



2017 Zion Township Assessor Newsletter

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March 2017

County to install new assessment system

2017 Marks clean up time for our new CAMA system.

We are cleaning up the old in order to make ready for the new. Lake County Assessor's Office will be managing a conversion change late in 2017 of our Lake County Computer Assisted Mass Appraisal (CAMA) system. My staff will be getting ready for this conversion that is projected to be up and running just in time for our next Quadrennial Assessment year in 2019. We will be harnessing many additional data projects in order to accommodate a smooth transition to the new system. This will begin with turning in our 2017 Assessment books the middle of May, 2017. The county, in turn, will plan to publish Zion Township books Mid June, 2017. The county will be reviewing and testing of the new system in March and April of 2017. Training events for township assessor staff will begin in October and November of 2017 and we are hoping to go completely live with this new system in 2018.

Major changes are happening to the Lake County GIS mapping

From time to time someone will enter my office in need of a mapping service regarding Zion Assessment purposes. Be aware that now the county has revised the GIS mapping tool available for the public and government agencies. My staff has been working hard to navigate the new mapping system

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Zion Township, Government Study

Township Government studied in 2016

In 2016, our office contributed many hours of collaborative data information to a Township Study that was done by the University of Chicago, Harris Public Policy Lab. A small group of five students came and interviewed the Zion Township offices in preparation of their final presentation. The township study had to do with the Efficiency of Township government. Four scenarios were presented in their final study regarding the possibilities of changing township government. They explored the current status quo and the current challenges that face the present township government. Secondly, they reviewed the possibility of a merger township scenario with Benton Township. Thirdly, they explored a consolidation of government with the City of Zion and finally they explored the possibility of complete dissolution of Zion Township. The conclusion and findings of each scenario was very interesting, to say the least, and was presented to the City of Zion board of trustees at a special meeting held on January 9, 2017. There is a link to their final report under "articles of interest" at <http://assessor.ziontownship.com/>.

WHAT WE DO..

There are two components to tax system. Taxation is the first component, which is established by the request of funds (known as levy) of the taxing bodies. Valuation is the second, which is the established directive of our office. I have built a Zion Township Assessment team that has experience that can be backed up with over 1200+ combined hours of education hours. All of the staff has been certified with a C.I.A.O. designation. But, as many CEO's can contest, education cannot be the only component to a successful, efficient, resourceful and effective team. The team we have is a well developed group of professionals that works together cohesively. I have managed to reduce staff of a norm of 5 full time employees (1 Assessor and 4 Full Time Deputies) at other townships, down to 1 Assessor and 2 Full time Deputies and 2 on-call PT Deputies. It's important to know that we have over 100 years of combined experience in the assessment field. Starting with myself, I bring over 35 years of assessing experience to the office. Of which, 25 years of experience

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for the needs of my office. Interestingly enough, there are over 93,000 new application features available. While our assessment office needs may not utilize all of the thousands of maps now available, there are some new cool features that local residents may explore for their own needs. For instance, all lake county farmers markets can be bulleted on a map with a click of a button. Keep in mind that the county is still refining some these features and you may find the system down from time to time in 2017. However, most of the effective mapping tasks are currently available at <https://maps.lakecountyil.gov/maponline/>

2017 Zion Township Assessment NEWS

As projected in 2015, in 2016 Zion Township residents and business owners received a substantial increase in their assessment. Recent analysis is showing that 2017 will be no different. In 2016 we saw a 10.21% increase in real property values. Zion Township has had a lot of renovations going on. For instance, there have been homes that were bought at an average cost of 20k (or lower) and then on turn sold, on an average, for double or triple of the original purchase price due to major renovations and Zion Building Department required plumbing and electrical updates. This has kept our office very busy with field work, updating pictures, entering permits and validating sales. This includes lots of other data entry regarding the progress of each renovated parcel.

It is important for residents to know that recent analysis has shown an increase in the value of sales in our Township once again. The Chief County Assessor has projected an approximated increase of 9% in all assessed values in Zion Township for 2017. The approximated increase of 9% in values is derived directly from the 3 year analysis of the qualified sales in Zion Township.

So far, there have been 457 declared sales in 2016. These sales will directly influence the increase in assessment values projected for 2017.

I would like to remind property owners that the first place to turn with assessment questions is their local Assessor's Office. We can help you understand the assessment process, answer questions on exemptions, and give you the resources you need to evaluate your property's value and even how to file an appeal with the Board of Review. The time to review your Assessment is when the Assessment notices (the "Blue Letter") appear in mail boxes. Zion Township Assessment Books will be turned into the Chief County Assessor the week of May 22, 2017. Therefore, the County should have assessment notices in the mail the middle of June 2017.

FAQ

What can I do if I think my assessment is wrong?

Call my office before the 30-day deadline to file an assessment appeal has passed. This 30-day period is the time we have available to work with you on your assessment. You may have information about your property that I need to consider and I may have information about the market and assessment process that you need to consider. If you don't have time to come in to our office during our office hours, the county assessor offers Help Centers after normal business hours to assist all Lake County Residents. A complete schedule of help centers should be posted on the County Website. <http://www.lakecountyil.gov/158/Resources>

Do I need to hire someone to contest my assessment?

NO...the entire process is very "user-friendly". The county website, in addition to providing assessment information, provides valuable tools for analyzing your assessment for accuracy and fairness. I will be hosting an Appeal Workshop whereby we will walk you through the process of selecting comparable properties and filling out the necessary paperwork. Watch for information regarding this session in the Zion Benton News early in spring. In recent years, there has been a tremendous increase in the number of companies offering their services to appeal assessments. Many of these companies do little more than make use of the same tools available to you at the county website. Please be aware that just because a person or company portrays themselves as a property tax representative or property tax appeal agent there are no professional regulations for them as there is for Assessors and their staff. Also, if you do choose to contract with a property tax representative beware of what documents you sign. Many people were shocked when they received a large bill from the 'representation' company payable in just a very short period of time. There is absolutely no need to pay for representation for filing an assessment appeal, but the choice remains yours. **The appeal process is an important safeguard for the taxpayer.** Its intent is to protect the taxpayer and ensure fair and equitable assessments. Now that values are on the upward trend, it is important to review your assessment based upon 'like' homes. Many homes on the market have been purchased at high value due to recent renovations/remodeling, while other homes on the market are damaged and cannot be occupied without City approval. Keep in mind during your research and review of your assessment value to compare apples to apples. Comparing your home to a home that cannot be occupied until inspections are completed by the City of Zion will not securely support a reduction in your assessment.

WHAT ARE EXEMPTIONS?

First of all, exemptions help to save money on your property tax bill. Exemptions lower the assessed value of owner occupied homes. Please review the exemptions below to see if you qualify. My office will happily help you determine if you qualify and will assist in the necessary applications and supportive documents needed to apply. If you have any questions, just give my office a call.

General Homestead Exemption – This exemption is for all owner occupied properties. This exempts \$6,000 from your equalized assessed value. This exemption is automatically applied by our office if you qualify. However, in most recent sale cases where home has been previously a rental property or has been vacant for renovations, new owners will need to bring in residency verification in order to receive this exemption. There are three residency documentations that we accept as proof of residency. A current driver's license or state id, voter's registration card and federal income tax. Rest assured, we only review the federal income tax for the address verification.

Homestead Improvement Exemption – This exempts, for four years, any increase in the assessment of your owner occupied property due to an addition or other improvement to your home for which the township assessor would add value, up to a maximum of \$25,000 equalized assessed value. This exemption is automatically applied by our office, if you qualify.

Senior's Homestead Exemption – This is for properties that are owner-occupied by a senior citizen age 65 or older. This exempts \$5,000 from your equalized assessed value. A form must be filled out in our office to enact this exemption.

Senior Freeze Exemption – To qualify you must also receive the Senior Homestead Exemption and have had the property you are applying for be your principal residence for a period of time that would include the past two January 1st. This exemption freezes the assessment on your property if your total household income is \$55,000 or less. First-time applicants can obtain forms from my office. Keep in mind since this is income based this exemption must be renewed annually.

There are also several more exemptions that may be of interest to you.

- **Disabled Person's Exemption**
- **Disabled Veteran's Standard Homestead Exemption**
- **Returning Veteran's Exemption**

If a resident finds that an exemption is not on their tax bill that should be, please call my office for more information on how to apply (847) 872-5031.

was at the Chief County Assessors Office (CCAO). I held the position of principal appraiser for both commercial and residential properties. During my time at the CCAO I instructed users on the ProVal (Computer Assisted Mass Appraisal and Assessment tool) system, and was part of the team selected as Outstanding User Jurisdiction by ProVal systems. I also was responsible for all farm information and data reporting for all of Lake County.

Michelle Buttera, is our 1st Deputy Assessor, with over 20+ years of office experience (11+ in the assessment field). She reviews all applications of exemptions, (General, Senior, Disabled Persons and Veterans) from beginning to end, she completes all aspects and tasks of the permits entry, reviews the MLS and sale transactions, assists with field work, handles the entire office budget, bills and manages to find time for all office management needs our office calls for.

Jacqueline Stephens, is our 2nd Deputy Assessor, and newest to our office. She has over 20 years of office experience (8+years in the assessment field). Her deputy position, handles the Commercial properties and ½ of the assessment residential properties in the township. She works closely with assessment aspects of the office. Her tasks are comprised of any parcel's new data entry, sketching, pictures, valuing, sales and sales ratio review, neighborhood and sales analysis, reporting and applying the Home Improvement Exemptions.

Dana Krapf (20+ assessment experience) and Holly Baruffi, (20+ assessment experience) are two part time deputy assessor's that I have employed on an as needed basis. Both ladies bring a professional assessment knowledge and expertise that can be utilized to complete this teamwork frame.

Added to the normal tasks, all staff pulls together for the yearly appeal season. While taxpayers have a 30 day assessment appeal time frame our tasks with appeals last about 120 days each year. There are appraisals to review, field work to be done, pictures to upload, evidence to verify and review, compile and upload more evidence. Then there is the attendance of hearings and emails to lawyers and taxpayers and follow-up of all decisions are entered into the system and a hard copy is filed into our house files.



Among the many things we do, here are just some fast facts regarding 2016 that may be of interest

Appeals and Hearings with the Board of Review	565
Certificate of Errors Processed	139
Board of Review Change requested by Assessor	183
Sales Processed for Analysis	457
Postings of Value	8064
Postings of Revaluation by Assessor	452
Postings of New Construction by Assessor	25
Demolitions of Improvements	13
Verification of Exemption Applications	863
General Homestead Verification	555
Senior Homestead new applications	31
Senior Freeze Applications	361
Disabled Veteran Application/Renewals	118
Disabled Persons Application/Renewals	108
Commercial/Industrial Vacancy Review (non-quadrennial year)	17
Residential Appraisals	22
Commercial Appraisals	10
Residential Field Visits (incl. pictures of improvements)	817
New sketches drawn and reviewed for changes	140
Memo's added for Zion Township properties	1600+
Deeds printed for exemption applications (seniors/veterans/disabled persons)	72
Permits processed	995
Farm data processed and field work verification	34
Neighborhood review and changes to parcels	1503
MLS research and printing of status of sales	600+

FARMS ...

Another part of my job is reviewing farms in Zion Township. Each and every year, I have to go out and visually review and/or take pictures of the farms in Zion. We currently have over 30 farms that that have been assessed as farms by the State. While I take no part in assessing these parcels, there is still information that the County and State needs to process the values.

Mark your Calendar: 2017 Office Holiday Schedule

- 2/20/17 President's Day
- 4/14/17 Good Friday
- 5/29/17 Memorial Day
- 7/4/17 Independence Day
- 9/4/17 Labor Day
- 10/9/17 Columbus Day
- 11/10/17 Veteran's Day
- 11/23/17 Thanksgiving Day
- 11/24/17 Day after Thanksgiving Day Observed
- 12/25/17 Christmas Observed
- 12/26/17 Christmas Observed

Soon the Board of Review will be sending out the decisions of all of the Zion Township Appeals and then our 2016 Tax Bills will be sent out. Once again, our office will have a perfect storm of visits and phone calls with numerous questions when both mailings are published. Needless to say, we will continue to stay as busy as ever and things will become hectic with the upcoming system conversion. But, please know that it is a privilege to serve you! Feel free to continue to call upon me or my staff with any questions you have regarding your assessment, exemptions or the appeal process. I will be happy to assist you in any way I can.

Generalized DATES to keep in mind

-PLEASE Keep UTD with specific important dates on our website (subject to change)
- January – Exemption review
- February – Board of Review Decisions Mailed
- March – Vet/Disab Persons Renewal begins - CAMA System open for 1/1/17 changes
- April – Senior Freeze Applications mailed/2017 farm review
- May – Assessor Books turned in
- June – Assessor Books published – appeals begin
- July – Appeals continued to be filed at county
- August –Residential Appeal review/hearings
- September – continued Residential and Commercial Appeal review/hearings
- October – Continued sales review and validation
- November – Yearly permit review and status reports
- December - BOR to complete 2017 appeals in time for total system conversion

