

OPINION: Report to the People: Special Edition #1, Your Taxes

by Philip W. Chapman County Board District Three
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Introduction: Given the recent tax increases the Board of Review and Assessor offices received hundreds of phone calls. Many of my constituents expressed concern about tremendous tax jumps. I provide a brief guide on how government calculates your tax

and how you might try and lower it. Many thanks to Mr. Joe Dauderman, County Assessor, and Ms. Bessie Powers, Board of Review, for providing information I include in this report.

Assessment Cycle: By state law an assessment is one third (1/3) your property value. In Madison County the County Assessor and Township assessor must assess every four (4) years as per statute. This means assessments may not keep up with market forces as was the case in the 2008 crash. An exception may be in cases like Maryville, Glen Carbon, and Bethalto where sudden mine subsidence impacts homes and businesses.

Dispute Your Assessment: Homeowners may dispute their assessment within thirty (30) days of receiving it. You may have an oral hearing or send your information via the mail. Oral hearings are held in the Board of Review Conference Room in the County Administration Building. Many people have an independent appraisal done on their home for disputation purposes.

After Assessments Are Finalized: The County sends abstracts to the state. The state determines the level of assessment. Please note: Madison County does its Board of Review by Township which is fairer perhaps because it involves additional work compared to other counties. The levies will be put into place after any hearings. Only then can the County Clerk, Ms. Debbie Ming Mendoza, figure the tax to ensuring each district gets the amount of money as needed.

Want to Lower Your Tax? (A) The easiest way is to apply for an exemption. See if one of the following exemptions may apply to you; Veterans Disability, General Homeowners Exemption, Senior Citizen Over 65 Years of Age, Disabled Exemption, Senior Citizens Exemption for homeowners earning less than \$55,000 a year. **(B)** Dispute the assessment through an independent appraisal.

Civic Responsibility and Using Your Vote: The major portion of taxes goes to schools. This may be 55% or more. Who sits on your school board and the spending philosophy of the school districts remains important. Proponents of Bonding and 1% Sales Tax Referendums to fund schools, often strategically place their referendums on the spring ballot when voting is light. In spring organized special interest voices carry greater weight and take a larger share of the general vote total. When these initiatives pass and taxes jump people on limited incomes or with large or many properties frequently feel challenged to meet all of their financial obligations. For those concerned about their tax burden keeping I advise you abreast of taxing referendums each and every election. The size of your tax bill is in your hands.

QUESTIONS? Do you have questions about your assessment or if an exemption applies to you? Please contact County Assessor Mr. Joe Dauderman, or Mr. Phil Beyers at 618-692-6270.

Respectfully submitted,

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