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County explains what 'blue cards' mean

By Mick Zawislak | Daily Herald Staff

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The deadline for the second installment of 2006 property tax bills passed last week. But a key to determining next year's amount is already in progress.

Lake County property owners are asked to pay close attention to the so-called blue card arriving in the mail. It contains the assessed value of property, which is supposed to represent one-third of the market value and is used as the basis for calculating property tax bills.

That information will be of particular interest to those who may see big assessment increases -- a seeming inconsistency in a stalled housing market, according to Martin Paulson, chief county assessment officer.

Two public information meetings to explain the process are scheduled for November, and 10 tax assessment help centers with one-on-one assistance will begin Oct. 3. Check www.co.lake.il.us/assessor to learn more.

In a pre-emptive strike, Paulson has been spreading the word about what property owners can do when they receive the blue cards.

"It's an effort to get more information in the hands of the people," he said Monday. "We're the hottest Web site in the county system."

Paulson explained this is the first year for a general assessment, in which the assessed value of every property theoretically will be updated.

He said all properties should have "at least been re-evaluated," though the assessed value may not necessarily have changed.

Properties in Lake County are required to be assessed at least once every four years, a responsibility falling to assessors in each of the 18 townships.

As assessors catch up, values in some areas, such as Cuba Township, are expected to jump, Paulson said. Numbers are based on home sale data from 2004, 2005, and 2006, when the housing market was sailing along.

"In reality, people don't understand this," he said. "When the market is going up, we're almost always behind the curve. I don't know statistically, if we're showing a downturn in the market."

Blue cards have been sent to property owners in Fremont and Libertyville townships. All others will be sent by November. Of four notices in Libertyville and Fremont townships provided by Paulson, assessed value dropped slightly in one and increased slightly in three.

Assessment increases last year of 20 percent or more led to a call for changes to the system.

The Citizens' Action Project of Grayslake claims the process is inconsistent and at times inaccurate and uneven among similar properties.

"Just from what we've heard (recently) from people in the Fremont area, it's (assessed value) all over the place, even on a street to street level," said Steve Minsky, a member of the group. "In other townships, I have a feeling they might be getting some bigger surprises."