



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

APPELLANT: Paul L. & Mary Ann Whittenhall
DOCKET NO.: 24-03063.001-R-1
PARCEL NO.: 10-30-103-004

The parties of record before the Property Tax Appeal Board are Paul L. and Mary Ann Whittenhall, the appellants, 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: \$35,154
IMPR.: \$124,171
TOTAL: \$159,325

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellants 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 2024 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 one-story dwelling of brick exterior construction containing 2,186 square feet of living area. The dwelling was constructed in 2004 and is approximately 20 years old. Features of the property include a full basement, central air conditioning, one fireplace, 2½ bathrooms, and an attached 3-car garage. The property has a 46,544 square foot site and is located in Lakemoor, McHenry Township, McHenry County.

The appellants contend overvaluation as the basis of the appeal. In support of this argument the appellants submitted an appraisal estimating the subject property had a market value of \$405,000 as of March 15, 2004. The copy of the appraisal submitted by the appellants did not include the title page or the signature page that would have identified the appraiser and the appraiser's qualifications and/or license designation. The purpose of the report was to provide the lender/client with an accurate, and adequately supported, opinion of market value. The lender/client was identified as U.S. Bank, N.A. The assignment type was identified as a home

equity appraisal. The fee simple property rights were appraised. The highest and best use of the property was indicated to be the current use.

The report contained the sales comparison approach to value using four comparable sales composed of three one-story dwellings and one two-story dwelling that range in size from 1,903 to 3,672 square feet of living area. The dwellings range from 20 to 36 years old. Each property has a basement with three having finished areas, central air conditioning, one or two fireplaces, and a 2-car or 3-car garage. The comparables have 2, 2½ or 3½ bathrooms. These properties have sites ranging in size from 23,686 to approximately 62,726 square feet of land area and are located from .06 to 1.94 miles from the subject property. The sales occurred from May 2023 to February 2024 for prices ranging from \$370,000 to \$490,000 or from \$158.05 to \$211.63 per square foot of living area, including land. The comparables were adjusted for differences from the subject to arrive at adjusted prices ranging from \$391,000 to \$423,000. Based on this analysis the appraiser arrived at an estimated market value for the subject of \$405,000 as of March 15, 2024. The appellants requested the subject's total assessment be reduced to \$134,986 to reflect the appraised value.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$159,325. The subject's assessment reflects a market value of \$478,023 or \$218.67 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.¹

In support of its contention of the correct assessment the board of review submitted information on three comparable sales improved with one-story dwellings of brick or frame and brick exterior construction that range in size from 1,867 to 2,349 square feet of living area and in age from 6 to 30 years old. Each comparable has a basement with finished area, central air conditioning, one fireplace, 2½ to 3½ bathrooms, and a 2-car or 3-car garage. These properties are located from .07 of a mile to 6.97 miles from the subject property and have sites ranging in size from 39,988 to 73,616 square feet of land area. The sales occurred in June and August 2024 for prices ranging from \$550,000 to \$580,000 or from \$246.91 to \$294.59 per square foot of living area, including land.

The board of review also submitted a written response from the McHenry Township Assessor contending the appellants' appraisal comparable sales were reviewed and determined not to be the best comparables because: comparable #1 is located in a subdivision that has horse facilities and riding, not the same quality and desirability as the subject; comparable #2 is a 1,600 square foot larger two-story dwelling; comparable #3 lacks the quality of construction and desirability as the subject; and comparable #4 is located in a cookie cutter subdivision with non-navigable ponds and channels. The assessor asserted that the subject property is in a neighborhood comprised of all custom-built homes served by private well and septic and subject to specific covenants and restrictions. The assessor stated that to find sales of homes similar to the subject

¹ Property Tax Appeal Board procedural rule section 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Illinois Department of Revenue (IDOR) will be considered. 86 Ill.Admin.Code §1910.50(c)(1). As of the development of this Final Administrative Decision, the IDOR has not published figures for tax year 2024.

they chose to use properties farther away, on the other side of town, but all within the same school district.

Conclusion of Law

The appellants contend 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 appellants did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The Board gives less weight to the conclusion of value contained in the appellants' appraisal due in part to the fact the copy of the report submitted by the appellants did not include the title page of the report and did not include the signature page that would have identified the appraiser and the appraiser's qualifications and/or license designation. These facts detract from the credibility of the report. Nevertheless, the Board will consider the sales contained in the report. The Board gives less weight to appraisal comparable #2 due to differences from the subject in design and size, which further detracts from the conclusion of value contained in the appellants' appraisal. The Board also gives less weight to appellants' appraisal comparable sale #1 as the price appears to be an outlier that is significantly below the sales of other similar comparables in the record. The relatively lower price associated with appraisal comparable #1 may be due to the property's location in a less desirable area relative to the subject property as explained by the township assessor.

The Board finds the best evidence of market value to be the appellants' appraisal comparable sales #3 and #4 as well as the sales presented by the board of review. These comparables are improved with one-story dwellings that range in size from 1,867 to 2,349 square feet of living area and age from 6 to 30 years old. The sales occurred from August 2023 to August 2024 for prices ranging from \$400,000 to \$580,000 or from \$210.19 to \$294.59 per square foot of living area, including land. Board of review comparable #1 is most similar to the subject in location but is improved with a dwelling smaller and newer than the subject dwelling that sold in June 2024 for a price of \$550,000 or \$294.59 per square foot of living area, including land. The subject's assessment reflects a market value of \$478,023 or \$218.67 per square foot of living area, including land, which is within the range established by the best comparable sales in the record and is well supported by the comparable most similar to the subject in location. Based on this evidence the Board finds the subject's assessment is reflective of the property's market value and a reduction in the subject's assessment is not justified.

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

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COUNTY

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