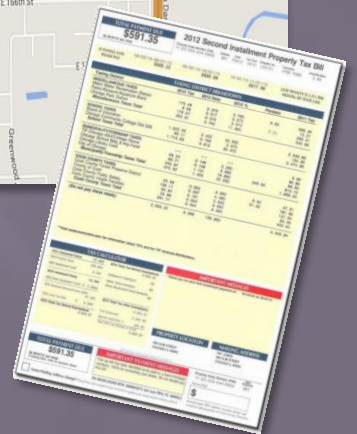
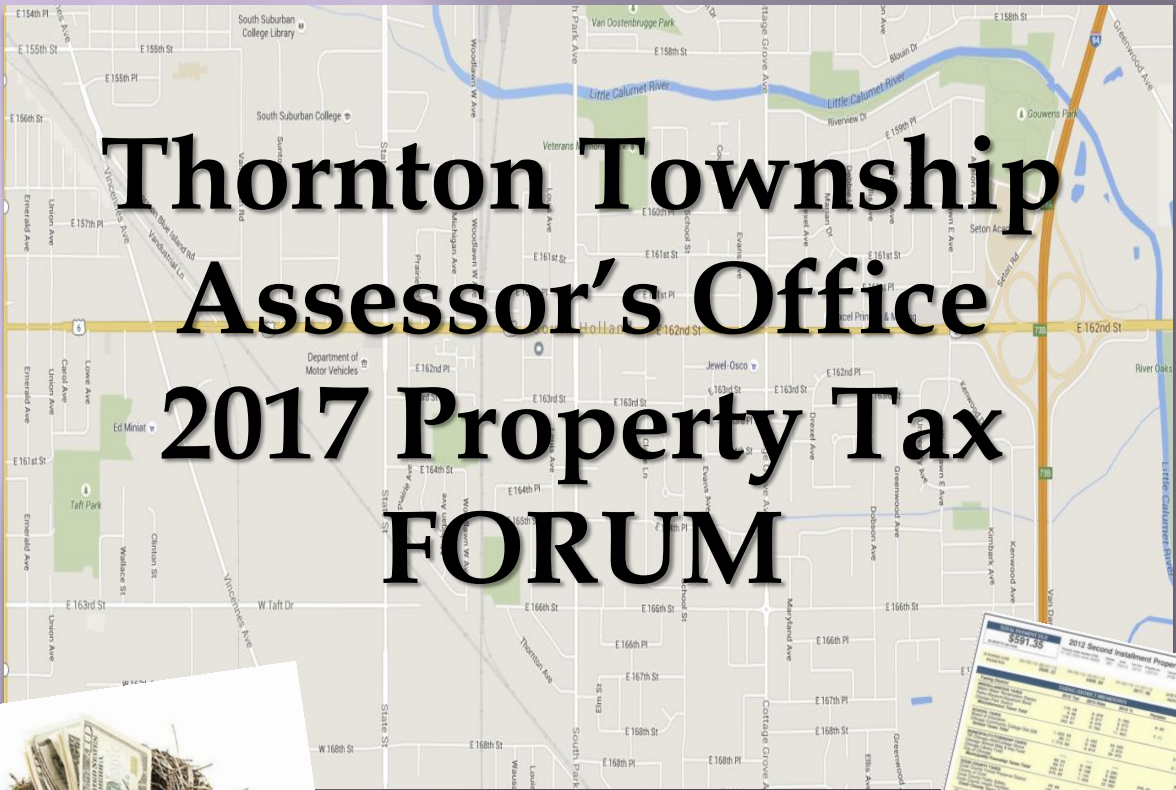




Frank M. Zuccarelli, Supervisor
Cassandra Holbert, Assessor CIAO



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Dear Taxpayer,

Welcome to my 3rd annual outreach as the Assessor for Thornton Township, under the leadership of Supervisor Frank M. Zuccarelli.

If you attended any of our seminars last year, prepare to gain even more knowledge of the property tax cycle this year. It is our goal to better improve our program while helping you fully understand the assessment process, and assist with any exemptions that you may be entitled to.

Attached we have put together a quick questionnaire. We would appreciate it if you would take a moment to fill it out and return it to us before you leave tonight. We take your feedback seriously and will make it our mission to answer any questions or concerns you may have to improve any future outreaches.

We would like to thank all participating agencies for joining us today and making this another successful event. It is our pleasure to have you with us tonight.

So please sit back and enjoy our program. Striving for a better 2017 Tax Year!

Sincerely,

Cassandra Ward-Holbert

Cassandra Ward-Holbert, Assessor CIAO

10 Most Frequent Questions



When can I file an appeal?

As a Thornton Township resident, you are only able to apply for an appeal when Thornton Township opens.

How do I apply for an appeal?

You can appeal on-line or through an application in which we can provide for you.

Do I need to have comparable properties when appealing?

No. But, it could be in your best interest to have at least 6 comparable properties, if you are appealing through Cook County Assessor's Office. With strong evidence of why your assessed value should be lowered, this can very likely help your case.

If you are appealing through the Board of Review, it is not a requirement, but will accept and use an appraisal, current market analysis and any comparable amounts that you may have. If you do not have any of these, The Board of Review will look for comparable properties for you. Unless you have a unique circumstance, then evidence may be submitted online, via mail or during a requested hearing.

How do I determine what a good comparable property is?

A "comparable property" is a property located within a one mile radius from your home. The characteristics that are used to determine a comparable property may include property classification, building age, building square footage, land square footage, and exterior construction. You may find these characteristics on the Cook County Assessor's website.

Why are my property taxes so high?

When the Cook County Treasurers Office calculates the tax bill they determine this amount by using the current assessed value, current tax rate and equalization factor. If any one of these amounts increase, then the dollar amount due will increase. The tax rate is governed by entities listed on your yellow 2nd Installment Tax Bill. The equalization factor is governed by the Illinois Department of Revenue.

Can I appeal if I own vacant property?

Yes. In order to do this you will need to have, 2 Owner Lease Verification Forms. One of the forms would need to be from the owner of the property and the other form would be from someone who has knowledge of the vacancy. Pictures of the inside of the property may be used.

Can I appeal if my building or land square footage is wrong?

Yes. By attaching a Residential Appeal Narrative/Additional Documentation Form, to your application. Our office can provide this form to you, as well as helping you fill this application out.

My house has an attic that is used for storage. Is that portion of the house taxable?

No. Only the square footage of a heated and livable area is assessed.

I'm a new homeowner, what are the qualifications for a Homeowners' Exemption?

You must be on the title of the deed to your property, and occupy the property for a full year (January to January) of tax year in question. However, if the property you purchased already had a homeowners exemption, then it will roll over to the new owner.

If I am disabled can I receive a discount on my property tax bill?

Possibly yes, not guaranteed, this is determined through Cook County.

If so, what is required to apply?

If you are disabled through Social Security then you would need to provide us with a Notice of Award letter, this letter states when you became disabled through Social Security. If you are not disabled through Social Security, our office can provide you with a form called PTAX-343-A. This is a physician statement that your doctor would need to fill out. A copy of your Deed, Trust Agreement or Lease is needed along with your current I.D. or driver's license.

How is real property assessed in Illinois?

The required assessment level for tax purposes on any parcel of real property in any county, except Cook County, is $33\frac{1}{3}$ percent of the property's fair market value, excluding farmland and farm buildings.

Cook County classifies property and assesses classes at different percentages of fair market value.

How can I determine if my assessment is fair?

Once you have verified that the information on your assessment record is accurate, you can use one of two methods to quickly determine if your assessment is fair.

Method 1: Compare the fair market value of your property with recent sales of similar properties in your neighborhood. This method is appropriate if you have either recently purchased your property on the open market or obtained a professional appraisal.

Method 2: Compare the assessed value of your property with similar properties in your neighborhood to determine uniformity in assessments.

Why must assessment levels be uniform?

Assessment levels must be uniform to ensure

- equal distribution of the tax burden among taxpayers;
- that tax rate and bonded indebtedness limitations are applied equally to local government taxing bodies; and,
- fair distribution of state grants-in-aid for education, highways, and public assistance.

What is equalization?

Equalization is the application of a uniform percentage increase or decrease to assessed values of various areas or classes of property to bring assessment levels, on average, to a uniform level of the market value ($33\frac{1}{3}$ percent). Both local assessment officials and IDOR are responsible for equalizing assessment levels.

Why are three years' worth of sales ratios used?

Using sales ratios from three years provides some predictability when the market is fluctuating. It prevents extreme changes from happening in one year. When the market is rising rapidly, the effect is to "smooth" out the increases and owners are not forced to pay a dramatic increase in a single year. The same is true when the market decreases. This helps taxing districts with determining their budgets and how much must be raised from property taxes.