



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

APPELLANT: Donna McCabe
DOCKET NO.: 24-03265.001-R-2
PARCEL NO.: 10-19-276-019

The parties of record before the Property Tax Appeal Board are Donna McCabe, the appellant, by attorney Andrew J. Rukavina, of The Tax Appeal Company in Mundelein; 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: \$91,196
IMPR.: \$359,912
TOTAL: \$451,108

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 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 consists of a two-story dwelling of frame and brick exterior construction with 4,246 square feet of living area. The dwelling was constructed in 2006 and is approximately 18 years old. Features of the home include a walkout basement with finished area, central air conditioning, two fireplaces, a 1,032 square foot garage and an inground swimming pool.¹ The property has an approximately 47,504 square foot bay front site located on Pistakee Bay, a part of the Chain of Lakes in Johnsburg, McHenry Township, McHenry County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on three comparable properties. The appellant did not provide the assessment neighborhood codes for the comparables, nor did the appellant provide the

¹ The subject's property record card provided by the board of review disclosed the subject has a walkout basement, two fireplaces and an inground swimming pool, which were not refuted by the appellant.

proximity of the comparables in relation to the subject property. The comparables have sites that range in size from 20,080 to 46,565 square feet of land area. The comparables are improved with two-story dwellings ranging in size from 3,309 to 5,216 square feet of living area, two of which have masonry or frame and masonry exterior construction. The dwellings were built from 1925 to 1973. The appellant reported comparable #1 has a crawl space foundation and basement finish and comparable #2 has a basement with finished area. The appellant did not provide the foundation type of comparable #3. Two comparables have central air conditioning, each comparable has from one to three fireplaces and two comparables each have a garage containing 792 or 1,024 square feet of building area. The comparables sold from November 2022 to May 2023 for prices ranging from \$625,000 to \$990,000 or from \$188.88 to \$253.39 per square foot of living area, including land.

Based on this evidence, the appellant requested the subject's total assessment be reduced to \$268,603 which would reflect a market value of \$805,890 or \$189.80 per square foot of living area, including land, when using the statutory level of assessment of 33.33%.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$451,108. The subject's assessment reflects a market value of \$1,353,459 or \$318.76 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.²

In response to the appeal, the board of review submitted a memorandum prepared by the township assessor. The assessor did not consider the appellant's comparables to be the best comparisons to the subject. However, the assessor submitted a grid analysis with information on the appellant's comparables #1 and #2, which depicts comparable #2 with a crawl space foundation. The assessor did not include the appellant's comparable #3 as it closed in 2022.

In support of its contention of the correct assessment the board of review, through the township assessor submitted information on three comparables that are described as bay front properties that are located from .02 to .66 of a mile from the subject property. The aerial photographs included with the submission depict the locations of the comparables in relation to the subject property, all of which are on Pistakee Bay. The comparables have sites that range in size from 13,068 to 48,095 square feet of land area. The comparables are improved with two-story dwellings of frame, frame and brick or frame and stone exterior construction ranging in size from 4,606 to 5,253 square feet of living area. The dwellings are from approximately 18 to 42 years old. The comparables each have a walkout basement with finished area, central air conditioning, two fireplaces and two garages ranging in size from 220 to 1,265 square feet of building area. Two comparables each have an inground swimming pool. The comparables sold from July 2023 to October 2024 for prices ranging from \$1,500,000 to \$1,650,000 or from \$314.11 to \$347.37 per square foot of living area, including land.

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

² 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 2024.

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 six comparable sales for the Board's consideration. The Board has given less weight to the appellant's comparables and board of review comparable #3 due to differences from the subject in dwelling size and/or age. Additionally, the appellant's comparable #3 sold in 2022, less proximate in time to the lien date at issue than other sales in the record.

The Board finds the best evidence of market value to be board of review comparables #1 and #2, which sold proximate in time the January 1, 2024 assessment date. These two comparables are overall most similar to the subject location, dwelling size and design. However, the comparables have varying degrees of similarity when compared to the subject in site size, age and features, suggesting adjustments would be required to make the comparables more equivalent to the subject. Nevertheless, the comparables sold in July 2023 and July 2024 for prices of \$1,500,000 and \$1,600,000 or for \$320.17 and \$347.37 per square foot of living area, including land. The subject's assessment reflects a market value of \$1,353,459 or \$318.76 per square foot of living area, including land, which is less than the two best comparables in the record both in terms of overall value and on a price per square foot of living area basis. After considering adjustments to the best comparables for differences when compared to the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported and 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 25, 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

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