



FINAL ADMINISTRATIVE DECISION ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Sharon Pfaff
DOCKET NO.: 23-04430.001-R-1
PARCEL NO.: 19-05-105-005

The parties of record before the Property Tax Appeal Board are Sharon Pfaff, 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: \$28,662
IMPR.: \$104,956
TOTAL: \$133,618

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 subject property consists of a one-story ranch dwelling of brick exterior construction with 2,387 square feet of living area.¹ The dwelling was built in 1951 and is approximately 72 years old. Features of the home include a full basement with finished area, central air conditioning, two fireplaces and a two-car, 650 square foot garage. The property has a 29,932 square foot or 0.69 site and is located in Crystal Lake, Algonquin Township, McHenry County.

The appellant contends overvaluation as the basis of the appeal.² In support of the market value argument, the appellant submitted a grid analysis along with the multiple listing service (MLS)

¹ The Board finds the best description of the subject property was found in the property record card and the schematic diagram provided by the board of review, which was not refuted by the appellant.

² The appellant also requested a reduction in the subject's land; but the appellant did not provide the necessary market value evidence for the Board to conduct a land analysis. Therefore, the Board will not provide a separate land analysis in the conclusion.

sheets for five comparables.³ The comparables are located from 0.50 of a mile to 2 miles from the subject. Comparables #1 through #3 are also located in Crystal Lake, like the subject. The comparables consist of one-story and split-level dwellings of aluminum siding, brick, brick and stone, stucco and stone, wood siding or cedar exterior construction that range in size from 1,150 to 2,263 square feet of living area. The dwellings were built from 1930 to 1986 and are from approximately 37 to 93 years old. Comparables #1 through #4 each have a basement, three of which have finished area, and comparable #5 has a crawl space foundation. Four comparables each have central air conditioning, three comparable each have a fireplace, and each comparable has a two-car garage. The comparables have from approximately 0.20 to 0.38-acre sites. The comparables sold from April to December 2022 for prices ranging from \$227,000 to \$320,000 or from \$132.57 to \$197.39 per square foot of living area, including land.⁴

Based on the evidence, the appellant requested a reduction in the subject's total assessment to \$101,500. The requested total assessment would reflect a total market value of \$304,530 or \$127.58 per square foot of living area, land included, when applying the statutory level of 33.33% and using 2,387 square feet of living area.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$133,618. The subject's total assessment reflects a market value of \$400,894 or \$167.95 per square foot of building area, land included, when applying the statutory level of assessment of 33 1/3%⁵ and using 2,387 square feet of living area.

In support of its contention of the correct assessment, the board of review submitted information on five comparables. Some of the comparables' property descriptions was gleaned from the additional township assessor's grid analyses that was included in the board of review's submission. The comparables are located from 0.11 of a mile to 2.55 miles from the subject. The comparables are located in Crystal Lake, and comparable #1 is located in the subject's same neighborhood. The comparables consist of one-story dwellings of frame or frame and brick exterior construction that range in size from 1,751 to 2,447 square feet of living area. The dwellings were built from 1952 to 1993 and are from approximately 30 to 71 years old. Each comparable has from a 760 to a 2,176 basement with partially finished area and a two-car garage ranging from 469 to 656 square feet of building area. Four comparables each have central air conditioning, and three comparables each have a fireplace. The comparables have from 10,796 to 25,971 square feet of land area. The comparables sold from November 2022 to June 2023 for prices ranging from \$326,000 to \$399,900 or from \$158.97 to \$218.16 per square foot of living area, including land.

³ The Board utilized MLS sheets for some of the comparables property characteristics when available, as there are some inconsistencies in the descriptions of these comparables relative to the appellant's grid analysis.

⁴ The MLS sheet for comparable #4 disclosed it sold on July 28, 2022. In addition, the Board determined the sales price per square foot of building size (sale price divided by building size) for the comparables provided in Section V of the appellant's grid analysis.

⁵ Procedural rule Sec. 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Department of Revenue will be considered. 86 Ill.Admin.Code Sec. 1910.50(c)(1). Prior to the drafting of this decision, the Department of Revenue has yet to publish figures for tax year 2023.

The board of review contends the assessor's five comparables indicate the subject is fairly assessed whereas four of appellant's five comparables have from 20%-50% smaller dwelling sizes. Based on this evidence, the board of review requested confirmation of the subject's assessment.

Conclusion of Law

The appellant contends 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.

The parties submitted a total of ten comparable sales to support their respective positions before the Property Tax Appeal Board. The comparables all sold proximate in time to the January 1, assessment date at issue, but nine of the comparables have significant differences to the subject in location, design, age, dwelling size and/or foundation type. Nevertheless, the Board has given less weight to the five appellant's comparables and the board of review comparables #2, #4 and #5 which are less similar to the subject due to locations of over 1.50 miles from the subject and/or have from 18% to 52% smaller dwelling sizes than the subject dwelling. Moreover, the appellant's comparables #1 and #5 as well as board of review comparables #2 and #5 also lack central air conditioning, a basement, or basement finish, which are features of the subject property. In addition, the appellant's comparables #4 and #5 are located in village of Lakewood, Illinois, unlike the subject that is in Crystal Lake, Illinois.

The Board finds the best evidence of market value to be the board of review comparables #1 and #3. These comparables sold proximate in time to the January 1, 2023 assessment date and are these comparables require considerable upward adjustments for differences in their smaller land sizes, basement sizes with finished area, number of fireplaces, and garage sizes to make them more equivalent to the subject. However, comparable #3 requires a downward adjustment for the dwelling's newer age. These two comparables sold in November 2022 and June 2023 for prices of \$389,000 and \$399,900 or for \$158.97 and \$177.10 per square foot of living area, including land. The subject's assessment reflects an market value of \$400,894 or \$167.95 per square foot of living area, including land, which falls above the sale prices of these two comparables on an overall basis and is bracketed by these two comparables on a per-square-foot basis. Based on this evidence and after considering adjustments to these two comparables for differences when compared to the subject as described above, the Board finds a reduction in the subject's estimated market value as reflected by its assessment is not warranted.

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



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: _____

January 21, 2025



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

Sharon Pfaff
45 Dole Ave
Crystal Lake, IL 60014

COUNTY

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