

This guide is intended to help taxpayers file the necessary paperwork for their property tax assessment appeal. Although it is highly recommended taxpayers read this guide before proceeding, it does not guarantee a favorable result.

How to File an Appeal

You've seen the "fair cash value" of your property on your 2017 assessment notice and you think the number is too high. What do you do?

Your first option is to talk with your township assessor, who placed that value on your property as of January 1, 2017. They may be able to provide an explanation or agree to work with you on the assessed value.

If you still disagree, you can file an appeal with the McHenry County Board of Review.

This guide is meant to help property owners through the form and appeal process. In the end, a decision is an opinion of value made by the Board of Review based on the best evidence available. We hope this guide helps taxpayers collect, assemble and present their evidence in a clear and concise manner.

This guide may be informative to property tax appeal professionals, which includes real estate brokers and appraisers in addition to attorneys. This guide is meant to supplement, not override, rules and regulations those professionals must follow.

It is not meant to cover every aspect of appraisal and assessment practice. Licensed appraisers and certified assessment officials must take hours of classes to begin practicing their chosen professions, and then must complete continuing education to stay current. If your questions are not answered here, you may want to consult a professional.

The Paperwork

The process starts with a properly completed appeal form if your code on the assessment notice is:

Any property type in the 50's, 60's & 70's complete a Commercial form

All property type in the 80's complete an Industrial form

All other property type complete a Residential form

Because residential property owners represent the bulk of assessment appeals heard by the Board of Review, we'll focus on that.

**MCHENRY COUNTY BOARD OF REVIEW
 ADMINISTRATION BUILDING – SUITE 106
 NORTH OF COURTHOUSE COMPLEX
 2200 N SEMINARY AVE. WOODSTOCK IL 60098-2698
 TELEPHONE: (815) 334-4290**

BOR DOCKET NO.:	_____
100K?	_____
RECEIVED BY:	_____
DOCKETED BY:	_____

RESIDENTIAL ASSESSMENT APPEAL FOR 2017 ASSESSMENT YEAR

Property Index Number: _____

Property Address: _____

Address City Zip

Appellant's Name _____ **Attorney or Agent for Appellant** _____

Mail To _____ **Address** _____

City _____ **Code** _____ **City** _____ **Zip Code** _____

Telephone _____ **E-Mail** _____ **Telephone** _____ **E-Mail** _____

SAMPLE

Do you own contiguous parcels? YES NO
If you are requesting a reduction on any contiguous parcel you must file a separate appeal.

Your property index number can be found on your tax bill or assessment notice. Please include a legible e-mail address, as it will help the county assessment office or local township assessor to contact you before your hearing. If you decide to get help from an attorney, real estate broker, appraiser, other professional or anyone else you want to represent you at the hearing, they must identify themselves and provide their contact information on the appeal form.

You're also asked if you own contiguous parcels and if you are requesting a reduction on them a separate appeal form must be completed.

*** **

PLEASE SELECT THE TYPE OF HEARING YOU WOULD LIKE:
 If neither box is checked or if both boxes are checked, the Board of Review will **NOT** schedule a hearing.

I would like the Board of Review to make a decision based on the evidence provided (no oral hearing necessary).

I would like to present my case in person at a hearing. (Note: Location, date, and time will be determined by the Board of Review. Due to time restrictions, the hearing date and time cannot be rescheduled)

Your next choice is hearing options. Option one, is a Non-Hearing meaning the Board of Review will make a decision based solely on the evidence provided by you and your township assessor. Option two, is a Hearing or oral argument meaning the Board of Review will hear you present your case then the township assessor presents their case and the Board of Review will make a decision based on this information.

If you have a straight-forward case, choosing to have the Board of Review make a decision on the evidence presented by both sides may be your best option. The Board of Review has found that in less complex cases, appellants tend to achieve the same result without a hearing as they would with a hearing. The more complex the property and the evidence involved, the more likely a hearing would be beneficial.

*** **

This appeal is based on (You must check one or more boxes.): Comparable Assessments Comparable Sales
 Recent Sale of Subject Recent Construction Costs Recent Appraisal (must accompany appeal) Matter of Law

THE "APPELLANT'S ESTIMATE OF VALUE" MUST BE COMPLETED IN ORDER TO PROCESS THE APPEAL!

	Farm Land	Farm Bldg	Urban Land	Urban Bldg	Total
2017 Equalized Assessed Value	SAMPLE				
Appellant's Estimate Assessed of Value					

Are you requesting a decrease in assessed value of \$100,000 or more? Yes No

NOTE: THE ASSESSED EVIDENCE IN RESPONSE TO YOUR APPEAL WILL BE POSTED ON THE

The next portion of the form asks what your appeal is based on, what your current assessment is and what you believe the assessment should be.

The first section is what your appeal is based on. Here is a brief description of each:

"Comparable assessments" means you believe your property is assessed higher than it should be relative to assessments of similar properties in your neighborhood.

"Comparable sales" means similar homes which have recently sold for less than the fair cash value listed on your 2017 assessment notice.

"Recent sale" should be chosen if you bought your property in 2016 or 2017 for significantly less than the fair cash value listed on your 2017 assessment notice. If you bought the property recently, include the HUD-1 or RESPA statement with your appeal.

"Recent construction costs" A complete (final) sworn contractor's affidavit of costs, if the improvement is new construction, together with a settlement statement (RESPA).

"Recent appraisal" you must include the entire report with your appeal. Missing pages or portions of pages may include critical information the Board of Review needs to make an accurate decision. As a result, incomplete appraisals are given little, if any, weight.

"Matter of law" alleging an incorrect application of law must include a formal written presentation, citing the law in question, as well as copies of any legal opinions and/or judicial rulings regarding the law in question.

The next section is the 2017 Equalized Assessed Value. The value on your 2017 assessment notice under the column "Equalized Assessed Value." Urban Land is the line "Land/lot or farm home site." Urban Bldg is the line "Buildings/Structures." All other values with the exception of dual and mineral are the same on your assessment notice as they are on the appeal form.

The next section is the Appellant's Estimate Assessed of Value. For now, this section can only be completed if you have a recent sale of your property, real estate broker estimate of value (CMA) or a recent appraisal. Otherwise, this section will be done after you complete the assessment grid on the second page of the appeal.

A tip: If you're not basing your appeal on a recent sale, choose either the sales or assessment approach, but do not combine both arguments on one grid form. You may want to approach your appeal on both fronts: look at recent comparable sales to determine whether your property is appropriately assessed according to its market value as of January 1, 2017, or look at comparable assessments to see whether you're being treated unfairly. Mixing both arguments in one appeal will weaken your case.

NOTE: THE ASSESSOR EVIDENCE IN RESPONSE TO YOUR APPEAL WILL BE POSTED ON THE ASSESSMENTS PAGE OF THE COUNTY'S WEBSITE WHEN IT BECOMES AVAILABLE.

OATH:

I do solemnly confirm that, to the best of my knowledge, the statements and facts set forth in the foregoing appeal are true and correct.
OWNER'S SIGNATURE: _____ DATE: _____

By signing, the owner affirms he/she has read and agrees to follow the 2017 Board of Review Rules, which can be found at <http://www.co.mchenry.il.us/departments/assessments/Pages/FormsRules.aspx>

If an owner is represented by an attorney or agent, both the owner's signature and attorney/agent's signature are required on this form. Having owner and attorney/agent signature's on this form grants authority to the attorney/agent to represent the owner.

ATTORNEY/AGENT'S SIGNATURE: _____

SAMPLE

DATE: _____

NOW YOU'LL NEED TO SIGN THE FORM, ACKNOWLEDGING UNDER OATH THAT YOU'VE READ THE 2017 BOARD OF REVIEW RULES, WHICH INCLUDE CHANGES FROM PREVIOUS YEARS. ALSO, NOTE THAT YOUR TOWNSHIP ASSESSOR'S RESPONSE TO YOUR APPEAL WILL BE AVAILABLE AT: http://publicrecords.co.mchenry.il.us/pa_assessments/

Township assessors are required by state law to provide responses at least five calendar days in advance of your scheduled hearing. That gives all parties time to review evidence from both sides. Note that it is the responsibility of all parties involved to check the web site to make sure evidence and responses have been received by the county assessment office.

Now we'll cover the real work involved in appealing your property tax assessment.

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Appraisal and Sales Comparison Appeals

If you are basing your appeal entirely on an appraisal, you can note that in bold letters on the grid located on the second page of the appeal form, and we'll look at the appraisal report.

Many taxpayers rely on attorneys or other agents to handle their appeal, and complete the report. Business has increased for appraisers and real estate brokers specializing in this market, and their expertise may well be worth the fee they charge. Taxpayers can do it themselves, but it requires homework on their part and an understanding of how the Board of Review develops its own opinions of value.

A properly completed sales/assessment grid usually increases the chances of a successful appeal. Very often, a township assessor or their deputy will agree a reduction is in order after reviewing your completed grid. If an agreement, or "stipulation," can be reached, a hearing can be avoided if the stipulation is received from the township assessor prior to scheduling.

Before taking pen or pencil to paper, it's a good idea to decide which road you want to take. "Comparable Sales" was the most effective in proving a property assessment is too high when the housing market was crashing a few years ago. However, sales prices have been increasing

in many, though not in all, markets in McHenry County.

Several of McHenry County townships do have some property information available online, but for a complete listing of the property details, the official property record card is only available at your local township assessor's office. If you're basing your appeal on comparable assessments focus on properties most similar to yours.

Remember Market = sales comparables and Equity = assessment comparables.

If you're basing your appeal on comparable assessment and if **most** of those properties are assessed lower than yours, a reduction may be in order if you appeal. If you're basing your appeal on comparable sales, some township assessor's web sites have sales data available.

Additionally, the County Assessments office has sales posted at:

<https://www.co.mchenry.il.us/county-government/departments-a-i/assessments/sales-listings>

Real estate brokers can be a helpful source of comparable sales information, whether they help you with your appeal or not.

*** *** *** ***

A good start is to fill in the column for the "Subject Property," which means your property. The information should come from your current assessment notice and the township assessor's property record cards, which are public information and available from their office. Most townships have property information not necessarily the property record card on their web sites. Otherwise, you will have to call, e-mail or visit your township assessor's office to get the required information, which is public record. Information on MLS listing sheets is often inaccurate or misstated. The Board of Review makes decisions based on apples-to-apples comparisons of properties, and that includes basic information that comes from the same source – the township assessors' property record cards.

The information for your township assessor is located on your 2017 assessment notice under "**Step 2.**" The first name which appears is your local township assessor or see the complete list of township assessor which is included in this package.

Let's use a Fox River Grove ranch house as an example. The township's assessor property information is on the next page.

MCHENRY COUNTY SUPERVISOR OF ASSESSMENTS & BOARD OF REVIEW

MONDAY THRU FRIDAY 8:00 am to 4:30 pm

PHONE: 815-334-4290 FAX: 815-334-4939

Website: www.co.mchenry.il.us Email: assessments@co.mchenry.il.us

Chief County Assessment Officer Robert H. Ross			BOR Chairperson Mark Ruda			BOR Members Clifton Houghton, Sharon Bagby		
TOWNSHIP ASSESSORS								
CHEMUNG Area (1)		HARTLAND Area (7)		NUNDA Areas (14 & 15)				
Doug Hawthorne P O BOX 22 Harvard, IL 60033-0022 LOCATION: 807 8TH ST (815) 943-8456 Hours by Appointment chemungassessor@gmail.com		Mike Crouse 15813 Nelson Rd Woodstock, IL 60098 (815) 338-5526 FAX (815) 338-9855 Hours by Appointment hartlandassessor@yahoo.com www.tol.org/hartlandtownship		Mark Dzemske 3510 Bay Rd Crystal Lake, IL 60012 (815) 459-6140 FAX (815) 459-5399 Mon thru Fri 7am-3:30 pm assessor@nundatownship.com www.nundatownship.com				
ALDEN Area (2)		GREENWOOD Area (8)		RILEY Area (16)				
Constance Jones 8515 Alden Rd Harvard, IL 60033 CELL (815) 529-2738 OFFICE (815) 648-2720 Hours by Appointment assessor_aldentwp@gmail.com www.alden-township.org		Karen D. Roth 5211 Miller Rd Wonder Lake, IL 60097 (815) 648-4536 Hours by Appointment greenwoodassessor@gmail.com		Tammy Benitez 8910 S RT 23 Marengo, IL 60152 (815) 568-8326 FAX (815) 568-7001 Hours by Appointment rileyassessor@rileytpw.com www.rileytpw.com				
HEBRON Area (3)		MCHENRY Areas (9 & 10)		CORAL Area (17)				
Tracie VonBergen 10206 Seaman Road Hebron, IL 60034 (815) 482-7964 Hours by Appointment hebronassessor@gmail.com		Mary Mahady 3703 N Richmond Rd Johnsburg, IL 60051 (815) 385-0175 FAX (815) 322-5150 Mon thru Fri 8:30am to 4:30pm assessor@mchenrytownship.com www.mchenrytownship.com		Rich Kaszniak MAIL TO: P.O. Box 117 LOCATION: 6550 Olsen Rd Union, IL 60180 (815) 219-2430 Hours by Appointment coraltownshipassessor@hotmail.com				
RICHMOND Area (4)		MARENGO Area (11)		GRAFTON Area (18)				
Patricia O'Neill BY MAIL: 9903 Hillshire Dr BY APPT: 7812 S Rt 31 Richmond, IL 60071 (815) 678-2014 FAX (815) 862-1101 Hours by Appointment richmondasr@aol.com		Jon Klick 4010 N State Route 23 Marengo, IL 60152 (815) 703-9309 Hours by Appointment marengotwp@gmail.com		Alan Zielinski 10109 Vine St Unit C Huntley, IL 60142 (847) 669-3383 Mon thru Fri 7:30am - 3:30pm assessor@graftontownship.us www.graftontownship.us				
BURTON Area (5)		SENECA Area (12)		ALGONQUIN Areas (19 & 20)				
Jessica Huber P O Box 353 Spring Grove, IL 60081 (815) 355-5021 Hours by Appointment burtonassessor@yahoo.com www.burtontpw.com		Paul Bockman 16506 Garden Valley Rd Woodstock, IL 60098 (815) 923-5922 Hours by Appointment assessor@senecatownship.com www.senecatownship.com		Robert Kunz 3702 U S HWY 14 Crystal Lake, IL 60014-8204 (847) 639-2700 FAX (847)-639-8638 Mon thru Fri 8am-5pm assessor@atasr.org www.algonquintownship.com				
DUNHAM Area (6)		DORR Area (13)		FARMLAND ASMT REV.COMM.				
Geri Alten 107 Airport Rd Harvard, IL 60033 (815) 943-4444 FAX (815) 943-4600 Hours by Appointment dunham_assessor@gmail.com www.tol.org/dunhamtownship		Veronica A Myers 1039 Lake Avenue Woodstock, IL 60098 (815) 338-0128 FAX (815) 338-9647 Mon thru Fri 9:00am-4pm assessor@dortownship.com www.dortownship.com		(815) 334-4290 Robert H. Ross, CCAO Mark Ruda, BOR Chairperson Dick Stoxen, Member Harry Alten, Member Carol Volkening, Member Last updated 6/02/2016				

Algonquin Township

Founded in 1850

Telephone: 847-639-2700

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PROPERTY INFORMATION

Submit (input element)



PARCEL NUMBER 2019402031
 PROPERTY ADDRESS 307 OLD HUNT
 PROPERTY TYPE RESIDENTIAL

ASSESSMENT INFORMATION

ASSESSED LAND VALUE		ESTIMATED MARKET VALUE	186991
ASSESSED IMPROVEMENT VALUE		ASSESSMENT LEVEL	33.33
TOTAL ASSESSED VALUE	62268		

RESIDENTIAL INFORMATION

YEAR BUILT	1986	BUILDING STYLE	RANCH
EXTERIOR WALL	FRAME-SIDING	STORIES	1.00
MAIN FLOOR AREA	1488	HEAT TYPE	FORCED AIR
SECOND FLOOR		FIREPLACES & WOOD STOVES	
THIRD FLOOR		BASEMENT TYPE	PARTIAL
TOTAL BASEMENT AREA	744	FINISHED BASEMENT AREA	
TOTAL LIVING AREA	1488.00	ENCLOSED PORCH AREA	
FULL BATH	2	ATTACHED GARAGE AREA	
HALF BATH		BASEMENT GARAGE CAP	
MODEL	#800-A	FUEL TYPE	GAS
AIR CONDITIONING	Y	AMENITIES	

LAND INFORMATION

LAND SQUARE FEET	7644	TOTAL ACRES	0.175
EFFECTIVE FRONTAGE		EFFECTIVE DEPTH	

OWNER INFORMATION

Next, the blanks in the "subject property" column are filled in:

	Subject	Comparable #1	Comparable #2	Compa
Property Index Number (P.I.N)	20-19-402-031			
Street Address	307 Old Hunt Rd			
City	Fox River Grove			
Sale Price				
Sale Price/Sq. Ft.				
Date of Sale				
Single Fam/Townhse/Condo	SFR			
Location (Sub.)/View (Wf ...)	Foxmoor/typ			
Lot Size (Sq. Ft./Acres)	7644 sf			
Design/No. of Stories	ranch			
Exterior Construction	siding/face brick			
Age	31			
Condition	average			
No. of Bedrooms	3			
No. of Bathrooms	2.0			
Living Area (Sq. Ft. Above Ground)	1488			
Basement Sq. Ft. (Below Ground)	744			
Basement Style (Std./Eng./WO)	Standard			
Basement Finish (Rms/ Baths)	rec, 0 bath			
Central Air	yes			
Fireplace(s)	1			
Garage (No. of Cars, Sq. Ft.)	2-car attached			
Porches/Decks/Patios	patio			
Pool/Other Buildings				
Land Assessment				
Improvement Assessment				

SAMPLE

Choosing Sales Comparables

Once you have information on your property listed, it's time to find comparable sales.

A sale will prove itself to be comparable or not to your property as you list all the characteristics in the appropriate column. One question to ask when choosing any comparables is, would this property be a reasonable comparable to yours if you put your home on the market? In other words, would buyers consider either property for their purchase?

Let's start at the top:

Provide at least three comparables. All comparables should be similar to the subject in size design, age, amenities, and location. Photographs of the comparables should be submitted.

	Subject	Comparable #1	Comparable #2	Comparable #3	Comparable #4
Property Index Number					

The three best comparable usually are enough to prove a case for market value but if you need to use one more comparable sale, a fourth column is provided.

	Subject	Comparable #1	Comparable #2	Comparable #3	Comparable #4
Property index Number (P.I.N)					
Street Address					

You already have the addresses; PINs are available on most MLS data sheets or through the local township assessor's office. **As a general rule**, in fully developed suburban areas, comparables should come from the same neighborhood. However, those distances often must be expanded if suitable sales can't be found close by.

Sale Price/Sq. Ft.					
Date of Sale					

After the sales price, the grid asks for **Date of Sale**. This is the closing date of the sale for this property. One of the most common problems appellants run into is that the assessment, and appeal, is based on fair cash value as of January 1 of the tax year. For 2017 appeals, that means, **what was your property worth as of January 1, 2017**. By the time your Board of Review hears the appeals, it could be late summer, early fall or the following year. In a changing market, the question is not what the value is as of the date you are completing you appeal, but what the property was worth as of January 1, 2017. **So, comparable sales should come as close to January 1, 2017 as possible.**

	Subject	Comparable #1	Comparable #2	Comparable #3	Comparable #4
Property Index Number (P.I.N)					
Street Address					
City					
Sale Price					
Sale Price/Sq. Ft.					
Date of Sale					

There are different markets for the different property types such as single-family, townhouses and condos. **Comparables must be the same property type as the subject.**

Location (subdivision) can be important because even though another comparable sale is closer in proximity, it can be in a neighborhood that has a much different market appeal as yours. School district boundaries are a very important consideration, as buyers tend to make their decisions heavily on the public school system. However, those distances often must be expanded if suitable sales can't be found close by.

We also ask about View, for most properties, it could be "typical" or "residential." However, it becomes more important if your property has a water view (including lake or river), or is on a golf course. That becomes important when comparing your home to sales having or lacking the same view.

For the house we're using as an example, fill in the line with the name of the subdivision, and noting a typical view, could be done by writing "Foxmoor/typ."

Lot size or dimensions should be expressed in square feet or acres.

Lot Size (Sq. Ft./Acres)					
Design/No. of Stories					
Exterior Construction					
Age					
Condition					

Design can include ranch, split-level, 2-story or more specific types such as Colonial, bungalow, etc. It's very important to stay within the same design. Ranch homes typically sell for more per square foot than other types not only because of their higher construction costs per square foot, but they are becoming a preferred model in the market.

Exterior Construction can be expressed as brick, frame, brick/frame, stucco or dryvit.

Age of Property should not vary widely between the subject and comparables. For instance, a 26-year-old home should not be compared to a 47-year-old home.

Age					
Condition			SAMPLE		
No. of Bedrooms (Above					

Condition is subjective and for most homes, regardless of how proud individual homeowners are of their property they are rated “average” by appraisers.

Here is a description of other condition you can use: **“Good”** condition implies some recent upgrades or any rehab done to the property. **“Fair”** means it may require some repairs, but can be in move-in condition when the sale closed or shortly thereafter. **“Poor”** suggests the property may be uninhabitable, is in need of major rehab, or would be considered unlivable by most buyers.

If you have a home in average condition, would you reasonably expect it to sell for the same price as a home in fair condition or in poor condition?

In recent years, market conditions have forced the Board of Review to consider short sales and bank owned foreclosure sales (also known as REO sales) in appeals. In some areas, they may be the only usable sales in the local market. If the local market is not dominated by REO and short sales, they should be used sparingly, and in proportion to the market. For example, if 3 out of 10 usable sales in your market are distress sales, perhaps use only one distress and the others should be “market” or “arm’s-length” sales comparables. Assuming your home is in average, move-in condition, using all foreclosure comparables when other sales are available gives your appeal less credibility.

As of May 2017, distressed sales of ALL types accounted for less than 17% of total sales in McHenry County since July 1, 2016. Using distressed sales would be reasonable only if your neighborhood continues to see a much higher level of foreclosures or short sales.

Some changes in the distressed sales market have become apparent during Board of Review hearings. Although still sold in as is condition, with deferred maintenance assumed, some REO properties have undergone some mild or moderate rehab. Those tend to be properties sold by Fannie Mae and Freddie Mac, and are very competitive in condition to “fair market” listings.

On the other hand, deeper discounts can be seen with short sales. Buyers have been rewarded for their patience enduring a lengthy process, and the sales price may not reflect true market value.

Condition				
No. of Bedrooms (Above Ground)				
No. of Bathrooms (Above Ground)				
Living Area (Sq. Ft. Above Ground)				
Basement Sq. Ft. (Below Ground)				
Basement Style (Std /Eng /WO)				
Basement Finish (Rms/ Bath)				

SAMPLE

The property record card or the MLS sheets will have the number of **Bedrooms** and **Bathrooms** listed.

Living Area comes from the township assessor's property record cards. As mentioned earlier, the County's larger townships have property information on their web sites, but the actual property record card is in their office. If your property is in a township that doesn't have a web site with property information, you will have to contact your township assessor's office to get the necessary information.

Like room count, **ABOVE-GRADE** square footage is most important. An English, standard, or walkout basement is below-grade square footage. Rooms below ground, including bathrooms, are noted separately.

Most appraisers are told to select comparables that have gross living areas within 15% to 20% of the subject. The Board of Review may not be as picky as a mortgage underwriter, but if the township assessor can provide comparables within those guidelines they will be given more weight than comparables out of range.

Baths)				
Central Air				
Fireplace(s)				
Garage (No. of Cars, Sq. Ft.)				

SAMPLE

Central Air and **Fireplace(s)** can be answered yes or no, unless there are multiple fireplaces in the subject or any of the comparables. Although township assessors often express **Garage data** in square feet, the Board of Review is interested in the number of stalls (2-car, 3-car, etc.).

Porches/Decks/Patios				
Pool/Other Buildings				

SAMPLE

Porches/Decks/Patios and **Pool/Other** are the other amenities your home and the comparables have to offer.

If your appeal is based on comparable sales, and you've found three good comparables, you're almost done.

The last section is the Assessment Values, Improvement Assessment per Square Footage and Indicted Value for Subject.

The assessment values can be obtained at your local township offices or websites (see page 5A for contact information). The County Athena maps and Supervisor of Assessment office at (815) 334-4290 between the hours of 8 AM and 4:30, Monday thru Friday are also available.

The Improvement Assessment per Sq. Ft. is computed by taking the above Impr. Assmt (bldg.) value divide by Living Area (Sq.Ft.)

The Indicted Value for Subject is the market value you believe your property is based on the comparables.

Choosing Comparables Assessment (Equity)

Building Assessments are found on the updated property record cards (They should be 2017 assessments). In deciding appeals based on comparable assessments, the Board of Review looks at the subject's Assessment per Sq.Ft. of the BUILDING ASSESSMENT compared to the comparables. **However, the entire grid must be completed to determine the extent comparables are similar to the subject. Fewer differences between the subject and comparables makes for a stronger equity case. As the number of differences between the subject and comparables increase, the weaker your equity case appears.**

Your comparable selection for appealing based on comparable assessments does not depend on when, or if, the comparable properties sold. They should be as similar to yours as possible, though, in location as well as characteristics. A good example would be an appeal on a property in a neighborhood of exclusively ranch homes, or a condominium project where all the units are 2 bedroom, 2 bath models. If your property is assessed unusually higher compared to others, you may have a strong basis for a complaint.

Examples based on actual appeals follow.

*** **

Example

The appellant submitting comparables and found the two lowest assessments for ranch homes in their subdivision. However, the township assessor found several other comparables in the neighborhood, all ranch homes within 50 square feet of the subject property. The median building assessment was \$52,684 exactly where the subject was assessed.

The appeal was based on comparable assessments, so it wasn't very relevant to the Board of Review that the subject property sold as a bank owned foreclosure for \$207,500 in January 2014. That price was higher than the 2014 assessment that was being challenged.

subdivision	yearbuilt	lotbltgh	fullbltgh	story/door	baas	lchass	lbas		
PRAIRIE VIEW ESTS JBG U#3	2004	1878	1829	1.0 Story	13514	45805	57317	\$23,52	appellant comp 1
PRAIRIE VIEW ESTS JBG U#4	2002	1889	1830	1.0 Story	13514	44059	57593	\$23,56	appellant comp 1
PRAIRIE VIEW ESTS JBG U#1	2003	1837	1819	1.0 Story	13594	44049	55643	\$23,96	
PRAIRIE VIEW ESTS JBG U#2	2002	1917	1895	1.0 Story	13514	47516	61033	\$24,79	
PRAIRIE VIEW ESTS JBG U#4	2004	1848	1819	1.0 Story	13514	45924	57428	\$25,39	
PRAIRIE VIEW ESTS JBG U#7	2001	1832	1821	1.0 Story	13514	49667	63151	\$27,11	
PRAIRIE VIEW ESTS JBG U#2	2002	1880	1852	1.0 Story	13514	51675	65155	\$27,49	
PRAIRIE VIEW ESTS JBG U#1	2001	1814	1814	1.0 Story	13594	52318	66410	\$27,59	
PRAIRIE VIEW ESTS JBG U#3	2002	1907	1860	1.0 Story	13514	53150	66554	\$28,02	
PRAIRIE VIEW ESTS JBG L#2	2002	1872	1843	1.0 Story	13514	52684	66196	\$28,10	appellant's property
PRAIRIE VIEW ESTS JBG L#3	2003	1848	1818	1.0 Story	13594	52553	66152	\$28,44	
PRAIRIE VIEW ESTS JBG U#1	2001	1842	1842	1.0 Story	13594	52943	66527	\$28,74	
PRAIRIE VIEW ESTS JBG L#3	2002	1878	1867	1.0 Story	13132	54014	72206	\$28,76	
PRAIRIE VIEW ESTS JBG L#3	2002	1828	1826	1.0 Story	13514	52744	66256	\$28,88	
PRAIRIE VIEW ESTS JBG U#3	2002	1802	1787	1.0 Story	13594	55772	71336	\$29,32	
PRAIRIE VIEW ESTS JBG U#1	1999	1854	1872	1.0 Story	13514	55885	69199	\$30,04	
PRAIRIE VIEW ESTS JBG U#1	1999	1872	1872	1.0 Story	13514	57082	70596	\$30,45	
PRAIRIE VIEW ESTS JBG U#2	2002	1854	1854	1.0 Story	13514	57230	70750	\$30,87	
PRAIRIE VIEW ESTS JBG U#3	2002	1872	1840	1.0 Story	13594	61182	76976	\$32,78	
							market	\$28,12	
							new building value	\$62,654	
							land value	\$13,114	
							total	\$88,198	
			***	***	***	***			

Going outside your neighborhood, or using dissimilar properties, is not the apples-to-apples comparison needed for an equity argument and will likely result in no change in your assessment. If your home and neighborhood consists of custom-built homes, it is not a good candidate for an equity appeal. **The more a comparable is dissimilar to the subject property, the less proof it offers for inequitable treatment.**

One more important note on comparable assessments: make sure the comparables are “full” assessments, rather than “partial” assessments. Partial assessments include new construction, or Board of Review decisions on properties that sold either in need of significant repair work, or as foreclosures. Partial assessments can be increased by the township assessor if rehab work has resulted in bringing the property back to fair market value.

Your Estimate of Value

You started this process by saying, “My property wasn’t worth \$216,820 as of January 1, 2017.” After doing your homework, you think \$195,000 is a better number. It’s time to go back to the first page.

Assessments in Illinois are based on 33.33% of fair cash value. If you think your property was worth \$195,000 as of January 1, 2017, the **Total on the Appellant’s Estimate of Value is \$64,994.**

For a few reasons, including the lack of vacant land sales in the county, the Board of Review typically keeps land value the same on appeals of improved properties. Let’s say the township assessor places an assessed value of \$14,890 on the land. Place that number in the **Urban Land** space; subtract that from the total, and place the balance of \$50,104 after **Urban Bldg.**

Now, file your appeal on time because you only have a 30-day window in which to appeal every year. Check the County website for township filing deadlines. You’ll be notified of the day and time of your hearing approximately 14 days in advance if you requested a hearing. With a properly completed appeal form, you’re well prepared.

At the hearing

You're already prepared with a completed appeal form, whether you choose an oral in person hearing or decide to let the Board of Review make its decision based on evidence.

If you choose an oral in person hearing, stick to the facts of the case. Stress the points that best support your case. Feel free to rebut the township assessor's response where you see fit. Remember the Board of Review rules require all evidence from both sides be presented prior to the hearing. Additional evidence provided at the hearing may be given no weight.

Also, the Board of Review is concerned with determining the value of your property. We do not control the property tax bill, which is determined by several taxing bodies. A more detailed explanation can be found here: <http://www.nwherald.com/2017/05/18/how-to-read-your-mchenry-county-property-tax-bill/ddb73sl/>

Nor does the Board of Review control the property tax system, which is based on state law.

Revised June 14, 2017