

# Why are OUR PROPERTY TAXES SO HIGH?



-State Representative Brad Halbrook

1



## DECLINING POPULATION

In many communities, local taxing bodies continue to raise annual levies even as population levels remain flat or decline, placing more pressure on existing taxpayers.

2



## GROWTH IN WASTEFUL GOVERNMENT SPENDING

State and local government spending has continued to increase over time, promising future savings at the expense of taxpayer time and money

3



## UNFUNDED PENSION LIABILITIES

Illinois carries significant pension debt from decades of underfunding, and the cost of these obligations is reflected in higher property taxes.

4



## STATE MANDATES DRIVE UP LOCAL COSTS

Requirements from Springfield politicians often limit local flexibility and require additional spending, which contributes to higher property tax bills.

5



## LACK OF INDEPENDENT MINDED STRUCTURAL REFORM

Meaningful, long-term, independent-minded and solution-oriented reforms have not been enacted, allowing the underlying cost drivers of high property taxes to persist year after year.

6



## MULTIPLE LAYERS OF GOVERNMENT

With multiple layers of taxing bodies drawing from the same tax base, costs increase and property tax burdens rise.

EXAMPLE BREAKDOWN	
Schools	65%
Municipalities	15%
Parks & Libraries	8%
County	7%
Fire Protection	5%
<b>TOTAL</b>	<b>100%</b>



While the overall structure of property tax bills is consistent across Illinois, the exact rates, assessments, and formatting can vary depending on your county and local taxing districts.



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# How to READ YOUR PROPERTY TAX BILL

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## FIND YOUR PROPERTY INDEX NUMBER (PIN)

This is your property's unique identifier and how it's tracked in the system. Contact your County Treasurer or Local Assessor for help.



## CHECK YOUR EQUALIZED ASSESSED VALUE (EAV)

This is one of the most important numbers on your bill. It reflects your home's assessed value after adjustments. When this number increases, your tax bill often follows.



## REVIEW YOUR TAX RATE

This is not set by one single entity. It's a combination of rates from local taxing bodies like schools, municipalities, counties, parks, and libraries. Each one plays a role in the total.



## UNDERSTAND HOW YOUR TOTAL TAX IS CALCULATED

$$\left( \begin{array}{l} \text{EAV} \\ \text{Equalized} \\ \text{Assessed Value} \end{array} - \begin{array}{l} \text{EXEMPTIONS} \\ \text{Reductions you} \\ \text{are eligible for} \end{array} \right) \times \begin{array}{l} \text{TOTAL TAX RATE} \\ \text{Combined rate from all} \\ \text{taxing districts} \end{array} = \begin{array}{l} \text{TOTAL TAX} \\ \text{BILL} \end{array}$$



## CHECK YOUR EXEMPTIONS


These can make a meaningful difference in what you owe. Common exemptions include: **Homestead Exemption; Senior Exemption; Veteran Exemptions.** If you believe you qualify for one and don't see it listed, it's worth following up



## REVIEW THE BREAKDOWN SECTION

This shows exactly where your tax dollars are going. For many property taxpayers, a large share supports local schools, along with other essential community services.

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# How to CONTEST YOUR PROPERTY TAXES



You have the right to a fair assessment.  
Here's how to challenge your property tax bill.



1

## REVIEW YOUR ASSESSMENT

Read your assessment notice carefully. Check your property details, square footage, and comparable homes in your area. Even small errors can impact your tax bill.



2

## FILE AN APPEAL

File an appeal with your County Assessor's Office. There are strict deadlines, so timing matters. Most counties allow you to submit your appeal online, by mail, or in person.



3

## GATHER SUPPORTING EVIDENCE

Strong evidence can support your case. Consider including:  
5 Recent sales of similar homes  
Photos showing issues with your property;  
or an independent appraisal



4

## APPEAL TO THE PROPERTY TAX APPEAL BOARD

If your appeal isn't approved at the local level, you can take your case to the Illinois Property Tax Appeal Board (PTAB) for further review.



ILLINOIS  
PROPERTY TAX  
APPEAL BOARD



5

## GET HELP

The process can feel overwhelming, but you don't have to do it alone. ***My office is here to help guide you and connect you with the right resources.***



You work hard for your home. You deserve a fair assessment.



## HAVE QUESTIONS OR NEED MORE HELP?

Don't hesitate to reach out to my office.

***We are here to help!***

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