



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-04-200-012

**Sent to:** FPL ENERGY ILLINOIS WIND LLC BESS WIND TOWER SITE 107  
PROPERTY TAX - PSX/JB  
700 UNIVERSE BLVD  
JUNO BEACH, FL 33408

11380 LELAND RD  
WATERMAN, IL 60556  
0.45 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 1                                  | 1                                        | 1                             |                                                           | Wind Tower Re-assessment                   |
| Non-Farm Buildings        | 112,309                            | 104,317                                  | 104,317                       |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 112,310                            | 104,318                                  | 104,318                       | -7.12%                                                    |                                            |

**2026 Full Fair Cash Value** \$312,990 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



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PROPERTY TAX - PSX/JB  
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JUNO BEACH, FL 33408

11370 LELAND RD  
WATERMAN, IL 60556  
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| Non-Farm Buildings        | 224,618                            | 208,634                                  | 208,634                       |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 224,619                            | 208,635                                  | 208,635                       | -7.12%                                                    |                                            |

### 2026 Full Fair Cash Value \$625,970 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-301-001

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

220 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 12,960                                   | 13,957                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 12,960                                   | 13,957                        | 12943.93%                                                 |                                            |

**2026 Full Fair Cash Value \$41,880 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-301-002

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

218 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-301-003

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

216 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 12,960                                   | 13,957                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 12,960                                   | 13,957                        | 12943.93%                                                 |                                            |

**2026 Full Fair Cash Value \$41,880 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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Date of Notice: 09/10/2026

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1700 E GOLF RD STE 1100  
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214 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 12,960                                   | 13,957                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 12,960                                   | 13,957                        | 12943.93%                                                 |                                            |

**2026 Full Fair Cash Value \$41,880 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-301-006

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

210 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 12,960                                   | 13,957                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 12,960                                   | 13,957                        | 12943.93%                                                 |                                            |

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Sent to: JEWELL, JEREMIAH  
208 BUCHANAN DR  
WATERMAN, IL 60556-0000

208 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-301-008

Sent to: VILLAMIL, JUAN C &, VILLAMIL, DIANA S  
206 BUCHANNAN DR  
WATERMAN, IL 60556-0000

206 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type              | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|----------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                            | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                            | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                            |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homestead | 107                                | 12,360                                   | 13,310                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings         | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                   | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                      | 107                                | 12,360                                   | 13,310                        | 12339.25%                                                 |                                            |

**2026 Full Fair Cash Value \$39,930 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-001

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

201 BUCHANAN DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,194                                   | 14,209                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,194                                   | 14,209                        | 12817.27%                                                 |                                            |

**2026 Full Fair Cash Value \$42,630 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |  |                                                              |  |
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| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-002

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

203 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-003

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

205 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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Publication date: **09-10-2026**

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|                                    |  |                                                              |  |
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| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-005

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

209 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Date of Notice: 09/10/2026

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1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

211 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

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Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-007

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

213 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-008

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

215 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-009

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

217 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-010

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

219 BUCHANAN DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

221 BUCHANAN DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

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|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,264                                   | 14,284                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,264                                   | 14,284                        | 12885.45%                                                 |                                            |

**2026 Full Fair Cash Value \$42,860 (excluding Farmland and Farm Buildings)**

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|------------------------------------|--|--------------------------------------------------------------|--|
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| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-012

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

222 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,264                                   | 14,284                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,264                                   | 14,284                        | 12885.45%                                                 |                                            |

**2026 Full Fair Cash Value \$42,860 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------|-------------------------------------------------------------------------------------------------------------------|
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| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-013

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

220 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

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Publication date: **09-10-2026**

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**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-014

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

218 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-015

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

216 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           |                                    |                                          |                               |                                                           |                                            |
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Publication date: 09-10-2026

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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-016

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

214 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

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**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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0.23 acres

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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-019

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

208 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-020

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

206 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

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| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-021

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

204 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-303-022

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

202 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,264                                   | 14,284                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,264                                   | 14,284                        | 12885.45%                                                 |                                            |

**2026 Full Fair Cash Value \$42,860 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                         |

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|              |                                                                                                                   |
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| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-001

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

201 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,194                                   | 14,209                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,194                                   | 14,209                        | 12817.27%                                                 |                                            |

**2026 Full Fair Cash Value \$42,630 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-004

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

207 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|------------------------------------|--|--------------------------------------------------------------|--|
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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Phone: 815/895-7120

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Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

209 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

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|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

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**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-006

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

211 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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Phone: 815/895-7120

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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-007

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

213 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-008

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

215 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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Phone: 815/895-7120

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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-009

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

217 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           |                                    |                                          |                               |                                                           |                                            |
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|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-011

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

221 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,264                                   | 14,284                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,264                                   | 14,284                        | 12885.45%                                                 |                                            |

**2026 Full Fair Cash Value \$42,860 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-012

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

222 DEERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
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|                           |                                    |                                          |                               |                                                           |                                            |
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| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,194                                   | 14,209                        | 12817.27%                                                 |                                            |

**2026 Full Fair Cash Value \$42,630 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |  |                                                              |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-013

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

220 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-014

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

218 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-015

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

216 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
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| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-016

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

214 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-018

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

210 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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1700 E GOLF RD STE 1100  
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WATERMAN, IL 60556  
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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-020

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

206 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 93                                 | 12,240                                   | 13,181                        | 14073.12%                                                 |                                            |

**2026 Full Fair Cash Value \$39,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-021

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

204 DEERFIELD DR  
WATERMAN, IL 60556  
0.23 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 93                                 | 12,240                                   | 13,181                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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Publication date: **09-10-2026**

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|                                    |  |                                                              |  |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-304-022

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

202 DEERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 110                                | 13,264                                   | 14,284                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 110                                | 13,264                                   | 14,284                        | 12885.45%                                                 |                                            |

**2026 Full Fair Cash Value \$42,860 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-326-011

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

308 BUCHANAN DR  
WATERMAN, IL 60556  
0.28 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 116                                | 14,202                                   | 15,294                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 116                                | 14,202                                   | 15,294                        | 13084.48%                                                 |                                            |

**2026 Full Fair Cash Value \$45,890 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|              |                                                                                                                   |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-326-012

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

306 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-326-013

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

304 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Sycamore, IL 60178

Phone: 815/895-7120

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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-326-014

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

302 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-327-010

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

312 BUCHANAN DR  
WATERMAN, IL 60556  
0.29 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 121                                | 14,874                                   | 16,018                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 121                                | 14,874                                   | 16,018                        | 13138.02%                                                 |                                            |

**2026 Full Fair Cash Value \$48,060 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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|              |                                                                                                                   |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-001

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

301 BUCHANAN DR  
WATERMAN, IL 60556  
0.28 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 116                                | 14,566                                   | 15,686                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 116                                | 14,566                                   | 15,686                        | 13422.41%                                                 |                                            |

**2026 Full Fair Cash Value \$47,060 (excluding Farmland and Farm Buildings)**

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|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
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0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-003

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

305 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

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|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-005

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

309 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-006

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

311 BUCHANAN DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-015

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

312 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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Sycamore, IL 60178

Phone: 815/895-7120

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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-016

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

310 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           |                                    |                                          |                               |                                                           |                                            |
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| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
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**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-018

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

306 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

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Sycamore, IL 60178

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8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-019

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

304 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-328-020

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

302 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.28 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 116                                | 14,566                                   | 15,686                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 116                                | 14,566                                   | 15,686                        | 13422.41%                                                 |                                            |

**2026 Full Fair Cash Value \$47,060 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-001

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

301 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.28 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-002

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

303 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

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Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-003

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

305 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-005

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

309 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

311 CHESTERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-019

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

304 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,176                                   | 14,189                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,176                                   | 14,189                        | 13160.75%                                                 |                                            |

**2026 Full Fair Cash Value \$42,570 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-329-020

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

302 DEERFIELD DR  
WATERMAN, IL 60556  
0.28 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 116                                | 14,566                                   | 15,686                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 116                                | 14,566                                   | 15,686                        | 13422.41%                                                 |                                            |

**2026 Full Fair Cash Value \$47,060 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-001

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

201 DEERFIELD DR  
WATERMAN, IL 60556  
0.29 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 121                                | 15,077                                   | 16,236                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 121                                | 15,077                                   | 16,236                        | 13318.18%                                                 |                                            |

**2026 Full Fair Cash Value \$48,710 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-002

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

203 DEERFIELD DR  
WATERMAN, IL 60556  
0.27 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 112                                | 13,834                                   | 14,898                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 112                                | 13,834                                   | 14,898                        | 13201.79%                                                 |                                            |

**2026 Full Fair Cash Value \$44,700 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

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**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-004

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

207 DEERFIELD DR  
WATERMAN, IL 60556  
0.26 acres

## Property Value

| Property Type              | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|----------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                            | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                            | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                            |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homestead | 110                                | 13,834                                   | 14,898                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings         | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                   | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                      | 110                                | 13,834                                   | 14,898                        | 13443.64%                                                 |                                            |

**2026 Full Fair Cash Value \$44,700 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-005

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

209 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,834                                   | 14,898                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
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|                                    |  |                                                              |  |
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| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
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| \$ 55,440.00 | Taxable Value                                                                                                     |
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| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-006

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

211 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,834                                   | 14,898                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,834                                   | 14,898                        | 13823.36%                                                 |                                            |

**2026 Full Fair Cash Value \$44,700 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-007

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

213 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
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0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,834                                   | 14,898                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,834                                   | 14,898                        | 13823.36%                                                 |                                            |

**2026 Full Fair Cash Value \$44,700 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-009

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

217 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 12,550                                   | 13,515                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 12,550                                   | 13,515                        | 12530.84%                                                 |                                            |

**2026 Full Fair Cash Value \$40,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-010

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

219 DEERFIELD DR  
WATERMAN, IL 60556  
0.24 acres

## Property Value

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| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-354-011

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

221 DEERFIELD DR  
WATERMAN, IL 60556  
0.24 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 102                                | 12,550                                   | 13,515                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 102                                | 12,550                                   | 13,515                        | 13150.00%                                                 |                                            |

**2026 Full Fair Cash Value \$40,550 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-376-001

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

223 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,198                                   | 14,213                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,198                                   | 14,213                        | 13183.18%                                                 |                                            |

**2026 Full Fair Cash Value \$42,640 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-376-002

Sent to: CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

225 DEERFIELD DR  
WATERMAN, IL 60556  
0.25 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 107                                | 13,198                                   | 14,213                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 107                                | 13,198                                   | 14,213                        | 13183.18%                                                 |                                            |

**2026 Full Fair Cash Value \$42,640 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-14-376-003

**Sent to:** CALATLANTIC GROUP LLC  
1700 E GOLF RD STE 1100  
SCHAUMBURG, IL 60173

309 DEERFIELD DR  
WATERMAN, IL 60556  
0.27 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 112                                | 13,198                                   | 14,213                        |                                                           | Recent Sale, Prop Class Change, Reassessed |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 112                                | 13,198                                   | 14,213                        | 12590.18%                                                 |                                            |

**2026 Full Fair Cash Value \$42,640 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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|              |                                                                                                                   |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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# DeKalb County Notice of Property Assessment

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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-182-006

Sent to: RICO, MARCELA T  
608 E GARFIELD ST  
WATERMAN, IL 60556-0000

608 E GARFIELD ST  
WATERMAN, IL 60556  
0.24 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 12,469                             | 12,469                                   | 13,428                        |                                                           | Comparable Assessments, Reassessed         |
| Non-Farm Buildings        | 85,098                             | 81,766                                   | 88,054                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 97,567                             | 94,235                                   | 101,482                       | 4.01%                                                     |                                            |

**2026 Full Fair Cash Value \$304,480 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-225-007

**Sent to:** HICKENBOTTOM, ALBERT & BEVERLY A  
710 E GARFIELD ST  
WATERMAN, IL 60556-0000

710 E GARFIELD ST  
WATERMAN, IL 60556  
0.22 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,896                             | 11,896                                   | 12,811                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 53,270                             | 83,450                                   | 89,867                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 65,166                             | 95,346                                   | 102,678                       | 57.56%                                                    |                                            |

**2026 Full Fair Cash Value** \$308,060 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption | X | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------|-------------------------------------------------------------------------------------------------------------------|
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| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-014

Sent to: CHAMBERS, MAX A &, PLAVULJ, ELVEDINA  
812 E GARFIELD ST  
WATERMAN, IL 60556-0000

812 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 63,182                             | 89,041                                   | 95,888                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 72,655                             | 98,514                                   | 106,089                       | 46.02%                                                    |                                            |

**2026 Full Fair Cash Value** \$318,300 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-015

Sent to: WILLIAMS, KEVIN M & MYCHAELA A  
900 E GARFIELD ST  
WATERMAN, IL 60556-0000

900 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 65,525                             | 89,041                                   | 95,888                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 74,998                             | 98,514                                   | 106,089                       | 41.46%                                                    |                                            |

**2026 Full Fair Cash Value \$318,300 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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### Assessment Valuation & Tax Bill Process

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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-016

Sent to: SAUCEDO, BRENDA &, LOPEZ RAMIREZ, JOEL  
902 E GARFIELD ST  
WATERMAN, IL 60556-0000

902 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 58,303                             | 89,041                                   | 95,888                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 67,776                             | 98,514                                   | 106,089                       | 56.53%                                                    |                                            |

**2026 Full Fair Cash Value** \$318,300 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Price per copy: **\$2.00**

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|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-017

**Sent to:** BAKER, DEVAN T &, ZIDEK, LAWRENCE J  
904 E GARFIELD ST  
WATERMAN, IL 60556-0000

904 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 60,036                             | 81,766                                   | 88,054                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 69,509                             | 91,239                                   | 98,255                        | 41.36%                                                    |                                            |

**2026 Full Fair Cash Value** \$294,790 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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### Assessment Valuation & Tax Bill Process

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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-018

Sent to: TIMMER, NICHOLAS P & GENEVIEVE E  
906 E GARFIELD ST  
WATERMAN, IL 60556-0000

906 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 63,845                             | 81,766                                   | 88,054                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 73,318                             | 91,239                                   | 98,255                        | 34.01%                                                    |                                            |

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Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |  |                                                              |  |
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| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-019

**Sent to:** GOMEZ, SALLY &, JUAREZ, JOSE A  
908 E GARFIELD ST  
WATERMAN, IL 60556-0000

908 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 9,473                                    | 10,201                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 50,226                             | 82,577                                   | 88,927                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 59,699                             | 92,050                                   | 99,128                        | 66.05%                                                    |                                            |

**2026 Full Fair Cash Value** \$297,410 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-250-027

Sent to: NOSEK, MICHAEL J  
924 E GARFIELD ST  
WATERMAN, IL 60556-0000

924 E GARFIELD ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 10,174                                   | 10,956                        |                                                           | Reassessed                                 |
| Non-Farm Buildings        | 81,766                             | 81,766                                   | 88,054                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 91,239                             | 91,940                                   | 99,010                        | 8.52%                                                     |                                            |

**2026 Full Fair Cash Value \$297,060 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
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Sent to: KINTZ, MICHAEL R  
709 E GARFIELD ST  
WATERMAN, IL 60556-0000

709 E GARFIELD ST  
WATERMAN, IL 60556  
0.22 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
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|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,896                             | 11,896                                   | 12,811                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 53,956                             | 83,450                                   | 89,867                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 65,852                             | 95,346                                   | 102,678                       | 55.92%                                                    |                                            |

**2026 Full Fair Cash Value \$308,060 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-253-017

Sent to: BROWN, IMANI A & JOSELYN  
815 E GARFIELD ST  
WATERMAN, IL 60556-0000

815 E GARFIELD ST  
WATERMAN, IL 60556  
0.22 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,896                             | 11,896                                   | 12,811                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 63,172                             | 81,766                                   | 88,054                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 75,068                             | 93,662                                   | 100,865                       | 34.36%                                                    |                                            |

**2026 Full Fair Cash Value \$302,630 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-278-011

Sent to: CORTEZ, BEATRIZ &, CORTEZ, ELSA  
201 BUCKEYE ST  
WATERMAN, IL 60556-0000

201 N BUCKEYE ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,310                             | 11,310                                   | 12,180                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 56,130                             | 89,041                                   | 95,888                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 67,440                             | 100,351                                  | 108,068                       | 60.24%                                                    |                                            |

**2026 Full Fair Cash Value \$324,240 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
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|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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### Assessment Valuation & Tax Bill Process

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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-278-018

Sent to: CAMPISI WALTON, CYNTHIA M &, WALTON, JOHN S  
215 BUCKEYE ST  
WATERMAN, IL 60556-0000

215 N BUCKEYE ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 9,473                              | 10,305                                   | 11,097                        |                                                           | Comparable Assessments, Reassessed         |
| Non-Farm Buildings        | 89,041                             | 89,041                                   | 95,888                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 98,514                             | 99,346                                   | 106,985                       | 8.60%                                                     |                                            |

**2026 Full Fair Cash Value** \$320,990 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
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The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-278-020

Sent to: LABEDZKI, LUKE C  
219 BUCKEYE ST  
WATERMAN, IL 60556-0000

219 N BUCKEYE ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,310                             | 11,310                                   | 12,180                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 59,284                             | 80,430                                   | 86,615                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 70,594                             | 91,740                                   | 98,795                        | 39.95%                                                    |                                            |

### 2026 Full Fair Cash Value \$296,410 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

Daily Chronicle

Publication date: 09-10-2026

Price per copy: \$2.00

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|              |                                                                                                                   |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-278-021

Sent to: BUENROSTRO, JULIAN  
220 CHERRY ST  
WATERMAN, IL 60556-0000

220 N CHERRY ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
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|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 11,310                             | 11,310                                   | 12,180                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 67,219                             | 80,413                                   | 86,597                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 78,529                             | 91,723                                   | 98,777                        | 25.78%                                                    |                                            |

**2026 Full Fair Cash Value** \$296,360 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-278-023

**Sent to:** SWANSON, DAVID G & KIMBERLY A  
216 CHERRY ST  
WATERMAN, IL 60556-0000

216 N CHERRY ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 10,305                             | 10,305                                   | 11,097                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 75,127                             | 80,430                                   | 86,615                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 85,432                             | 90,735                                   | 97,712                        | 14.37%                                                    |                                            |

**2026 Full Fair Cash Value** \$293,170 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------|-------------------------------------------------------------------------------------------------------------------|
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| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-279-004

Sent to: WOOD, SHAUN & SAMANTHA  
209 ASH ST  
WATERMAN, IL 60556-0000

209 N ASH ST  
WATERMAN, IL 60556  
0.36 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 19,120                             | 19,120                                   | 20,590                        |                                                           | Correction                                 |
| Non-Farm Buildings        | 94,703                             | 81,639                                   | 87,917                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 113,823                            | 100,759                                  | 108,507                       | -4.67%                                                    |                                            |

**2026 Full Fair Cash Value** \$325,550 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
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| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

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**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-306-001

Sent to: DUNAWAY, WILLIAM J  
350 S ELM ST  
WATERMAN, IL 60556

310 S HICKORY ST  
WATERMAN, IL 60556-0067  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 14,252                             | 14,252                                   | 15,348                        |                                                           | Garage Addition                            |
| Non-Farm Buildings        | 47,919                             | 60,553                                   | 65,210                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 62,171                             | 74,805                                   | 80,558                        | 29.57%                                                    |                                            |

**2026 Full Fair Cash Value \$241,700 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-15-306-006

**Sent to:** DIEGUEZ III, JAVIER &, LOPEZ, ALEXANDER  
305 S MAPLE ST  
WATERMAN, IL 60556-0000

305 S MAPLE ST  
WATERMAN, IL 60556-0232  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 12,350                             | 12,350                                   | 13,300                        |                                                           | Omitted Property                           |
| Non-Farm Buildings        | 31,845                             | 36,237                                   | 39,024                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 44,195                             | 48,587                                   | 52,324                        | 18.39%                                                    |                                            |

**2026 Full Fair Cash Value** \$156,990 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |   | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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|              |                                                                                                                   |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



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Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-16-277-005

Sent to: CARMICKLE, ANTHONY F & SARAH M  
330 W GRANT ST  
WATERMAN, IL 60556-0000

330 W GRANT ST  
WATERMAN, IL 60556-  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 10,529                             | 10,529                                   | 11,339                        |                                                           | Improvements                               |
| Non-Farm Buildings        | 90,154                             | 90,589                                   | 97,555                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 100,683                            | 101,118                                  | 108,894                       | 8.16%                                                     |                                            |

**2026 Full Fair Cash Value** \$326,710 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         | X | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-16-282-014

Sent to: HART, KYLE & KELSY  
340 N ELM ST  
WATERMAN, IL 60556-0000

216 W LINCOLN ST  
WATERMAN, IL 60556  
0.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 6,223                              | 6,223                                    | 6,702                         |                                                           | Improvements                               |
| Non-Farm Buildings        | 37,383                             | 38,383                                   | 41,335                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 43,606                             | 44,606                                   | 48,037                        | 10.16%                                                    |                                            |

**2026 Full Fair Cash Value \$144,130 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-17-400-002

Sent to: SELLERS, LOGAN & HOLLY  
7991 PRESERVE RD  
WATERMAN, IL 60556-0000

7991 PRESERVE RD  
WATERMAN, IL 60556-7123  
6.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change     |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|------------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                                |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                                |
|                           |                                    |                                          |                               |                                                           |                                                |
| Land/Lot or Farm Homesite | 53,890                             | 53,890                                   | 58,034                        |                                                           | Recently discovered improvements, Improvements |
| Non-Farm Buildings        | 78,726                             | 86,539                                   | 93,194                        |                                                           |                                                |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                                |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                                |
| Total                     | 132,616                            | 140,429                                  | 151,228                       | 14.03%                                                    |                                                |

**2026 Full Fair Cash Value \$453,730 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

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Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |   | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         | X | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

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**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-19-100-006

Sent to: CHALLAND, JAMES & PAMELA S  
205 S ILLINI  
SHABBONA, IL 60550

KANE RD  
WATERMAN, IL 60556  
61.64 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 0                                  | 0                                        | 0                             |                                                           | New Parcel, New Parcel                     |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 53,333                                   | 53,333                        |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 0                                  | 53,333                                   | 53,333                        | 5333200.00%                                               |                                            |

### 2026 Full Fair Cash Value \$0 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-19-100-007

**Sent to:** CHALLAND, JAMES & PAMELA S  
205 S ILLINI  
SHABBONA, IL 60550

KANE RD  
WATERMAN, IL 60556  
39.31 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change              |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|---------------------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                                         |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                                         |
|                           |                                    |                                          |                               |                                                           |                                                         |
| Land/Lot or Farm Homesite | 0                                  | 1                                        | 1                             |                                                           | New Parcel, Prop Class Change, Solar Garden, New Parcel |
| Non-Farm Buildings        | 0                                  | 475,918                                  | 475,918                       |                                                           |                                                         |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                                         |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                                         |
| Total                     | 0                                  | 475,919                                  | 475,919                       | 47591800.00%                                              |                                                         |

**2026 Full Fair Cash Value \$1,427,900 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

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**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-23-400-010

Sent to: THORPE, ROGER W & IDA M  
217 FORSYTHE LN  
DEKALB, IL 60115-0000

BASTIAN RD  
WATERMAN, IL 60556  
43.80 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 0                                  | 0                                        | 0                             |                                                           | New Parcel, New Parcel                     |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 38,245                                   | 38,245                        |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 0                                  | 38,245                                   | 38,245                        | 3824400.00%                                               |                                            |

### 2026 Full Fair Cash Value \$0 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

Daily Chronicle

Publication date: 09-10-2026

Price per copy: \$2.00

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

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**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-23-400-011

Sent to: THORPE, ROGER W & IDA M  
217 FORSYTHE LN  
DEKALB, IL 60115-0000

BASTIAN RD  
WATERMAN, IL 60556  
33.70 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change              |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|---------------------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                                         |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                                         |
|                           |                                    |                                          |                               |                                                           |                                                         |
| Land/Lot or Farm Homesite | 0                                  | 1                                        | 1                             |                                                           | New Parcel, Prop Class Change, Solar Garden, New Parcel |
| Non-Farm Buildings        | 0                                  | 475,918                                  | 475,918                       |                                                           |                                                         |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                                         |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                                         |
| Total                     | 0                                  | 475,919                                  | 475,919                       | 47591800.00%                                              |                                                         |

**2026 Full Fair Cash Value \$1,427,900 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|              |                                                                                                                   |
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| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
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110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-25-100-007

**Sent to:** SIMONE, JOHN M  
11444 BASTIAN RD  
WATERMAN, IL 60556-0000

11444 BASTIAN RD  
WATERMAN, IL 60556  
40.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 8,266                              | 8,266                                    | 8,902                         |                                                           | Building Complete                          |
| Non-Farm Buildings        | 55,407                             | 110,814                                  | 119,336                       |                                                           |                                            |
| Farmland                  | 31,858                             | 34,034                                   | 34,034                        |                                                           |                                            |
| Farm Buildings/Structures | 18,166                             | 36,332                                   | 36,332                        |                                                           |                                            |
| Total                     | 113,697                            | 189,446                                  | 198,604                       | 74.68%                                                    |                                            |

**2026 Full Fair Cash Value** \$384,750 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-27-400-003

**Sent to:** BUTENAS, YOLANDA M  
C/O RUDY BUTENAS  
223 HILLTOP RD  
OTTERTAIL, MN 56571

SHABBONA GROVE RD  
WATERMAN, IL 60556  
75.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 0                                  | 0                                        | 0                             |                                                           | New Parcel, New Parcel                     |
| Non-Farm Buildings        | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farmland                  | 0                                  | 50,341                                   | 50,341                        |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 0                                  | 50,341                                   | 50,341                        | 5034000.00%                                               |                                            |

### 2026 Full Fair Cash Value \$0 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|--------------|-------------------------------------------------------------------------------------------------------------------|
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|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

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### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-27-400-004

Sent to: WACKERLIN, ERIC R  
9527 SHABBONA GROVE RD  
WATERMAN, IL 60556-0000

9527 SHABBONA GROVE RD  
WATERMAN, IL 60556-7144  
5.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 0                                  | 11,489                                   | 12,373                        |                                                           | New Parcel, New Parcel                     |
| Non-Farm Buildings        | 0                                  | 66,199                                   | 71,290                        |                                                           |                                            |
| Farmland                  | 0                                  | 3,061                                    | 3,061                         |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 3,527                                    | 3,527                         |                                                           |                                            |
| Total                     | 0                                  | 84,276                                   | 90,251                        | 9025000.00%                                               |                                            |

**2026 Full Fair Cash Value** \$251,010 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

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The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

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**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-33-300-001

Sent to: BYINGTON, LYNETTE K  
7469 SHABBONA GROVE RD  
WATERMAN, IL 60556-0000

8075 WATSON RD  
WATERMAN, IL 60556  
160.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 6,171                              | 6,171                                    | 6,646                         |                                                           | Building Destroyed, Demolition             |
| Non-Farm Buildings        | 33,686                             | 33,686                                   | 36,276                        |                                                           |                                            |
| Farmland                  | 133,545                            | 142,364                                  | 142,364                       |                                                           |                                            |
| Farm Buildings/Structures | 1,420                              | 1,320                                    | 1,320                         |                                                           |                                            |
| Total                     | 174,822                            | 183,541                                  | 186,606                       | 6.74%                                                     |                                            |

**2026 Full Fair Cash Value \$128,780 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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### Assessment Valuation & Tax Bill Process

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|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
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Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-34-100-001

Sent to: HUNT, SCOTT E TRUSTEE  
10535 WATERMAN RD  
WATERMAN, IL 60556-0000

9188 SHABBONA GROVE RD  
WATERMAN, IL 60556  
230.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 10,287                             | 10,287                                   | 11,078                        |                                                           | Building Complete                          |
| Non-Farm Buildings        | 43,854                             | 144,203                                  | 155,292                       |                                                           |                                            |
| Farmland                  | 168,355                            | 180,174                                  | 180,174                       |                                                           |                                            |
| Farm Buildings/Structures | 8,860                              | 8,860                                    | 8,860                         |                                                           |                                            |
| Total                     | 231,356                            | 343,524                                  | 355,404                       | 53.62%                                                    |                                            |

**2026 Full Fair Cash Value** \$499,160 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
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**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-35-100-002

Sent to: JOHN M & JULIE L LORANG LIVING TRUST  
6921 STATE RTE 23  
WATERMAN, IL 60556-0000

6921 STATE RTE 23  
WATERMAN, IL 60556-9801  
0.61 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 12,559                             | 12,559                                   | 13,525                        |                                                           | Improvements, Shed Complete                |
| Non-Farm Buildings        | 45,822                             | 51,702                                   | 55,678                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 58,381                             | 64,261                                   | 69,203                        | 18.54%                                                    |                                            |

**2026 Full Fair Cash Value \$207,630 (excluding Farmland and Farm Buildings)**

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption | X | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         | X | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

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**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-03-300-004

Sent to: MRTC GROUP INC  
11410 WATERMAN RD  
WATERMAN, IL 60556-0000

11410 WATERMAN RD  
WATERMAN, IL 60556-9801  
5.00 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 48,273                             | 48,273                                   | 51,985                        |                                                           | Improvements, Air Conditioning             |
| Non-Farm Buildings        | 54,123                             | 67,338                                   | 72,516                        |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 102,396                            | 115,611                                  | 124,501                       | 21.59%                                                    |                                            |

**2026 Full Fair Cash Value** \$373,540 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

Assessment changes prior to equalization factors will be published in the following newspaper:

**Daily Chronicle**

Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |   |                                                              |  |
|------------------------------------|---|--------------------------------------------------------------|--|
| General Homestead Exemption        | X | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption | X | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |   | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         | X | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

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|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
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| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

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## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
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|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|



# DeKalb County Notice of Property Assessment

Chief County Assessment Office, CCAO

110 E. Sycamore St.

Sycamore, IL 60178

Phone: 815/895-7120

8:30 a.m. to 4:30 p.m., Mon. – Fri.

Date of Notice: 09/10/2026

Pin (Parcel) No.: 14-04-100-006

**Sent to:** FPL ENERGY ILLINOIS WIND LLC BESS TOWER SITE 106  
PROPERTY TAX - PSX/JB  
700 UNIVERSE BLVD  
JUNO BEACH, FL 33408

11378 LELAND RD  
WATERMAN, IL 60556  
1.51 acres

## Property Value

| Property Type             | Equalized Assessed Valuation (EAV) |                                          |                               | Percent Change from Prior Year to Current Year valuations | Reason for Current Year's valuation change |
|---------------------------|------------------------------------|------------------------------------------|-------------------------------|-----------------------------------------------------------|--------------------------------------------|
|                           | (2025) Prior Year                  | (2026) Current Year Valued on 01/01/2026 |                               |                                                           |                                            |
|                           | Board of Review                    | Twp assessor or CCAO Value               | CCAO Equalized Assessed Value |                                                           |                                            |
|                           |                                    |                                          |                               |                                                           |                                            |
| Land/Lot or Farm Homesite | 1                                  | 1                                        | 1                             |                                                           | Wind Tower Re-assessment                   |
| Non-Farm Buildings        | 112,309                            | 104,317                                  | 104,317                       |                                                           |                                            |
| Farmland                  | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Farm Buildings/Structures | 0                                  | 0                                        | 0                             |                                                           |                                            |
| Total                     | 112,310                            | 104,318                                  | 104,318                       | -7.12%                                                    |                                            |

**2026 Full Fair Cash Value** \$312,990 (excluding Farmland and Farm Buildings)

Assessments of property, other than farmland and coal, are required to be assessed at 331/3% (one-third) of its fair market value. The current year's values are based upon 3 years of sales transactions from 2023-2025, and includes a local equalization factor of 1.0769

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Publication date: **09-10-2026**

Price per copy: **\$2.00**

**Homestead Exemptions:** Exemptions marked will be subtracted from the Equalized Assessed Value

|                                    |  |                                                              |  |
|------------------------------------|--|--------------------------------------------------------------|--|
| General Homestead Exemption        |  | Returning Veterans' Homestead Exemption                      |  |
| Senior Citizen Homestead Exemption |  | Disabled Persons' Homestead Exemption                        |  |
| Senior Citizen Exemption Freeze    |  | Disabled Veterans' Homestead Exemption                       |  |
| Home Improvement Exemption         |  | Disabled Veterans' Homestead Exemption (Sp. Adapted Housing) |  |

## Steps to Review and Appeal Your Property's Assessment

|                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Step 1. Review your property's records</b>                                                                                              | A detailed description and assessment records of all parcels within your township/multi-township are available in the township/multi-township office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Step 2. Questions? Contact your assessor to discuss your property's assessment.</b>                                                     | If you believe the full fair market value of your property is incorrect, or its assessed value is not uniform with other comparable properties in your area, or an error has been made, (e.g., property characteristics), you should <b>first</b> talk to your township assessor.<br><br><b>Susan Kauffman:</b> Waterman, IL 60556<br>Phone: (815) 761-1122 - call for appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 3. How to file an assessment appeal with the DeKalb Board of Review?</b><br><br><b>FILING DEADLINE</b><br><b><u>10-13-2026</u></b> | <b>Before filing an assessment appeal, an attempt should be made to review the details of your property with your local assessor.</b> If you are not satisfied with that informal review, you may appeal your assessment to the DeKalb County Board of Review. Appeals must be filed by the deadline (30 days after the publication date of the assessment changes by CCAO in the newspaper). If you file late, your appeal will not be heard. Board of Review complaint forms, rules and procedures are available in the office or online at <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a><br><br>DeKalb County Board of Review<br>110 E Sycamore St.<br>Sycamore, IL 60178<br><br>Phone: (815) 895-7120<br>Web site address: <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> |
| <b>Step 4. Attend hearing</b>                                                                                                              | Your evidence will be reviewed at the board of review hearing. You may represent yourself or have an attorney represent you at the hearing. To have an attorney represent you, you must sign an authorization form giving him permission to do so.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Step 5. Notice of Final Decision by Board of Review</b>                                                                                 | The Board of Review will mail you a notice of its final decision on the assessed value and publish a list of all final assessments on the county web site ( <a href="http://www.dekalbcounty.org/BoardofReview">www.dekalbcounty.org/BoardofReview</a> ), and certify assessed values (after equalization by the board of review) for the County Clerk to extend taxes for the collection of property taxes. You can determine from the final decision notice if you want to file a further appeal to the State Property Tax Appeal Board.                                                                                                                                                                                                                                                                                                                             |

## What is Market Value?

Your property's "full fair market value" is an estimate of the amount for which it could be sold on the open market. By law, all property, except farmland and coal, must be assessed at 331/3 percent of its fair market value (35 ILCS 200/9-145). Fair market value is determined based, in part, on market data, costs to rebuild a property, or the income a property can generate for its owner. Assessments are made as of January 1<sup>st</sup>. Because there are different opinions of value, the Property Tax Code (35 ILCS 200/1-55) requires that three years of property sales information be used to ensure all property is assessed at 331/3 percent of its fair cash value.

## What is Equalized Assessed Value (EAV)?

Your property's current year's EAV is not final and may increase or decrease if changed by the Board of Review, or if a further equalization factor is needed by the Board of Review. The Property Tax Code requires that the Chief County Assessment Officer and/or the Board of Review apply an equalization factor if needed to all property (except for farmland and farm buildings), based on property sales data, to ensure that all properties are, on average, assessed at 331/3 percent of its fair market value.

The Property Tax Code also requires the Illinois Department of Revenue to certify for each county a final multiplier (equalization factor) to equalize assessments between counties. If the Department determines that all property in the county, on average, is assessed at 331/3 percent, the equalization factor is 1.0000. If properties, on average, are less than 331/3 percent, the Department certifies an equalization factor greater than 1.0000. If properties, on average, are greater than 331/3 percent, the Department certifies an equalization factor less than 1.0000.

**Example:** If your property's assessed value is \$60,000 and the Board of Review determines that property in your area is under-assessed by 2.4 percent, the multiplier for your township of 1.0240. The revised value would be \$61,440 (\$60,000 X 1.0240). If the Dept. of Revenue issues a state multiplier of 1.0000, then your property's EAV is \$61,440 (\$61,440 x 1.0000).

## How a tax bill is calculated: EXAMPLE ONLY – THIS IS NOT YOUR TAX BILL

|              |                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------|
| \$ 61,440.00 | EAV by Board of Review                                                                                            |
| – 0.00       | Disabled Veterans Homestead Exemption and Homestead Improvement Exemption                                         |
| \$ 61,440.00 | Final EAV (\$61,440 X 1.0000 state multiplier)                                                                    |
| – 6,000.00   | Other eligible Homestead Exemptions                                                                               |
| \$ 55,440.00 | Taxable Value                                                                                                     |
| × 10.0000%   | Total Tax Rates of All Taxing Districts (The tax rates of all taxing districts are shown on last year's tax bill) |
| \$ 5,544.00  | Amount of Property Taxes Due                                                                                      |

## Am I eligible for a Homestead Exemption?

You may be eligible for one or more of the following homestead exemptions if the property is your primary residence, you are liable for paying the property taxes, and, in some instances, meet additional qualifications. Contact the Chief County Assessment office with questions or go online at [www.dekalbcounty.org](http://www.dekalbcounty.org).

**General Homestead Exemption** — \$6,000 reduction in EAV.

**Homestead Improvement Exemption** — an additional amount, up to \$25,000 reduction in assessed value for four years, if assessment increases due to a new improvement of an existing structure on homestead property or the rebuilding of residential structures following a catastrophic event.

**Senior Citizens' Homestead Exemption** — an additional \$5,000 reduction in EAV if you are 65 years or older during the tax year.

**Senior Citizens Assessment Freeze Homestead Exemption** — an additional amount that freezes your property's EAV if you are 65 years or older and meet household income requirements.

**Returning Veterans' Homestead Exemption** — an additional \$5,000 reduction in EAV the year that you return and the following year from an armed conflict. Please call our office with any questions.

**Disabled Persons' Homestead Exemption** — an additional \$2,000 reduction in EAV if you meet disability requirements.

**Accessibility Improvements to Residential Property** — Accessibility improvements made to the residential property shall not increase the assessed valuation of the property for a period of 7 years after the improvements are completed.

**Disabled Veterans' Homestead Exemption (specially adapted housing)** — an additional reduction up to \$100,000 if the Federal Government has approved payment to construct or modify your home if you are a disabled veteran with a service-connected disability.

**Disabled Veterans' Standard Homestead Exemption** — an additional reduction of \$2,500 in EAV if you have a 30% to 49% service-connected disability certified by the U.S. Dept. of Veterans' Affairs; a \$5,000 reduction in EAV if you have a 50%-69% service-connected disability and fully exempt on homestead property only if you have a service-connected disability of 70% or greater or were a member of US World War II Armed Forces.

**Natural Disaster Homestead Exemption** — A homestead exemption shall be granted by the Chief County Assessment Officer for homestead properties containing a residential structure that has been rebuilt following a natural disaster.

**Note:** You can receive only one of the disabled person's homestead exemption, disabled veterans' homestead exemption, or disabled veterans' standard homestead exemption for each tax year on your primary residence.

## Understanding the Property Tax Process

### Assessment Valuation & Tax Bill Process

|                                                                          |                                                                                                                                      |                                                                                                                            |                                                                                                                    |                                                                                                                                    |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Township Assessor</b><br>Determines value estimate for your property. | <b>Chief County Assessment Office</b><br>Reviews and equalizes Assessor's values. Publishes and mails notices of assessment changes. | <b>Board of Review</b><br>Reviews and equalizes Assessor's values. Holds assessment appeal hearings. Adjourns by March 15. | <b>County Clerk</b><br>Applies state equalization factor. Calculates tax rate based upon budget and levy requests. | <b>County Treasurer</b><br>Mails tax bills, collects tax revenues, and distributes revenues to all taxing districts in the county. |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|

The property tax and taxing district cycles run independent of one another until the 2<sup>nd</sup> year of the property tax cycle when the county clerk extends taxes.

### Taxing Districts Budget & Tax Levy Cycle

|                                                      |                                                                         |                                                     |                                                                                |                                                                           |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <b>Taxing District</b><br>Prepares tentative budget. | <b>Taxing District</b><br>Publishes notice and Conducts public hearing. | <b>Taxing District</b><br>Approves budget ordinance | <b>Taxing District</b><br>Publishes tax levy request and holds public hearing. | <b>Taxing District</b><br>Certifies tax levy to County Clerk in December. |
|------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|