

Effingham County Supervisor of Assessments

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FREQUENTLY ASKED PROPERTY TAX QUESTIONS

Q: Why are my taxes so high? What are they based on?

Property taxes are based on 3 factors: 1.) The Taxable Assessed Value of your property, 2.) Qualified Homestead Exemption or Preferential Assessments, and 3.) The Tax Rate (the amount of money being spent by the various taxing bodies). The Assessed Value is set by the Assessor using mass appraisal techniques, and distributes the tax burden among the property owners. Exemptions are added by making application and renewals in the County Assessor's Office. The actual dollar amount of the tax bill depends on the amount of money budgeted by the School District, Local Community College, Park District, City, County, etc. All property tax dollars are used locally by these taxing bodies to educate children, maintain streets and county roads, provide recreational facilities, provide for fire safety and response, and many other services which our community depends on.

Q: Why did my tax bill change?

There are several factors that could have caused a tax bill to increase or decrease:
You would be best to compare last years to this year's bill.

Is there an assessment change? Did my exemptions fluctuate? Did I fail to sign up for my Senior Homestead, Senior Freeze, Disabled Person or Disabled Veterans? Did I recently purchase and the prior owners' exemptions were removed? Did I lose the Home Improvement Exemption and now the Improvement is taxed? You can see if these exemptions fluctuated on the right calculation Ladder.

Q: Why do my taxes keep going up?

Assessed values have increased over the past few years, in response to increasing prices in the real estate market. Equalization Factors are applied to each Township due to sales within the Jurisdiction based on a prior three-year average. Assessment increases alone does not mean higher taxes, but when they are combined with increased spending by local taxing bodies, individual tax bills will go up. If Equalization is not applied by the County Assessor, the Illinois Department of Revenue will as a State Multiplier. You can review the States 3-year average Study and the Equalization Factors applied each year on the County's Website at <https://effinghamcountyil.gov> under the Supervisor of Assessment Department.

Q: Will I be notified if my assessment changes?

Yes, if your property is re-assessed by the Assessor, you will receive notice of an assessment change in the mail. The new assessment will also appear in the paper. If the only change to your assessment is due to a multiplier or equalization factor (usually applied township-wide, based on sales data), the factor will be published in a local newspaper, but no individual notices will be sent. In Effingham County, all such notifications and publications are handled by the Supervisor of Assessments.

Q: What can I do if I disagree with my assessed value?

First, contact your assessor's office for an explanation of your assessment. The assessor will probably ask you for data supporting your opinion of your property's value. Such data could include such things as comparable properties with supporting sales data, a recent appraisal of your property, or a request for inspection if poor condition is claimed. You may also file a complaint with your local Board of Review, on forms available at the Supervisor of Assessments Office. Such a complaint or appeal must be filed, per state law, within 30 days of the publication of the assessment list in the local paper. The Board of Review must hear your appeal and make a ruling. If you are then dissatisfied with the Board of Review's ruling you may further appeal to the State of Illinois Property Tax Appeal Board, OR you may take your appeal to the Circuit Court (but you may not do both).

Q: I just got my tax bill. Is it too late to complain about my assessment?

Yes, it is too late to complain about your assessment value (for the tax bill in your hand).

Please contact the assessment office to discuss and find steps for current tax year appeal.

However, there are provisions to still receive Homestead Exemptions on this tax bill if missed filing for. You can contact the Supervisor of Assessments to see what you qualify for and how to get adjustment if needed.

Q: My neighbor's house is just like mine. Why are his/her property taxes so much lower than mine?

Property tax amounts are difficult to compare for several reasons, i.e. the number of allowable exemptions for each property or the potential for each property to be in a different taxing district. Instead of comparing taxes, property owners should only compare the assessed values of like properties. If you live in a ranch and your neighbor lives in a two-story home, they are not like properties. Like properties are similar in terms of age, square-footage of living space, style of construction and amenities. For more specific information contact the Supervisor of Assessments Office or review on the website at

<https://effinghamcountyil.gov>

Q: I'm about to buy a house for more than 3 times the current assessed value. Will the Assessor raise my assessment based on that sale?

No, it is illegal in the State of Illinois to "chase sales" or revalue based on individual sale of properties, either up OR down. Assessors in Illinois use mass appraisal techniques, such as a sales ratio study, to determine the median value of groups of like properties. However, sales are used to determine if the information on the tax rolls is correct and may be reviewed for that reason.