



Frequently Asked Questions about the 2024 (Payable 2025) Rock Island County Property Tax Bills

Q. What is property tax?

A. 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.

Q: Why did my tax bill go up?

A: Your taxes may be higher than they were last year for any or all of four general reasons:

- The local governments (such as municipalities and schools) in your area may have approved a higher tax levy than last year.
- While most properties in the county have a higher value than last year, the rate of change can be different. If your property's value increased at a faster rate than the average in your area, your relative tax burden will be greater than it was last year. If your property's value increased at a slower rate than the average change in your area, your relative tax burden will be less than it was last year.
- You may not be receiving all of the homestead exemptions for which your property is eligible, or an exemption in a prior year is no longer applicable.
- Other properties in your area may qualify for one or more exemptions for which you are not eligible.

Q: Why didn't I get a tax bill?

A:

- 1.) The net EAV of the property might be too low to generate a tax bill. Properties that have a net EAV of under \$150 do not have to pay taxes. Many seniors who have the freeze have an EAV under \$150. You should contact the Treasurer's office to see if any taxes are due.
- 2.) The tax bill might have gone to the wrong person. If a property is sold after bills are printed, the bill probably went to the previous owner. Also, if there is a contract buyer and seller, the tax bill generally is sent to the contract seller. In either case, you should contact the Treasurer's office to make any changes, or to have a duplicate bill sent out.

Caution: Failure to receive your tax bill does not affect the tax or validity of liability of accrued penalties and costs. (35 ILCS 200/20-15)

Q. What if I sold the property?

A. If you are not the present owner of this property, please forward the bill to the owner.

Q: I bought my house last year. Why do I have to pay a tax bill for a whole year?

A:

- Property is taxed, not individuals.
- Tax bills are payable on the prior year's assessment, and taxes are due for a full calendar year.
- Prorating of the tax bill between the buyer and the seller, based on the length of ownership of property, is generally done at the time the property changes hands and written into the closing contract. Check your closing statement to see if the seller gave you credit, or contact the closing attorney.
- The current owner is liable for the entire tax amount due.

Q. I purchased part of a parcel last year. Why didn't I get a separate tax bill for the part I purchased?

A. Any time there is a split of parcels, the split is not effective until January 1st of the following year. Any split that happened in 2024 will not be effective until January 1, 2025, with the bill payable in 2026.

Q. What factors determine the amount of property tax I will pay?

A. Your tax bill is based on two factors:

- the Equalized Assessed Value of your property, and
- the amount of money your local taxing districts need to operate during the upcoming year (i.e., levies).

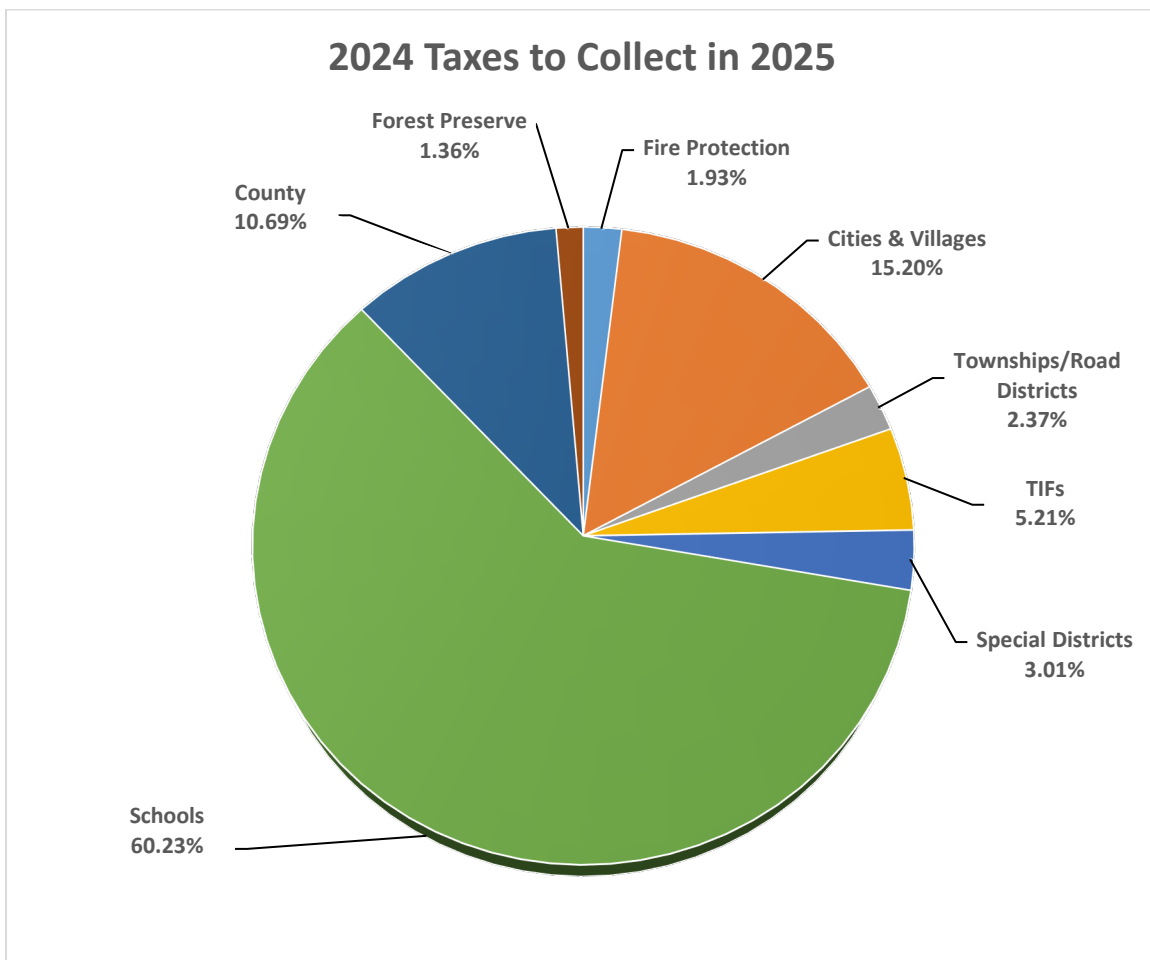
The assessment on your property is set by local officials and is merely a method of fairly distributing the tax burden among all property owners in your community (i.e., the tax base). Your tax bill can remain the same or decrease even though your assessment is increased if the tax base increases or the taxing districts do not increase their levies. Conversely, your tax bill can increase even though your assessment remains the same or decreases if the tax base decreases or the taxing districts increase their levies.

Q. What are taxing districts?

A. Taxing districts are local government units that include municipalities, townships, county, schools, libraries, etc. that use property tax to finance the majority of services that it provides to the public. School districts receive the majority of property tax revenue for education.

Q: Where does the property tax money go?

A: The largest portion goes to the school districts; the remaining portions go to the other local governments in the County:



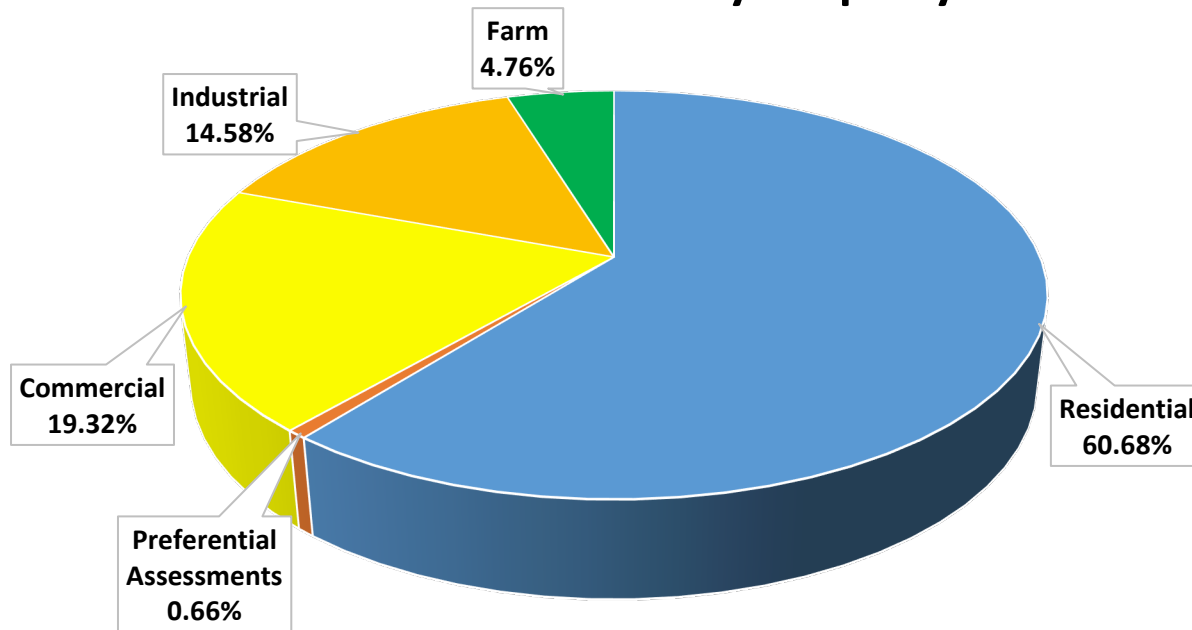
Q: Does Rock Island County decide how much in property tax that the local governments (such as schools and municipalities) in my area can levy?

A: No; each local government makes this decision independently. Rock Island County has no authority to issue any property tax levy but its own.

Q: Where does the property tax money come from?

A: It comes from all types of property, according to its proportional value of the total property in the County:

Assessment Distribution by Property Class



Q: My mortgage company pays my taxes. Why did I get a bill?

A: Many mortgage companies pay electronically and do not require a bill. We suggest that you contact your mortgage company to confirm this. A bill is mailed to you for your records.

Q: My tax bill shows I have to pay tax dollars to TIF. Does this mean I have to pay more taxes?

A: No. You still pay the same amount of taxes whether you are in a TIF district or not. Your tax payments are **dispersed** in a different way. Whatever the assessed value of your property was when the TIF first formed was documented. That part of your tax dollars still goes to the taxing bodies, but any additional tax dollars generated by increases in your assessed value since that time goes to the TIF fund at the city in which the TIF is located.

Q: How is my property's assessment determined?

A: For most non-farm property, the Township Assessor estimates the fair cash value and then develops an assessed value based on 33.33% of that fair cash value of the property as of January 1 of the assessment year, based on the three prior years of sales. The Supervisor of Assessments then equalizes all assessments to provide for uniform valuations in the County. Information about farm assessments can be obtained from the County Assessment Office.

Q: If I think my assessment is incorrect, is it too late to file an assessment complaint?

A: Yes. Once you receive your tax bill, it is too late to file an assessment complaint. By state law, complaints to the Board of Review must have been filed within 30 days after your township's assessment roll is published in the newspaper. The only exception is if there is a discrepancy in the physical data about your property, such as the assessment being based on a 2,400-square-foot house when you actually have a 2,200-square-foot house. To compare your property's physical attributes to the assessment records, contact your [Township Assessor](#).

Q: Would I have been notified if my assessment was increased?

A: If the Township Assessor made a change to your assessment, you would have received a letter by U.S. Mail last Fall to the same address that your tax bill was sent. That change would also have been published in the local newspaper. If your assessment was changed by the application of a township factor, the multiplier was published in the newspaper.

Q. What is a Township Factor?

A. Non-farm property is, by law, supposed to be assessed at one-third of its market value. However, due to differences in assessing methods and changes in the real estate market from year to year, assessed values for a jurisdiction do not always meet this statutory requirement. When overall assessments in a jurisdiction are determined to be above or below the statutory level (based on annual sales-ratio studies of actual sale prices compared to assessed values of properties), a multiplier (factor) is applied to all non-farm assessments in that jurisdiction. The result is that assessments overall in that jurisdiction are now at the statutory level and the taxing districts that generate property tax revenue from those assessments now have the proper base on which to levy.

Q. How does my assessment affect my tax rate?

A. It doesn't. Your tax rate is determined by local taxing districts.

Q. When are taxes due?

A. Tax statements are mailed early May with Real Estate tax installments due in June, August, September and November. Mobile Home taxes are due in July.

Q. Where can I pay my taxes?

A. Payments can be made at most Banks and some Credit Unions in Rock Island County through the November due date and with the entire statement. Payments can also be mailed (postmark accepted), in person at the Rock Island County Office building, in the 24 hour drop box (located in the rear of the County Office building), or [online](#). Credit and debit cards are accepted online and in house (fees apply).

Q. If I pay by mail do you honor the postmark?

A. Yes, as long as it's a US postmark, and not by a metered postal machine, because the machine's date can be altered.

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

A. Taxes not paid or postmarked by the due date are assessed 1.5% interest per month until paid or sold at the tax sale.

Q. What happens if I can't pay my taxes?

A. If taxes are not paid, they will get sold at our annual tax sale in late December. Once taxes are sold, contact the County Clerk's office for redemption details and pay off amounts.

Q. The address on my tax bill is wrong. How do I change it?

A. We require a signature on file for a change of address. You may fill out a ["Change of Address Form."](#) You can return it to the Treasurer's office either with your tax payment or separately.

Q. Can I make a partial payment on my bill?

A. Illinois law will not allow us to accept partial payments. If you mail us a partial payment, we will return it to you.

Q. I own multiple parcels in Rock Island County. Can I pay with one check?

A. Yes you can. Please make sure that your math is correct. List the parcel numbers of the properties you are paying on your check. Include the correct coupon(s) for each payment you are making.

Q. I did not pay my taxes last year. Where can I find out how much I owe?

A. Call the Rock Island County Clerk at 309-558-3562, and ask for a redemption amount.

Q. Where can I find what property tax exemptions I may be able to qualify for?

A. [Click here](#) to view our Property Tax Relief pages.

Q. I have applied for and thought that I received the Senior Freeze exemption. How could my tax bill go up?

A. The Senior Freeze exemption does freeze the assessment, but it does not freeze the tax rates. The taxing districts can continue to ask for more money and if the rate goes up then your tax bill will go up. But you have to remember that over the years; because of this exemption you have saved hundreds if not thousands of dollars each year.

Q. I am a Veteran with 100% disability. I had recently purchased a property and signed up for the Disabled Veteran's exemption. Why did I receive a tax bill?

A. If you purchased your property in the prior year, you are only exempt from paying property taxes from the following month after the sale until the end of the year. There would still be taxes owing from the previous owner from January 1st until you purchased the property. Prorating of the tax bill between the buyer and the seller is generally done at the time the property changes hands and written into the closing contract. Check your closing statement to see if the seller gave you credit, or contact the closing attorney.

Who do I contact for?-

- Tax payment or bills: [Treasurer's Office](#) or 309-558-3510
- Property Tax exemptions: [Chief County Assessment Office](#) or 309-558-3660
- Tax rate: [County Clerk's Office](#) or 309-558-3572
- Tax sale: [County Clerk's Office](#) or 309-558-3572
- Mobile Home Registration: [County Clerk's Office](#) or 309-558-3572
- Property assessment: [Local Township Assessor](#)
- Change of address on tax bill: [Treasurer's Office](#) or 309-558-3510