

KURT ALBERS IROQUOIS COUNTY TREASURER

Frequently Asked Questions and Answers about Real Estate Tax Collection

What is my Parcel Identification Number (PIN) or Permanent Number?

Your PIN number, or Permanent number, is a 10 digit number that identifies your particular piece of property. It appears at the top of the bill under the bar code.

I have not yet received my tax bill yet. When will I get it?

Tax bills are normally mailed in May. If you have not received your bill by the end of May, please contact our office at 815-432-6985.

What if I just purchased the property and didn't own it last year?

New homeowners should check their real estate closing documents, or with their Title Company or attorney, to see if they owe taxes due this year. Depending upon the closing and document recording dates, the tax bill may have been sent to the previous owner. If you find that you do owe taxes, please contact our office for a duplicate bill.

What year is this tax bill for?

The tax bills that are mailed each year are for the previous calendar year. Illinois property taxes are based on the taxable value of your property on January 1 of the previous year.

What if I receive a tax bill for a property I no longer own?

If you no longer own the property, it is your responsibility to forward the bill to the new owner.

When is each installment due?

The first installment is due 30 days after the bills are mailed, and the second installment is normally due in September.

Can I pay both installments at once?

Yes, as long as it is done on or before the first installment due date, or with late fees included for payments made after the due date.

Do you accept a postmark as being on time?

Yes, we do accept a postmark as being on time. Be sure to mail your payment on or before the due date, and be sure that the Post Office marks your envelope with the date that you mail your payment. It is strongly recommended that you take your payment envelope inside the Post Office and have them apply the postmark at the counter in your presence.

What are the different ways that I can pay my bill?

There are several convenient ways to pay your tax bill:

- We encourage you to pay at your local bank on or before the due date. Banks have the option of not taking late payments. Contact your bank to be sure. You must have an original payment coupon to pay at a bank. All Iroquois County banks participate in taking real estate tax payments in addition to Iroquois Federal, Commonwealth Credit Union, and the First State Bank of Forrest.
- You can mail your payment to us at 1001 E Grant, Watseka, IL 60970. Make checks payable to Iroquois County Collector. Please include your payment coupon with your check. You must also send a stamped self-addressed envelope if you want a receipt.
- You can pay using a credit card online at iroquoisil.devnetwedge.com or by calling a toll-free phone number 1-877-229-8320. The following credit cards can be used: MasterCard, Visa, American Express and Discover. All credit card payments require a fee, which is neither charged nor collected by the Iroquois County Collector. Credit card payments are accepted in our office and you can call us for details. The fee for credit/debit card payments is 2.35% plus \$1.50 and for e-check the fee is \$2.00.
- You can pay at our office at the Administrative Center at 1001 E Grant in Watseka, Illinois. Our office hours are 8:30 a.m. to 4:30 p.m. Monday through Friday except for holidays. You can also use our 24-hour drop box on the south side of the Administrative Center in front of the 911 office. We accept cash, personal checks, money orders and cashier checks.

What happens if I must pay late?

Late payment schedules are listed on each payment coupon. Follow these schedules only if paying late. If you follow the late payment schedule, you will still receive any legally required late notices. By law, late interest must be charged on payments received after the due date (unless postmarked) and is assessed as 1.5% per month or any part of a month. Late interest increases every 30 days accordingly.

Do you send any reminders?

We are required to send a certified notice. We also send press releases to the local media regarding the bills being mailed before each due date.

When do you stop accepting personal checks?

Approximately two weeks after the second due date, we will only accept cash, money orders, cashier checks and certified checks in our office. You may also pay by phone or online using the web address and toll free number listed above. All of the banks will stop collecting taxes after the second due date.

What happens if I cannot pay my taxes? What will happen to my property?

By law, we are required to notify you two ways if you are unable to pay within a few weeks of the second due date. A delinquent notice is sent to you by certified mail and your name and amount due are to be published in a newspaper near your property. We are required by law to hold a Tax Sale, which is usually held on the last Monday in October. At that time, any unpaid taxes will be "sold" to a tax buyer who will pay them for the

taxpayer. It is important to note, the property itself is not sold, just the unpaid taxes. After the tax sale, you will be liable for the tax amount sold at the tax sale as well as interest at a rate determined the day of the sale. Additional fees will be charged to each parcel going through the tax sale. To redeem your taxes, you pay the County Clerk and the Clerk then pays the tax buyer back. If you do not redeem your taxes within approximately 2 ½ years, the tax buyer has the legal right to petition the court for a deed to the property.

Who do I contact with questions about my bill?

Listed on the back of each tax bill is contact information for the offices of the County Clerk, Treasurer and Supervisor of Assessment. Also listed is the responsibility each office has for the information on your tax bill. Please call the appropriate office with any questions.

Why does the County charge a convenience fee on credit card transactions?

The convenience fee is not charged by the County. The fees that are charged to the cardholder are given to the vendor that is processing the payment on behalf of the County. The fee goes towards the credit card processing fees and the costs of capturing the payment as well as providing a secure site for all of this to take place. Iroquois County does not receive any revenue from the convenience fee.

No one else charges me a fee for using a credit card. Why is there a fee for charging my real estate taxes?

Unlike a retail store where the discount fee charged by the credit card company to the store is part of the price of all of the merchandise sold, taxes cannot be discounted; thus the fee is a separate item which the cardholder can see. When you purchase goods at a store with a credit card, the fee charged to the store from the credit card company or bank is part of the price of the goods you are purchasing. You do not see the fee, but it is certainly included in the price of the items you are buying.