

FAQ List

I cannot afford to pay my tax bill all at once. Can I make smaller payments?

Answer: **Yes.** Prepayments can be made beginning in December for taxes due in the following year. For details, visit the county website at <http://www.jeffersoncountyillinois.com>; go to the dropdown for Departments; select Treasurer/Collector and select Tax Prepayment Plan. **Be sure to include your property index number with your prepayments.**

My bank has always paid my property tax but I don't have a mortgage now. What happens now?

Answer: Just as always, you will continue to receive a bill in the mail. There are several payment options available:

Your payment can be made by mailing it to our office

Payment can be made in the lobby at most local banks. **Banks do not accept payment of mobile home taxes.**

You can come in person to the Treasurer's office at the courthouse

Taxes can be paid online by debit/credit card or e-check by going online to <http://www.jeffersoncountyillinois.com> and select the "Pay Online" tab in the upper right side of the page then select **Mobile Home** or **Real Estate**. **There is a fee for this option.**

My tax bill is going to the wrong address. How do I change my address?

Answer: Contact the County Supervisor of Assessments office by visiting them in the basement of the courthouse, or call them at 618-244-8016.

I think I am paying too much property tax. How do I check my tax bill?

Answer: The first thing you will want to do is check your bill and make sure you are receiving all the exemptions you qualify for. Also, rates for your property taxes are set by the amount of money the taxing districts are asking for. Go to board meetings in your taxing district. You can also check your local newspaper for the annual report districts are required to publish that outlines what they are spending money on.

Of course if you still think your assessments are too high, you can contact your appropriate Assessors Office and talk to them about reassessments or going before the Board of Review. (Mt. Vernon Township- 618-244-0679, Shiloh Township- 618-242-4516, all other townships- 618-244-8016 ext. 7)

What is PTELL?

Answer: the Property Tax Extension Limitation Law (PTELL) slows the growth of revenues to taxing districts when property values are increasing faster than the rate of inflation. Increases in property tax extensions are limited to the lesser of 5% or the increase in the national Consumer Price Index (CPI) for the year preceding the levy year. For more details, go to <http://tax.illinois.gov/Publications/PIOs/PIO-62.pdf>

What are Homestead Exemptions, and how do I know if I qualify for them?

Answer: Homestead Exemptions can be applied to your tax bill if you qualify thereby lowering your tax. To check out the types of exemptions you may qualify for, please see Week 5's lesson of Property Tax 101 on the county website. For questions, please contact your appropriate assessor's office. (Mt. Vernon Township- 618-244-0679, Shiloh Township- 618-242-4516, all other townships- 618-244-8016 ext. 7)

I cannot pay my taxes before the tax sale. Does this mean I am going to lose my property?

Answer: Not right away. It is a lengthy process that could take three to five years. You will be able to “redeem” your taxes at any time after the tax sale by going to the County Clerk’s office to pay your back taxes, and secure your ownership of the property. To contact the County Clerk’s office, please call 618-244-8020 ext. 3.

I have lost my tax bill. How can I get another copy?

Answer: Call our office at 618-244-8010 or visit the Treasurer’s office to get a copy. There is no fee to the homeowner, but banks, realtor offices and mortgage companies may be charged a nominal fee.

I am not going to be able to pay my taxes by the due date. How much will the penalty be?

Answer: On property tax bills the penalty is 1.5% per month of the unpaid tax amount for each month or portion of a month the tax is overdue – so 1-30 days the penalty is 1.5%, on days 31-60 the penalty jumps to 3%, days 61-90 it is 4.5%, etc. On mobile home tax bills the penalty is \$25 per month, or any portion thereof, to a maximum of \$100.

My taxes are due today, but I cannot get to the courthouse to pay them. How can I avoid paying a late fee?

Answer: You have other payment options:

Mail your payment – if it is **postmarked on or before the due date** it will be accepted as an on time payment. Be sure to include coupon from the bottom of your tax bill, or include your property index number on your check.

If you can get to a bank, most local banks will accept your payment in their lobby. **Banks do NOT accept payment of mobile home taxes.**

Pay by debit/credit card or e-check by going online to <http://www.jeffersoncountyillinois.com> and select the “Pay Online” tab in the upper right side of the page. **There is a fee for this option. This option is NOT available for mobile homes.**

What is a “Tax Sale Buyer” and what do they do?

Answer: A tax sale buyer may be any city, incorporated town or village, corporate authorities, commissioners, or persons interested. Tax sale buyers purchase the right to pay the past due taxes and penalties, and receive a penalty (interest) of not more than 18% when the property owner redeems the past due taxes and penalties.

Why are taxes sold to tax sale buyers?

Answer: Taxes go to the tax sale so the various taxing districts may receive the funds requested in their levy. Once taxes have been sold, and the tax sale buyer pays the taxes, the collector distributes the taxes to each taxing district.

Why would someone “buy” my taxes?

Answer: Some buyers hope to earn the penalties (interest) assessed at the time of the sale. Others may have an interest in acquiring the property after property owners have not paid their taxes for several years.

My taxes have been sold. Now what happens?

Answer: If you wish to retain ownership of the property, the taxes must be redeemed through the County Clerk's office. After a certain period of time that the taxes remain unpaid, the tax sale buyer has the option to file for a deed for the property. Any taxes that went to the county at the tax sale will be offered up in the scavenger sale (Sealed Bid Auction).

What is a scavenger sale (a.k.a. Sealed Bid Auction)?

Answer: Properties that went to the county in the tax sale and do not get redeemed after two or more years, may be sold in a scavenger sale also known as a sealed bid auction.