

## Frequently Asked Questions

We have compiled answers to many of your frequently asked questions.

### What is property tax?

Property tax is a local tax on real estate — land, buildings and permanent fixtures —that is imposed by local taxing districts and is based on a property's value. Property taxes are collected by the County Treasurer and distributed back to local governments.

### Who pays property taxes?

Anyone who owns real property such as land, buildings and permanent fixtures (i.e. fences, driveways, sewers, drains) is required to pay property taxes. **Every person and business in Illinois is affected by property taxes** – they either pay the tax, or receive services and benefits that are paid for by property taxes.

### What if I don't receive my tax bill?

According to Illinois State Statute a taxpayer is still responsible for a tax even if a bill is not received: [35 IL 200/20-15](#)  
*...the failure or neglect of the collector to mail the bill, or the failure of the taxpayer to receive the bill, shall not affect the validity of any tax, or the liability for the payment of any tax.*

If you do not receive a bill, please contact the Treasurer's Office at (618) 244-8010 so that a duplicate bill can be mailed.

### Can I find out if my tax bill was returned?

Yes, contact our office and we can check and send you a new one.

### I received notification that I had a "zero bill", what does that mean?

The idea of a "zero" property tax bill is exactly what it sounds like. You, the taxpayer, owe no property taxes on your parcel for the tax year.

### Why?

Illinois law gives counties the opportunity to save money, by zeroing out parcels that with an EAV of \$150 or less. According to state statute: [35 ILCS 200/18-40](#)

*...If the equalized assessed value of any property is less than \$150 for an assessment year, the County Clerk may declare the imposition and collection of all tax for that year to be extended on the parcel to be unfeasible and canceled. No tax shall be extended or collected on the parcel for that year and the parcel shall not be sold for delinquent taxes.*

### If my bill is "zero" can I still get a bill for my records?

Yes, you can request one be mailed or emailed to you or you can find it online and print it yourself, under "Look Up Tax Information." A link to view a full copy of your bill is located under Tax Bill Information in the right column.

### When are taxes due?

Real Estate taxes are paid in two installments and the first installment is due 30 days after bills are mailed, the second installment is typically due 30 to 90 days after the first installment.

Mobile Home Taxes are due 60 days after bills are mailed.

## Where can I pay my taxes?

Pay online by e-check, debit card or credit card at [payments.municipipay.com/il\\_jefferson](https://payments.municipipay.com/il_jefferson).

Pay by phone at 618-328-4080

Mail payments (**with coupon**) to  
Jefferson County Treasurer,  
100 South 10<sup>th</sup> Street, Room 100  
Mt. Vernon, IL 62864

In person by cash, check, or money order from 8:00 a.m. to 4:00 p.m. Monday through Friday (except Holidays) at the Jefferson County Courthouse A coupon is required with payment  
100 South 10<sup>th</sup> Street, Room 100  
Mt. Vernon, IL 62864

Visit one of the local banks and credit unions across Jefferson County. A coupon is required with payment.

## How much is the convenience fee for paying by credit card?

When paying by credit/debit card there is a 2.25% fee that is collected by the credit/debit card companies. There is a minimum payment of \$2.00 for all credit/debit card transactions. Online payment via e-Check has a fee of \$1.50 per transaction (multiple parcels can be paid in a single transaction for one fee). **The Treasurer's Office does not receive any transaction fees.**

## Do I need to create an account to pay online?

No. You can make an immediate payment as a "guest" using your choice of payment method or you can also create an account, which allows you to enter and store your banking information on a secure site and no need to re-enter when making future payments.

You may also opt for automatic payments when paying online which will automatically pay your tax bill when each installment becomes due. You will receive an email about one week prior to the payment advising the amount to be paid, and the payment date. You will also receive a confirmation email following the payment with your confirmation number.

**Please note: It may take up to five business days for your payment to process, and a payment will be reversed if the payment information you provided is incorrect, or if there are insufficient funds in the account to make the payment.**

## Can I setup all of my installment payments?

Yes. You must create an account to set up, or schedule your payments.

You can also submit address changes, or cancel your automatic payments at any time by logging in to your account, and making the necessary changes.

## What is my PIN number? Where do I find it on the bill?

Your PIN number is your property identification number located near the top center portion of the tax bill, and above your name on the remittance stubs. It is a 10-digit number (xx-xx-xxx-xxx).

## What do the numbers actually mean?

The numbers correspond with your township and other geographic/location information. To find out more, contact the Supervisor of Assessments at 618-244-8000 ext. 7.

### Can I make a partial payment?

Yes, but **only if paying online** because remittance stubs are not needed with this payment option. **Keep on mind that each installment must be paid in full before the annual tax sale auction in order to avoid additional fees and penalties. We are continuing partial payments in 2024** to accommodate the needs of those who might not be able to make a full payment on the installment due date. [If we encounter abuses, or misuse of this provision, we will revert to accepting full payments only.](#)

### Why are my taxes so high?

Your tax bill is a combination of (assessed value) x (tax rates applied to your bill) + special assessments. Property taxes reflect the cost of providing government services, including school systems, police & fire protection, streets, roads & bridges libraries, airports, and others. These costs increase from year to year due to inflation and/or the expansion required to serve the community.

### Who determines my property taxes?

There are approximately 100 different taxing districts in Jefferson County. The districts are run by boards and councils that are elected, or are appointed by elected officials. Each taxing entity adopts an annual budget and enacts a tax levy ordinance to determine how much property tax will be collected in the coming year.

### How is my tax bill calculated?

The tax bill takes into account any new assessment or new tax rate. The total tax is calculated by multiplying the total tax rate by the Taxable Assessed Value (divided by 100.) This amount equals total taxes due on the parcel for the year. The Total Tax Rate represents the taxes paid to each taxing body for \$100 of Taxable Assessed Value. The Taxable Assessed Value represents the Equalized Assessment, less the exemptions that a taxpayer qualifies for. The assessment is 1/3 of the fair market value.

### Is there a limit to how much taxes can increase from one year to the next?

The Property Tax Extension Limitation Law prevents a taxing district's annual increase to exceed five percent, or the rate of inflation, **whichever is lower**, plus an allowance for new property added to a district.

### Can you define the terms used on my tax bill?

**Fair Cash Value** — The amount for which a property can be sold in the due course of business and trade, not under duress, between a willing buyer and a willing seller.

**Assessed Value** — The value placed on property for tax purposes and the basis for determining what portion of the overall tax burden each property owner will bear.

**Equalization Factor or Multiplier** — The equalization factor (sometimes called a multiplier) is the tool used to bring all property to a uniform level of assessment.

**Equalized Assessed Value (EAV)** — Is the result of applying the state equalization factor to the assessed value of a parcel of property. Tax bills are calculated by multiplying the EAV (after any deductions for homesteads) by the tax rate.

**Exemption** — The removal of property from the tax base. An exemption may only be a portion of the equalized assessed value, such as a homestead exemption, or for the complete amount of the equalized assessed value, such as a church building used exclusively for religious purposes or a non-profit origination.

**Tax Rate** — The amount of tax due, stated in terms of a percentage of the tax base. (Example: \$6.81 per \$100 of equalized assessed valuation (equal to 6.81%). You can obtain this percentage by dividing the levy for a fund by the equalized assessed value for the

taxing district. Some funds have a maximum statutory tax rate that may not be exceeded. The sum of the fund rates equals the total district rate.

**Taxing District** —Any unit of local government, school district or community college district with the power to levy property taxes.

**Tax Code** — A number used by the county clerk that refers to a specific combination of taxing bodies.

### What is an assessment?

An assessment is the property value that is officially entered in the county assessment books (also known as the “tax roll”.) This value is used to determine what portion of the total tax burden each property owner will be required to pay. The assessed value is 33.33% of the fair market value of your property. The county operates on a two-year cycle; for example, the taxes on 2023 assessments are paid in 2024.

### What can I do if I don't agree with my assessment?

It is recommended that you discuss your assessment with your township assessor or county assessor, depending on where you live, before filing a complaint. If you still disagree with the assessment after speaking to someone about it and you don't feel it's been resolved, then you may file for a hearing with the board of review.

### What is a special assessment?

Various government agencies provide a specific service and an example would be a Drainage and Levee District tax, or fee. This tax is included in your first installment payment.

### How does my assessment affect my tax rate?

It doesn't. Your tax rate is determined by local taxing districts. Your assessment could increase, and your tax rate could decrease as a result.

### What can I do if I feel my assessment is incorrect?

**When you receive your assessment notice** you may file and appeal with the Jefferson County Board of Review within 30 days after the assessments are published. You will need to provide evidence to show your property is not assessed properly. **If you wait until you receive your tax bill, you will be unable to appeal your assessment with the County Board of Review.**

### What happens if I don't pay my taxes on time?

There is a 1.5% penalty applied to you tax installment every 30 days following the first due date. The penalty is based on the balance of each past due installment. This penalty is established by Illinois law.

### What happens if I can't pay my taxes?

For every parcel on which property taxes are not paid in full, the following will take place:

- The day after each deadline a 1.5% penalty is added to the amount owed. The penalty on each installment will continue to increase 1.5% per month, according to the respective due dates, until paid or sold during the tax sale.
- Delinquency notices are sent to property owners via certified mail approximately one month prior to the tax sale. This notice advises of payment deadline to avoid publication, warns that unpaid taxes will be sold during tax sale and lists the scheduled date of the tax sale. A \$10 certified mail & publication fee is added to a property owner's tax bill.
- A list of delinquent parcel numbers, owners' names and amounts owed are published in a local newspaper.

- All unpaid property taxes – not the property - are sold during the annual Tax Sale to a tax buyer. Once taxes are sold a property owner retains the right to redeem the taxes for two to three years. To redeem means to pay the unpaid taxes, fees, and penalties.
- Following a Tax Sale property owners will receive a “take notice” via certified mail from the County Clerk on behalf of the tax buyers. The take notice provides details of all the taxes, penalties and fees owed. Penalties can range from 9% to 0%. Bids start high and go down.
- Approximately two years after a Tax Sale, property owners are notified via certified mail from the Circuit Clerk, and served notice from the Sheriff, advising them of the tax buyer’s intention to petition the court for the tax deed.
- Approximately two and a half years following a tax sale the tax buyers can petition the court for the tax deed. Once the court renders the judgment, the tax buyer can file a deed for the property, and former property owner could be required to vacate the premises.
- All redemptions must be made with the Jefferson County Clerk. The entire amount of the taxes owed must be paid in order to redeem the tax lien. Cash, money order and cashiers are accepted as payment.

### Does the Treasurer's Office send receipts for taxes that are paid?

If you pay online you will receive an email notifying you that your payment was made. That is your receipt. If paying by mail with a check, your canceled check serves as a receipt. Once your payment is made and you need a copy showing your tax bill was paid, you can print a copy of you paid tax bill by going to [jeffersonil.devnetwedge.com](http://jeffersonil.devnetwedge.com). There is a \$3.00 fee for duplicate bills printed in the Treasurer’s office.

### Who do I call if there is a problem with my tax bill?

If there is a problem with your assessment or exemptions you will need to contact your Township Assessor or the County Supervisor of Assessments at (618) 244-8000 ext.7.

### What are taxing districts?

Taxing districts are local government units that include municipalities, townships, counties, schools, cities and towns, fire districts, etc. that use property tax to finance the majority of services that it provides to the public. School districts receive the majority (over 70%) of property tax revenue for education.

The taxing districts are listed on your tax bill along with the amount each receives from your tax contribution.

### My assessed value decreased, so why did my taxes increase?

Local government spending plays the most significant role in whether or not your taxes increase or decrease. If taxing districts increase their spending, the tax rate will often increase to cover the expenditures. Therefore, even if your assessed value goes down, your taxes can go up. Also, if taxing districts decrease spending, your taxes may decrease even if your assessment goes up.

### Is there any tax relief for homeowners?

Yes, there are several exemptions for which you may qualify. Owner-occupied residents may be eligible for a General Homestead Exemption, which reduces the equalized assessed valuation (EAV.)

Senior citizens may also qualify for a Senior Homestead exemption, which further reduces a property’s EAV.

There are also exemptions for veterans and disabled individuals. Other exemptions may also be available.

Contact your assessor for more information.

## What can I do to lower my property taxes?

Examine your tax bill to ensure that everything is correct and check for any exemptions, which will reduce your equalized assessed valuation (EAV)

**General Homestead** — up to \$6,000

**Senior Homestead** — \$5,000

**Disabled Veterans'** Between 30 and 49 % — \$2,500; Between 50 to 69% — \$5,000; More than 70% — exempt from taxation

**Returning Veterans'** — \$5,000

**Disabled Persons'** — \$2,000

**Senior Citizen Freeze** — based on year freeze was done and household income

Contact the Supervisor of Assessments at 618-244-8000 ext. 7 for more information.

## Where do I get a copy of my property deed?

The Jefferson County Recorder has information regarding deeds.