



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

APPELLANT: Chris Shanks  
DOCKET NO.: 24-03983.001-R-1  
PARCEL NO.: 09-24-426-002

The parties of record before the Property Tax Appeal Board are Chris Shanks, 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:** \$56,136  
**IMPR.:** \$77,911  
**TOTAL:** \$134,047

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 parties appeared before the Property Tax Appeal Board on January 14, 2026, for a hearing at the McHenry County Administrative Building in Woodstock pursuant to prior written notice dated November 13, 2025. Appearing was Chris Shanks, the appellant, and on behalf of the McHenry County Board of Review were members Michael Grebenick and Rebekkah Burtcher, along with the board of review's witnesses, Alejandro Benitez, Chief County Assessment Officer for McHenry County and Mary Mahady, McHenry Township Assessor.

The subject property consists of a 1.5-story dwelling of vinyl exterior construction with 2,469 square feet of living area. The dwelling was constructed in 1900 and has a chronological age of approximately 124 years old. The appellant's appraiser reported the subject to have an effective age of 40 years old. Features of the home include a crawl space foundation, central air

conditioning, a fireplace, a 568 square foot 2-car garage and a 274 square foot shed.<sup>1</sup> The riverfront property has an approximately 22,908 square foot site,<sup>2</sup> including 80 feet of river frontage, and is located in McHenry, McHenry Township, McHenry County.

The appellant contends overvaluation and contention of law as the bases of the appeal.<sup>3</sup>

In support of the overvaluation argument the appellant submitted written comments, a copy of a January 2025 Assessor Response letter from the McHenry Township Assessor, a copy of the subject's property record card, the Multiple Listing Service information sheet for the subject's 2015 sale, five pages of photographs of the subject property from the McHenry County Assessor's website, a grid of comparable sales labeled "2025 Board of Review Market Adj Grid-Sales, McHenry Township Comparables-Assessor," a copy of notes from a January 24, 2025 McHenry County Board of Review hearing and eight pages of photographs of the board of review's gridded sales from the McHenry Township Assessor website. The appellant also submitted an appraisal which included a repair estimate from the Noble Public Adjusting Group.

In his written comments, Shanks asserted he did not agree with the methodology used by the assessor in valuing the subject property. Shanks contended the assessor "decided not to come to my property" asserting this resulted in outdated photos being submitted to the Property Tax Appeal Board. Shanks argued the "main living area of my home was uninhabitable in more than half of the living sq ft." Shanks further asserted the Township Assessor's January 2025 letter states the subject dwelling is habitable, which Shanks contended is "highly inaccurate." Shanks summarized prior year 2022 and 2023 stipulations for the subject's assessment and argued the assessor "decided to change her calculation methodology" for the 2024 tax year to a market value calculation. Shanks asserted the assessor used a market value of \$658,484 for the 2024 assessment while his appraiser calculated a market value of \$600,000.<sup>4</sup> Shanks argued the assessor failed to adjust her comparable properties for differences from the subject in age and dwelling size which he opines resulted in an overvaluation of the subject property.

In his "Final Observations" Shanks lays out the assessor and appellant market value calculations as follows:

Assessor Calculation-\$658,848 - \$242,000 = \$416,848

Appellant Calculation-\$600,000 (Appraisal) - \$279,344 (PA Damage Est) =\$320,656

Shanks' written comments argue the appraiser only adjusted the subject's market value by \$175,000 although he believes "it should have been \$279K as indicated by the 3<sup>rd</sup> party PA Estimate attached." Shanks questioned why the assessor used an estimate of tree damage of

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<sup>1</sup> The Board finds the best description of the subject's garage size was found in the sketch contained in the appellant's appraisal which was not refuted by the board of review.

<sup>2</sup> The Board finds the best description of the subject's irregularly shaped site size was found in the subject's property record card, which was not refuted by the appellant.

<sup>3</sup> The appellant did not submit a legal brief or any statutory authority in support of the contention of law. Thus, the Board shall not further consider this basis for the appeal.

<sup>4</sup> The Board finds the appraisal contains an opinion of market value for the subject of \$425,000 as of January 1, 2024 (not \$600,000), which includes consideration of remaining repair work estimated by the appraiser to be \$175,000. The Board further notes the appellant timely submitted repair estimates totaling \$266,732, not \$279,344.

\$242,000 when the damage estimate is \$279,000. Finally, Shanks opined the subject's assessment should be decreased for the 2024 tax year based on the increased repair costs.

The appellant submitted ten photographs of the subject property from the McHenry Township Assessor's website. Four of these photographs show front, back and sides of the subject as of November 6, 2020, prior to any tree damage. Four photographs dated January 11, 2022, document exterior and interior tree damage, depicting visible damage to first floor roof surfaces in two areas, a boarded-up window and damage to guttering at the second story. One interior photograph documents damage to an interior wall and ceiling surface in one room of the dwelling. One photograph is dated August 28, 2024, and depicts the front of the subject property with a tarp visible on a portion of a flat roof surface on the side of the subject dwelling. The last photograph is dated December 4, 2024. This photograph depicts the front of the subject property with a newly configured covered entryway, a new peaked roofline on a portion of the dwelling which had a flat roof in August 2024. This same portion of the subject dwelling has missing siding and Tyvek on the exterior, also not present in the August 2024 photograph.

The grid analysis and January 2025 Assessor Response letter submitted by the appellant appear to be associated with his hearing before the McHenry County Board of Review. The letter from the Township Assessor notes two repair estimates were provided by the appellant, one totaling \$172,000 (rounded) and a 2<sup>nd</sup> by a firm hired by the appellant which totaled \$242,000 (rounded). The grid of four comparable properties used at the appellant's hearing before the McHenry County Board of Review document how the Township Assessor arrived at an estimated market value for the subject of \$658,848.<sup>5</sup> The Township Assessor then subtracts the appellant's repair cost of \$242,000 from the estimated market value to arrive at an "as is" value for the subject of \$416,848. The Township Assessor states in her January 2025 letter that the subject's current partial assessment falls below \$416,848 and therefore recommended no change.

To further support the overvaluation argument the appellant submitted an appraisal estimating the subject property had a market value of \$425,000 as of January 1, 2024. The appraisal was prepared by R. Steven Kephart, a Certified Residential Real Estate Appraiser. The appraisal was developed to determine the estimated cash value of the subject property for an ad valorem use.

In estimating the market value of the subject property, the appraiser developed the sales comparison approach to value selecting four comparable sales located from 0.19 of a mile to 2.04 miles from the subject property. The comparables have sites that range in size from 16,829 to 21,780 square feet of land area and are improved with 1-story (ranch), 1.5-story (cape cod) and 2-story dwellings of frame or vinyl exterior construction ranging in size from 2,211 to 2,368 square feet of living area. The homes range from 77 to 106 years old. Each comparable has a crawl space foundation, central air conditioning, one fireplace and from a 1-car to an 8-car garage. None of the appraisal comparables have tree damage like the subject property. The comparables sold from August 2022 to August 2023 for prices ranging from \$595,000 to \$790,000 or from \$252.87 to \$357.30 per square foot of living area, land included.

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<sup>5</sup> The appellant did not select comparable sales as a basis of the appeal and did not present these sales at the hearing as comparables to support a reduction in the subject's assessment. Thus, the Board will not further consider these sales, except for comparable #1 which was included in the appellant's appraisal.

The appraiser inspected the subject property on March 24, 2025. The appraisal addendum includes comments describing the subject as follows:

“The subject property is in average condition however suffered major damage when a tree fell on the home. Part of the reconstruction has been completed however construction has been halted due to insurance issues. Part of the roof is still tarped however the home has been (sic) divided off by visqueen to make the balance of the home habitable.” The appraiser further stated that “[T]he reconstruction is partially complete therefore a \$175,000 reduction in value appeared reasonable.”

The appraiser adjusted the comparables for differences with the subject in condition, room count, dwelling size, and garage capacity. Additionally, the appraiser made a negative adjustment of \$175,000 to each of the comparable properties to account for the subject’s unrepaired tree damage. After adjustments, the appraiser arrived at adjusted sale prices of the comparables ranging from \$399,900 to \$454,400 and an opinion of market value for the subject of \$425,000.

During oral testimony, Mr. Shanks explained the subject property was substantially damaged when a tree fell on the dwelling in 2021, asserting this made the subject property uninhabitable. For the 2022 and 2023 tax years the Township Assessor and appellant agreed to a stipulated reduced assessment for the subject of \$120,092, reflecting a market value of \$360,312 when applying the statutory level of assessment of 33.33%. For the subject’s 2024 assessment, Shanks attested the Township Assessor utilized a different methodology, contending the Township Assessor and Board of Review members told him they would stipulate for the 2024 assessment of the subject.

Shanks testified the Township Assessor’s estimated market value for the subject property of \$658,848, is substantially higher than the opinion of market value for the subject as presented in his submitted appraisal. Shanks testified that the market value of \$658,848 has not been adjusted for differences with the subject property, specifically for the number of bedrooms and age differences, and therefore, he considers this value to be fundamentally incorrect. Furthermore, Shanks testified the cost of repairs used by the Township Assessor of \$242,000, is wrong and should be \$279,000, which Shanks testified is the current repair figure.

In support of the repair costs, the appellant submitted a claim repair estimate from the Noble Public Adjusting Group with the appeal petition. The document depicts a loss date of December 15, 2021, and an inspection date of October 3, 2024. The document describes the type of loss as wind damage and discloses a total Replacement Cost Value of \$266,732.42. Each page of this document is dated March 13, 2025. On January 14, 2026, the appellant submitted a Noble Public Adjusting Group document with the same date of loss and date inspected as the document submitted with the appeal petition, however, this estimate states a Replacement Cost Value of \$279,343.75 and each page is dated March 17, 2025.<sup>6</sup> By letter dated September 4, 2025, Mr.

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<sup>6</sup> The Board notes the appellant called the Administrative Law Judge (ALJ) on December 5, 2025 to argue the board of review is misrepresenting the condition of the subject property. On December 5<sup>th</sup> and 10<sup>th</sup> the appellant emailed the ALJ, McHenry County and McHenry Township multiple times requesting an extension to file rebuttal evidence, requesting the board of review amend their submitted evidence and seeking guidance to file a motion at hearing. All email correspondence was added to the electronic evidence file for this appeal.

Shanks was notified the filing period for submission of evidence was closed and that he had 30 days to file any rebuttal evidence with a due date of October 4, 2025. (86 Ill. Adm. Code 1910.66) The appellant did not file any rebuttal evidence within the prescribed 30-day period. As a result, the Board finds the appellant's January 14, 2026 submission was not timely filed.

At hearing Shanks testified the Township Assessor never adjusted the subject's assessment by the insurance repair estimate. Shanks testified, "I know it's not a one-for-one ratio. I'm not saying it needs to be \$279" but we need to account for all of the repair costs. Shanks also testified he was offered hotel accommodations from his insurance company but chose to live in the subject dwelling while repair work was ongoing, though he claimed the dwelling was uninhabitable.

With respect to the subject's condition as of January 1, 2024, the Administrative Law Judge (ALJ) asked for clarification as to what evidence in the record truly reflected the subject's condition. Ultimately, Shanks acknowledged interior photographs contained in his appraisal are a reasonable reflection of the subject's interior condition on January 1, 2024. As to the exterior, Shanks testified that on January 1, 2024 the subject property had no siding in place stating, "they ripped off everything" and that exterior photographs of the subject taken by the appraiser in March 2025, depict new siding which was not present on January 1, 2024.

Shanks testified he had given the Township an "open invitation" to come inspect the subject property in order to ascertain condition, attesting the Township Assessor refused to do so. Alejandro Benitez, Chief County Assessment Officer for McHenry County and Clerk of the Board of Review, objected to this testimony by the appellant and asked the Township Assessor, Mary Mahady, if she attempted to conduct a site visit to the subject property in 2024. Mahady testified that on August 28, 2024, a McHenry Township staff person made an unannounced visit to the subject property. Upon arriving at the subject, the McHenry Township staff person was told to leave the property and not to come back. As a result, no site inspection was completed and Mahady testified she did not schedule another visit to the subject.

Under cross examination by McHenry County Board of Review, member Grebenick questioned Shanks if the estimated repair costs of \$266,732 included any upgrades to the subject property. Shanks responded to Grebenick, suggesting he "talk to the building management." When Grebenick repeated the question, Shanks responded, "Look at the pictures."

Based on this evidence and testimony, the appellant requested the subject's assessment be reduced to \$106,885 which equates to a market value of \$320,687 or \$129.89 per square foot of living area, land included when applying the statutory assessment level of 33.33%.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$134,047. The subject's assessment reflects a market value of \$402,181 or \$162.89 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>7</sup>

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<sup>7</sup> 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.

Grebenick read an opening statement into the record, summarizing the subject's property details, acknowledging the subject sustained substantial tree damage in 2021 and reiterating stipulations were issued for the subject's 2022 and 2023 assessments. For the subject's 2024 assessment, Grebenick explained, the board of review applied the 2024 equalization factor of 1.1162 to the subject's 2023 assessment and made no other changes. Grebenick stated the appellant submitted an appraisal that presented an opinion of market value for the subject property of \$425,000 as of January 1, 2024, which includes a negative adjustment of \$175,000 to each comparable property along with a statement that repair work was partially completed. Grebenick contended the appraiser's \$175,000 adjustment for the subject's partially repaired tree damage indicates the appraiser considered some work completed and chose to adjust the repair cost accordingly. Given the appellant's appraiser opined a market value for the subject of \$425,000 relative to the subject's current market value based on its assessment of \$402,181, Grebenick suggested the subject property may be under assessed. Nevertheless, the board of review requested the Board confirm the subject's 2024 assessment.

In support of its contention of the correct assessment the board of review submitted a grid analysis with information on the same four comparables selected by the appraiser. Comparable #1 is the same property as appraisal comparable #1 but with a different sale date. Comparables #2, #3 and #4 are the same sales as appraisal sales #2, #3 and #4, respectively, and described above. Comparable #1 sold in June 2024 for \$550,000 or \$236.15 per square foot of living area, land included.

Grebenick presented the board of review's witness, Mary Mahady, McHenry Township Assessor. Mahady testified the parties stipulated to a market value of \$360,276 for the 2022 and 2023 tax years and that for the 2024 tax year she applied the township factor only. In preparation for this 2024 appeal and PTAB hearing, Mahady testified she determined the subject property would have a market value of \$658,848 without any damage. Mahady testified she subtracted \$242,000 for repair costs, to arrive at a market value for the subject in its current condition of \$416,848. Mahady testified the subject's market value based on its current assessment is \$402,181 which falls below both her market value estimate as well as the appellant's appraised value of the subject.

In response to questioning from Grebenick regarding Mahady's opinion of the best evidence of market value in the record, Mahady testified she considered the appellant's appraisal to be the best evidence since the appraiser was inside the property and made adjustments to reflect condition based on independent research.

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

Shanks interrupted Mahady's testimony several times. In lieu of cross examining the board of review's witness, Shanks contended he had not been given any time to present his evidence. Shanks then partially read into the record his submitted written comments. Shanks disputed the subject as habitable but also stated he has resided there despite ongoing construction and issues

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1910.50(c)(1). Prior to the drafting of this decision, the Department of Revenue has yet to publish figures for tax year 2024.

regulating temperature in the home. When Shanks continued to interrupt the ALJ and argue with the board of review members, the ALJ cited section 1910.69(c) of the rules of the Property Tax Appeal Board, making the appellant aware that, as a sanction for his continued interruptions, he could be asked to leave the proceedings and be found in default. 86 Ill.Admin.Code §1910.69(c)

### **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.

As an initial matter, Shanks alleged the subject property lacked siding on January 1, 2024, that the dwelling was not habitable, and that the assessor refused to inspect the subject property. The Board finds these allegations lack any merit or credibility and are not supported by the evidence and testimony in the record.

Regarding the subject' exterior condition, the appellant testified that on January 1, 2024 the subject property lacked any exterior siding<sup>8</sup> and that the photographs taken by the appraiser in March 2025 depict new siding in place. The Board has thoroughly examined all of the photographic evidence submitted in the record. The record contains ten exterior photographs taken in 2020, 2022 and 2024 depicting the subject's exterior siding. All of these exterior photographs of the subject depict the same exterior vinyl siding material. This same exterior material appears to be present in the March 2025 photographs taken by the appraiser. The Board finds there is no evidence in the record documenting that the subject's vinyl siding was completely removed, as alleged by the appellant at hearing. Based on the photographic evidence in the record, the Board finds the best evidence of the subject's exterior condition as of January 1, 2024 to be the Township Assessor's photograph dated August 28, 2024.

As to the habitability of the subject dwelling, Shanks submitted written comments arguing the "main living area of my home was uninhabitable" and that the assessor's claim that the subject property is habitable to be "highly inaccurate." However, at hearing, Shanks testified he resided in the home while repair work was ongoing. In the appraisal submitted by Shanks, the appraiser states, "Part of the roof is still tarped however the home has beed (sic) divided off by visqueen to make the balance of the home habitable." Therefore, based on the appellant's own testimony that he resides in the dwelling along with comments made by the appraiser, the Board finds the subject property was habitable on January 1, 2024 and the appellant's testimony lack credibility.

Finally, with respect to a site visit to the subject property, Shanks submitted written comments asserting the Township Assessor "decided not to come to my property" and in oral testimony Shanks stated there was an "open invitation" to come and inspect the condition of the subject. However, Mahady testified that on August 28, 2024 a McHenry Township staff person attempted to conduct a site inspection and the appellant told the staff person to leave and not come back,

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<sup>8</sup> The appellant submitted no independent photographs depicting the exterior of the dwelling as of January 1, 2024.

directly contradicting Shanks' written comments and testimony. Shanks did not refute this testimony which further undermines his credibility.

As to the appellant's contention the market value of the subject should reflect an appraised value of \$600,000 less repair costs of \$279,000, the Board finds the appellant provided no documentary evidence to support the figures presented in his development of market value for the subject property. The appraisal submitted by the appellant, his own expert, depicts an opinion of market value of \$425,000 which takes into consideration unrepaired tree damage as well as completed repair work.

Before the Property Tax Appeal Board, the appellant submitted an appraisal and a calculation to support his requested market value while the board of review submitted four comparable sales for the Board's consideration, three of which are the same sales presented in the appraisal and one of which is a different sale of the same property presented in the appraisal. The Board gives little weight to the appellant's calculation of market value as it lacks documentary evidence to support the numbers upon which the calculation is based. The Board finds the appellant's appraiser concluded a market value for the subject of \$425,000, not the \$600,000 used in the appellant's calculation. The Board further finds the appellant submitted documentation for a repair estimate of \$266,732 and not the \$279,344 used in the appellant's calculation.

The Board finds the best evidence of market value to be the appraisal submitted by the appellant which states an opinion of value for the subject of \$425,000 or \$172.13 per square foot of living area, land included. The appraiser selected comparable properties similar to the subject in location, age, dwelling size and other features and adjusted them for differences from the subject, including for the subject's unrepaired tree damage. The subject's assessment reflects a market value of \$402,181 or \$162.89 per square foot of living area, including land, which falls below the appraised value. After careful consideration of the testimony and evidence in this matter, the Board finds a reduction in the subject's assessment is not warranted.

As a final point, much of the appellant's arguments focused on the events and evidence that occurred between himself and McHenry County assessment officials and at the board of review hearing. The Board gave no consideration to these arguments.

The Property Tax Appeal Board is not bound by the McHenry County Board of Review's decision, as appeals before this Board are de novo proceedings. Section 1910.50(a) of the rules of the Property Tax Appeal Board states in relevant part:

All proceedings before the Property Tax Appeal Board shall be considered de novo meaning the Board will consider only the evidence, exhibits and briefs submitted to it, and will not give any weight or consideration to any prior actions by a local board of review or to any submissions not timely filed or not specifically made a part of the record. The Board shall not be limited to the evidence presented to the board of review of the county. (86 Ill. Admin. Code, §1910.50)

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:

March 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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