



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

APPELLANT: Nancy Mowcomber  
DOCKET NO.: 23-04449.001-R-1  
PARCEL NO.: 19-06-429-006

The parties of record before the Property Tax Appeal Board are Nancy Mowcomber, 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:** \$17,680  
**IMPR.:** \$64,175  
**TOTAL:** \$81,855

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 is improved with a 1-story dwelling of frame exterior construction containing 1,208 square feet of living area. The dwelling was built in 1927 and is approximately 96 years old. Features of the property include an unfinished attic, an unfinished basement, central air conditioning, one fireplace, 1 bathroom, and a 440 square foot detached garage.<sup>1</sup> The property has a 9,870 square foot site located in Crystal Lake, Algonquin Township, McHenry County.

The appellant contends assessment inequity with respect to the improvement as the basis of the appeal. In support of this argument the appellant submitted information on four assessment equity comparables that are described as being located in Crystal Lake in the “same Block” or “A few Blocks” from the subject. The comparables consist of 1-story or 1.5-story dwellings of

---

<sup>1</sup> The Board finds the best description of the subject property was the property record card with a schematic diagram provided by the board of review.

frame exterior construction that range in size from 1,142 to 2,046 square feet of living area. The homes were built from 1892 to 1962 and have partial or full basements, one of which has finished area. Each comparable has from 1 to 2 bathrooms and a garage ranging from 396 to 600 square feet of building area. The comparables have improvement assessments ranging from \$45,006 to \$61,142 or from \$29.88 to \$49.46 per square foot of living area. The appellant requested the subject's improvement assessment be reduced to \$48,000.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$81,855. The subject property has an improvement assessment of \$64,175 or \$53.13 per square foot of living area.

In support of its contention of the correct assessment, the board of review submitted information, including two grid analyses, on the same three assessment equity comparables. The evidence included a map depicting the location of the subject property and the board of review's comparables and a property record card for the subject property and each of the parties' comparables. The three comparables are described as being located within the subject's same neighborhood and within 0.28 of a mile from the subject from the subject property. The comparables consist of 1-story dwellings of frame exterior construction that range in size from 1,040 to 1,078 square feet of living area. The homes are 98 or 102 years old. Each comparable has an unfinished attic, an unfinished basement, central air conditioning and 1 bathroom. Comparable #1 has a fireplace. Comparables #1 and #2 have either a 640 or a 682 square foot garage. These properties have improvement assessments ranging from \$50,607 to \$58,485 or from \$46.95 to \$56.24 per square foot of living area.

A letter was also submitted by the Algonquin Township deputy assessor contending the appellant's comparables are either ranch style homes or 1.5-story homes without an unfinished attic, unlike the subject, whereas the board of review comparables are within 17% of subject's square footage, built within 5 years of the subject, and have unfinished attics, like the subject. The assessor maintains the subject is assessed fairly and cited the constitutional provision that states "The constitutional provision for uniformity of taxation and valuation does not require mathematical equality. A practical uniformity, rather than an absolute one, is the test. Apex Motor Fuel Co. v. Barrett, 20 Ill.2d 395 (1960). All that the constitution requires is a practical uniformity which appears to exist on the basis of the evidence."

In a written rebuttal to the Illinois Property Tax Appeal Board, the appellant submitted various questions concerning the copy of the board of review evidence that was mailed to the appellant from the Property Tax Appeal Board. The appellant responded that the Board had denied the appellant's appeal and provided numerous questions concerning the Apex court case cited by the board of review, the differences in the appellant versus the board of review's timeframes to submit evidence to the PTAB, and the detrimental effect of large tax increases on families.

### **Conclusion of Law**

As an initial matter, in response to the appellant's rebuttal, the Illinois Property Tax Appeal Board (PTAB) notes it did not issue a decision denying appellant's petition; rather, in accordance with PTAB's procedural rules, issued a letter dated August 8, 2024, forwarding a copy of the McHenry County Board of Review's Notes on Appeal and evidence to the appellant.

Additionally, the timeframe for parties to file evidence with the PTAB is also provided in the Property Tax Appeal Board's Practice and Procedures, which is available on the agency's website at [www.PTAB.illinois.gov](http://www.PTAB.illinois.gov), and contain statutory citations and Illinois Administrative Rules to be followed by the PTAB.

The appellant 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.

The parties provided information on seven assessment equity comparables to support their respective positions before the Property Tax Appeal Board. The Board gives less weight to the appellant's comparables which are less similar to the subject in design, dwelling sizes, and/or ages than the board of review comparables.

The Board finds the best evidence of assessment equity in the record to be the board of review comparables. These comparables are overall more similar to the subject in location, 1-story design, dwelling size, age, bathroom count, unfinished basement area, and other features. The board of review's comparables have improvement assessments that range from \$50,607 to \$58,485 or from \$46.95 to \$56.24 per square foot of living area. The subject's improvement assessment of \$64,175 or \$53.13 per square foot of living area falls above the ranges established by the best comparables in this record and within the range on a per-square-foot basis. After considering the adjustments to make the comparable more equivalent to the subject, such as subject's larger dwelling size and other features, the Board finds the subject's assessment is supported.

In reference to appellant's concerns regarding the Apex court case. "The constitutional provision for uniformity of taxation and valuation does not require mathematical equality. 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 properties located in the same area are not all assessed at identical levels, all that the Constitution requires is a practical uniformity which exists based on the evidence in this record." The Supreme Court discussed the constitutional requirement of uniformity. The court stated that "[u]niformity in taxation, as required by the Constitution, implies equality in the burden of taxation." The court further stated, "the rule of uniformity ... prohibits the taxation of one kind of property within the taxing district at one value while the same kind of property in the same district for taxation purposes is valued at either a grossly less value or a grossly higher value."

Therefore, although the board of review comparables are located in the same area, these properties are not assessed at identical levels. All the Constitution requires is a practical uniformity which appears to exist on the basis of the evidence. For the foregoing reasons, the Board finds that the appellant has not proven by clear and convincing evidence that the subject

property is inequitably assessed. Therefore, the Property Tax Appeal Board finds that based on this record, a reduction in the subject's 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: \_\_\_\_\_

November 19, 2024



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

Nancy Mowcomber  
340 Van Buren ST  
Crystal Lake, IL 60014-5752

COUNTY

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