



**FINAL ADMINISTRATIVE DECISION  
ILLINOIS PROPERTY TAX APPEAL BOARD**

APPELLANT: Anne Horwath  
DOCKET NO.: 23-04281.001-R-1  
PARCEL NO.: 20-31-351-005

The parties of record before the Property Tax Appeal Board are Anne Horwath, the appellant; and the McHenry County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds **No Change** in the assessment of the property as established by the **McHenry** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$81,800  
**IMPR.:** \$176,842  
**TOTAL:** \$258,642

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the McHenry County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2023 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

**Findings of Fact**

The parties appeared before the Property Tax Appeal Board on January 12, 2026, for a hearing at the McHenry County Administration Building in Woodstock pursuant to prior written notice dated November 13, 2025. Appearing was the appellant, Anne Horwath, and on behalf of the McHenry County Board of Review was Chairman, Clif Houghton and member Michael Grebenick, along with the board of review's witness, Richard Kaszniak, Deputy Assessor for Algonquin Township.

The subject property consists of a 2-story dwelling of brick exterior construction with 3,418 square feet of living area. The dwelling was constructed in 1988 and is approximately 35 years old. Features of the home include a basement, central air conditioning, one fireplace, an 858 square foot 3-car garage and an inground swimming pool. The property has a 4.74-acre or 206,172 square foot site and is located in Barrington Hills, Algonquin Township, McHenry County.

The appellant contends overvaluation and assessment inequity, with respect to both the land and improvement assessments as the bases of the appeal.

In support of both the overvaluation and inequity arguments the appellant submitted information on five comparable properties where comparable #2 reflects land only information. The comparables are located from 0.30 to 0.50 of a mile from the subject property and have sites that range in size from 1.11-acres to 6.08-acres of land area or from 48,352 to 264,845 square feet of land area. Four of the comparables are improved with 1-story or 2-story dwellings ranging in size from 2,619 to 3,110 square feet of living area.<sup>1</sup> The dwellings were built from 1957 to 1995. Each comparable has a basement, central air conditioning and a garage ranging in size from 504 to 928 square feet of building area. Three dwellings each have one fireplace and comparable #1 has a 1,237 square foot horse stable. The four land and building comparables sold from June 2003 to June 2023 for prices ranging from \$500,000 to \$635,000 or from \$181.16 to \$240.55 per square foot of living area, land included. Comparable #2, a vacant land sale, sold in March 2023 for a price of \$160,000 or \$0.72 per square foot of land area.

The comparables have land assessments ranging from \$27,058 to \$85,902 or from \$0.24 to \$0.56 per square foot of land area. Four of the comparables have improvement assessments ranging from \$66,017 to \$134,889 or from \$23.92 to \$51.50 per square foot of living area.

Based on this evidence, the appellant requested the subject's total assessment be reduced to \$161,667 with a land assessment of \$69,100 or \$0.34 per square foot of land area and an improvement assessment of \$92,567 or \$27.08 per square foot of living area. The requested total assessment reflects a market value of \$485,050 or \$141.91 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.

Ms. Horwath testified that the 2023 total assessment for the subject property increased 68.2% over the 2022 assessment level. She described Barrington Hills as being unique in not having formal subdivisions and that in her immediate neighborhood homes range in age from 1970's to 2020's. With respect to her comparable properties, Horwath testified appellant comparables #1 and #2 are located in the same neighborhood as the subject, that comparable #3 is not in the same neighborhood and that comparables #4 and #5 are located "behind" the subject's neighborhood. Horwath testified her comparable #1 was the strongest comparable for improvement equity while comparable #2 is the strongest land sale comparable.

Under cross examination, Horwath testified comparable #1 is a 2-story dwelling very similar to the subject. Horwath added that she has been inside this home and testified the property has interior condition comparable to the subject. Horwath testified comparable #3 is a very comparable 2-story brick dwelling, comparable #4 is a ranch style dwelling but relatively similar to the subject and comparable #5 is a similar home on a smaller site. Horwath testified the subject's basement was finished at the end of 2024. Horwath also testified the subject property

---

<sup>1</sup> The Board finds the best description of the appellant's comparables was found in their property record cards, submitted by the board of review.

has original 1988 windows, cabinetry and has sunk-in living and family rooms, which she opined may detract from the subject's market value.<sup>2</sup>

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$258,642. The subject's assessment reflects a market value of \$776,004 or \$227.03 per square foot of living area, including land, when applying the 2023 3-year average median level of assessment in McHenry County of 33.33%. The subject has a land assessment of \$81,800 or \$0.40 per square foot of land area and an improvement assessment of \$176,842 or \$51.74 per square foot of living area.

In response to the appellant's testimony and evidence, Richard Kaszniak, Deputy Assessor for Algonquin Township, testified the dwelling sizes presented by the appellant are incorrect, noting the board of review submitted the property record cards for the appellant's comparables. Kaszniak also testified appellant comparable #4 was torn down after its sale in February 2023, which was not refuted by the appellant.

In support of its contention of the correct assessment, the board of review submitted four PTAB grids and four supplemental board of review grids which contain information on comparables for market value and equity arguments.<sup>3</sup>

For the overvaluation argument, the board of review submitted four comparable sales located from 0.43 of a mile to 2.19 miles from the subject property. The comparables have sites that range in size from 214,499 to 224,544 square feet of land area and are improved with 2-story dwellings ranging in size from 2,971 to 3,982 square feet of living area. The homes were built from 1932 to 1998. Each comparable has a basement, central air conditioning and a garage ranging in size from 554 to 769 square feet of building area. Three dwellings have two or three fireplaces. Comparables #1, #2 and #4 each have a pole barn amenity and comparable #3 features an inground swimming pool. The comparables sold from March to August 2022 for prices ranging from \$700,000 to \$930,000 or from \$175.79 to \$298.17 per square foot of living area, land included.

The board of review also submitted seven land sales, four of which are located from 0.48 of a mile to 2.11 miles from the subject. The comparables have sites ranging in size from 215,091 to 290,597 square feet of land area. Comparable #1 is located next to power lines and includes a pond; comparables #2 and #3 were not advertised sales; comparable #4 is improved with four barns and a sport court and comparable #5 appears to be classified as farmland. The land comparables sold from February 2022 to June 2023 for prices ranging from \$235,000 to \$575,000 or from \$0.91 to \$2.63 per square foot of land area.

---

<sup>2</sup> The board of review and appellant had a discussion regarding the subject's dwelling size and finished basement area after the board of review had conducted a field visit which identified a closet area over the garage. The ALJ noted that both parties' evidence in this 2023 appeal depicts the subject has 3,418 square feet of living area and an unfinished basement.

<sup>3</sup> The board of review's submission contains four PTAB grid analyses labeled "TWP sales grid," "Twp Equity Comps," "Land Equity Comps Twp," and "Vacant Land Sales Grid." The Board finds that each of these grids contain the same four properties consistent with the board of review's supplemental grid labeled as "2023 Ptab Grid – Sales." As a result, the Board shall analyze the comparables submitted in the board of review's supplemental grids for equity and land sales.

In support of the subject's improvement assessment on equity grounds, the board of review submitted four comparables located from 0.60 of a mile to 1.44 miles from the subject property. The comparables are improved with 2-story dwellings ranging in size from 3,200 to 3,617 square feet of living area. The homes were built from 1978 to 2001. Each comparable has a basement, central air conditioning, from one to three fireplaces and a garage ranging in size from 782 to 885 square feet of building area. Comparables #1 and #2 have a horse stable, comparable #3 has a barn and comparable #2 also has an inground swimming pool. The comparables have improvement assessments ranging from \$165,027 to \$211,673 or from \$47.35 to \$66.15 per square foot of living area.

Finally, the board of review submitted five land equity comparables located from 0.06 to 0.23 of a mile from the subject and on the same street as the subject property. The sites range in size from 198,557 to 206,911 square feet of land area. The comparables have land assessments ranging from \$80,478 to \$81,929 or for \$0.40 and \$0.41 per square foot of land area.

Richard Kaszniak, Deputy Assessor for Algonquin Township, testified the board of review's comparable sales are all located in the same school district as the subject property and that each of the improvement equity comparables are of a similar grade as the subject.

Based on this evidence, the board of review requested the subject's assessment be confirmed.

Under cross examination, Horwath questioned the board of review as to why they did not consider appellant comparable #1 as an equity comparable. Kaszniak responded the property has a farmland classification and therefore the board of review did not consider this property to be a good comparable for the subject.

### **Conclusion of Law**

Initially, the Board gives no weight to the argument raised by the appellant concerning the subject's 68.2% increased assessment from 2022 to 2023. The Board finds rising or falling assessments from assessment year to assessment year on a percentage basis do not indicate whether a particular property is inequitably assessed. The Board finds assessors and boards of review are required by the Property Tax Code to revise and correct real property assessments that reflect fair market value, maintain uniformity of assessments and are fair and just. This may result in many properties having increased or decreased assessments from year to year of varying amounts and percentages depending on prevailing market conditions and prior year assessments along with the salient characteristics of a given property.

The appellant contends, in part, the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal the value of the property must be proved by a preponderance of the evidence. 86 Ill.Admin.Code §1910.63(e). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales or construction costs. 86 Ill.Admin.Code §1910.65(c). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

With respect to the overvaluation claim, the parties submitted eight land and building comparable sales. The Board gives less weight to appellant comparable #1 which sold in 2003, too remote in time for this 2023 appeal. The Board gives less weight to appellant comparable #4 which was a tear down and to appellant comparable #5 which is less similar to the subject in site size and dwelling size than other comparable sales in the record. The Board also gives less weight to board of review comparables #3 and #4 which are less similar to the subject in age and/or proximity than other properties in the record.

The Board finds the best evidence of market value to be appellant comparable #3 and board of review comparables #1 and #2 which are more similar to the subject in location, age, design and site size. However, two of these properties have a barn amenity, each property has a smaller dwelling size and none of these best comparables has an inground swimming pool like the subject, suggesting adjustments are needed to make these best comparables more equivalent to the subject. Nevertheless, these best comparables sold from June to September 2022 for prices ranging from \$575,000 to \$930,000 or from \$184.89 to \$298.17 per square foot of living area, land included. The subject's assessment reflects a market value of \$776,004 or \$227.03 which falls within the range established by the best comparables in the record. After considering adjustments to the comparables for differences from the subject, the Board finds the subject's assessment is supported and a reduction in the subject's assessment based on market value is not justified.

The appellant also contends assessment inequity as the basis of the appeal. When unequal treatment in the assessment process is the basis of the appeal, the inequity of the assessments must be proved by clear and convincing evidence 86 Ill.Admin.Code §1910.63(e). Proof of unequal treatment in the assessment process should consist of documentation of the assessments, for the assessment year in question, of not less than three comparable properties showing the similarity, proximity and lack of distinguishing characteristics of the assessment comparables to the subject property. 86 Ill.Admin.Code §1910.65(b). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

With respect to the equity argument for the subject's land assessment, the parties submitted ten assessment comparables for the Board's consideration. The Board gives less weight to the appellant's comparables which are located less proximate to the subject property and are less similar in site size when compared to the subject. The Board finds the best evidence of land equity to be the board of review's comparables which are more similar to the subject in location and site size. These best comparables have land assessments ranging from \$80,478 to \$81,929 or for \$0.40 and \$0.41 per square foot of land area. The subject property has a land assessment of \$81,800 or \$0.40 per square foot of land area which is equal to four of the five best land equity comparables in the record.

The parties also submitted eight land sales in support of the correct assessment for the subject's site. The Board gives less weight to board of review comparables #2 and #3 which were not advertised sales; board of review comparable #4 which has a larger site size, four barns and a sport court; as well as board of review comparable #5 which is depicted as having a farmland component. The Board finds the best land sales in the record to be appellant comparable #2 along with board of review comparables #1, #6 and #7 which are more similar to the subject in site size but present varying degrees of similarity to the subject in proximity. These best land

comparables sold from March 2022 to June 2023 for prices ranging from \$160,000 to \$575,000 or from \$0.72 to \$2.63 per square foot of land area. The subject has a land assessment of \$81,800 which reflects a market value of \$245,425 or \$1.19 per square foot of land area when applying the 2023 three-year average median level of assessment for McHenry County of 33.33%, which falls within the range established by the best land sales in the record.

Therefore, based on both the equity and land sale comparables in the record, and after considering adjustments to the best comparables for differences from the subject, the Board finds a reduction in the subject's land assessment is not supported.

With respect to the subject's improvement assessment, the parties submitted eight improvement assessment comparables for the Board's consideration. The Board gives less weight to appellant comparable #4 which was a tear down and to appellant comparable #5 which differs from the subject in dwelling size. The Board gives less weight to board of review comparables #1 and #4 which are located more than one mile from the subject property.

The Board finds the best evidence of improvement assessment equity to be appellant comparables #1 and #3 along with board of review comparables #2 and #3 which are more similar to the subject in location, age, design and dwelling size. However, these properties present varying degrees of similarity to the subject in amenities such as inground swimming pool, horse stable and/or barn, suggesting adjustments are needed to make these properties more equivalent to the subject. These best comparables have improvement assessments ranging from \$117,775 to \$176,742 or from \$39.57 to \$53.46 per square foot of living area. The subject's improvement assessment of \$176,842 or \$51.74 per square foot of living area falls just above the range established by the best comparables in this record on an overall improvement assessment basis and within the range on a per square foot basis. Therefore, after considering adjustments to the comparables for differences from the subject, the Board finds the appellant did not demonstrate with clear and convincing evidence that the subject's improvement was inequitably assessed and a reduction in the subject's improvement assessment is not justified.

The constitutional provision for uniformity of taxation and valuation does not require mathematical equality. The requirement is satisfied if the intent is evident to adjust the burden with a reasonable degree of uniformity and if such is the effect of the statute enacted by the General Assembly establishing the method of assessing real property in its general operation. A practical uniformity, rather than an absolute one, is the test. Apex Motor Fuel Co. v. Barrett, 20 Ill.2d 395 (1960). Although the comparables presented by the parties disclosed that the properties located in the same area are not assessed at identical levels, all that the constitution requires is a practical uniformity which appears to exist on the basis of the evidence.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.



Chairman



Member



Member



Member

DISSENTING: \_\_\_\_\_

CERTIFICATION

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date: February 17, 2026



Clerk of the Property Tax Appeal Board

**IMPORTANT NOTICE**

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of the session of the Board of Review at which assessments for the subsequent year or years of the same general assessment period, as provided in Sections 9-125 through 9-225, are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for such subsequent year or years directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A PETITION AND EVIDENCE WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.

PARTIES OF RECORD

AGENCY

State of Illinois  
Property Tax Appeal Board  
William G. Stratton Building, Room 402  
401 South Spring Street  
Springfield, IL 62706-4001

APPELLANT

Anne Horwath  
14 Country Oaks Lane  
Barrington, IL 60010

COUNTY

McHenry County Board of Review  
McHenry County Government Center  
2200 N. Seminary Ave.  
Woodstock, IL 60098