxing bodies where you reside (school districts, sanitary district, county, city, townships, etc.).

The filing deadline for this exemption is December 31 of each year. To receive this exemption, you must:

- Have owned and occupied the property for two years starting January 1.
- Be age 65 or older.
- Have a maximum gross total household income of \$50,000. This household income includes persons using the property as their principle dwelling place on January 1 of the tax year.
- Obtain an application for the exemption at the Assessor's office. Your completed application must be notarized and returned to:

James Cramblett
209 19th Street
East Moline, IL 61244
- Please note that this exemption must be renewed annually.



Senior Citizens Real Estate Tax Deferral Program

What is the Senior Citizen 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 homes. 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 3 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.
 - Have a maximum household income of \$25,000.
 - Owe no delinquent taxes on the property.
- Note: The filling deadline for the program is March 1 of the tax year.

How much may be deferred?

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.

When must deferred taxes be paid?

Property taxes, which are deferred under this program, become due when the residence is sold or upon the death of the taxpayer. The deferral may be continued by a surviving spouse who is at least the age of 55 within 6 months of the taxpayer's death.

How does one apply for this tax deferral program?

Application for the Senior Citizen Real Estate Tax Deferral Program must be made each year, and involves completing two forms, which are available at the County Treasurer's office. The applications include:

- A request for information about the taxpayer, his or her income and the property for which the deferral is being sought.
- A request that any joint owners and mortgage lenders agree to the deferral.
- Presentation of evidence of adequate insurance on the property.
- Completion of an agreement which sets out the conditions of the tax deferral, including the maximum amount which can be deferred, the interest rate to be charged, and arrangements for repaying the "loan".

- Assistance with filling out the forms, and further processing of completed forms are available from:

Rock Island County Treasurer
1504- 3rd Avenue
Rock Island, IL 61201
309-558-3510

Senior Citizen Circuit Breaker Grant

What is a Senior Citizen Circuit Breaker Grant and who qualifies?

This program provides low-income senior citizens with yearly grants to help pay property taxes. The amount of the grant is determined by a formula, which takes into account your property taxes and your total household income. To qualify for a "circuit breaker" grant, you must:

- Be age 65 or older before January 1 of the tax year. If you reach age 65 during the tax year, you may be eligible for a partial grant covering the months in which you qualify.
- Disabled and at least sixteen years old.
- Have lived in an Illinois residence, which was subject to property taxes during the tax year.
- Live in Illinois at the time you file for a grant.
- Obtain an application from the VNA- Community Services office, and complete and file it on or before December 31 of the tax year.
- For more information on maximum income levels or to obtain an application contact:

Mike Boland
4416 River Drive
Moline, IL 61265
309-736-3360

When are these grants paid?

If you file a qualifying claim early in the year, grants will be issued within three to four months. For claims filed after May 1, grants are generally issued within eight to ten weeks.

If I die, will my spouse continue to receive the circuit breaker grant?

If you surviving spouse was age 63 or older before your death, he or she may continue to file for circuit breaker grants.

Disabled Veterans Exemption

What is a Disabled Veterans Exemption and who qualifies?

Under this program, up to \$58,000 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.

How do I establish a Disabled Veterans Exemption?

You apply for this exemption through the Illinois Department of Veteran's Affairs. Once the exemption has been approved, the Assessor is notified automatically. Please note that this exemption must be renewed each year.

You may obtain the required forms from the:

Illinois Department of Veterans' Affairs
1504- 3rd Avenue
Rock Island, IL 61201
309-793-1460

Definitions

Below, for your convenience, are definitions of several terms, which are used frequently in discussing the property tax system.

Ad Valorem According to value.

Assessed Value The value placed upon property after multiplying the assessment level by the market value.

Assessment level The percentage of full value at which property is assessed as mandated by state law.

Assessor The government official responsible for establishing the value of property for ad valorem tax purpose.

Board of Review A panel of three residents of a county, experienced in real estate appraisal, who review complaints filed by individual taxpayers. The Board of Review has specific statutory responsibilities to perform during a designated period of time.

Equalization The process of providing uniform aggregate assessments between townships and counties (see multiplier)

Equalization Value The assessed value multiplied by the county and/or state multiplier. This calculation gives the value of the property to which the tax rate is applied.

Extension This term is used in two different contexts: 1) The process in which the County clerk determines the tax rate needed to raise the revenue certified to the Clerk by each taxing body in the count; and 2) The actual dollar amount of revenue resulting from the tax rate when it is multiplied by the assessed value of a district.

Improvement Any structure, addition, or other product of labor, which is attached, lying upon or within the land that may not be removed without physical stress.

Levy The amount of money that a taxing body requires to be collected through the property tax system.

Market Value The most probable price, estimated in terms of money, which a property would bring in a sale between a willing buyer and seller under arms length conditions.

Mass Appraisal The process of valuing a universe of property y employing a common reference for data in allowing for statistical testing.

Multiplier A figure used by county and state officials and applied uniformly to all parcels within a township to "equalize" assessments between townships and counties so that all values reflect the same assessment level.

Permanent Index Number (PIN) A 10 digit number used to identify property for tax purposes. This number is used in place of lengthy legal descriptions.

Property Tax Appeal Board A state-level panel of five residents, experienced in assessment appeals, who review complaints by property owners who are unsatisfied with decisions rendered by the Board of Review.

Quadrennial Reassessment The assessment that takes place every four years during which the township assessor must re-value property based on the previous three years sales.

Taxing Body An organization or government body having the statutory right to fund itself through the property tax system. Examples include schools, park districts, villages, and townships.

Tax Rate A percentage applied to each taxing body's assessed valuation which will produce the amount of that taxing body's levy, or, in other words, the levy divided by assessed value equals tax rate. The tax rate is expressed in terms of 'dollars per \$100 of assessed value.

Taxing District The geographic area whose boundaries define the taxing jurisdiction for a group of taxing bodies.

Rock Island County Diagram of Townships

Township	Approximate Number of Parcels	Township	Approximate Number of Parcels
Andalusia	1214	Moline	9015
Black Hawk	4376	Port Byron	763
Bowling	1624	Rock Island	6177
Buffalo Prairie	874	Rural	708
Canoe Creek	636	South Moline	14297
Coal Valley	2008	South Rock Island	8222
Coe	994	Zuma	686
Cordova	758		
Drury	813		
Edgington	982		
Hampton	9182		

