



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

APPELLANTS: Martin & Helke Loughlin
DOCKET NO.: 24-04104.001-R-1
PARCEL NO.: 18-32-377-004

The parties of record before the Property Tax Appeal Board are Martin & Helke Loughlin, the appellants, by Jessica Hill-Magiera, Attorney at Law in Lake Zurich; 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: \$11,644
IMPR.: \$161,484
TOTAL: \$173,128

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 consists of a one-story dwelling of frame exterior construction with 2,632 square feet of living area. The dwelling was constructed in 2001 and is approximately 23 years old. Features of the home include a partial basement and partial crawl space foundation, central air conditioning, a fireplace and a 455 square foot garage.¹ The property has a 9,712 square foot site and is located in Huntley, Grafton Township, McHenry County.

The appellants contend assessment inequity with respect to the improvement assessment as the basis of the appeal. In support of this argument, the appellants submitted information on nine equity comparables that have the same assessment neighborhood code as the subject and are

¹ The subject's property record card provided by the board of review disclosed the subject dwelling has a partial basement and partial crawl space foundation and central air conditioning and is situated on a 9,712 square foot site, which were not refuted by the appellants.

located from .40 of a mile to 1.11 miles from the subject property. The comparables are improved with one-story dwellings of vinyl/wood siding exterior construction, each containing 2,653. The dwellings were built in 2003 or 2004. Comparable #9 has a fireplace and each comparable has a garage containing 484 square feet of building area. The comparables have improvement assessments that range from \$141,028 to \$148,096 or from \$53.16 to \$55.82 per square foot of living area. Based on this evidence, the appellants requested the subject's improvement assessment be reduced to \$143,286 or \$54.44 per square foot of living area.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$173,128. The subject has an improvement assessment of \$161,484 or \$61.35 per square foot of living area.

In response to the appeal, the board of review submitted a letter prepared by the township assessor. The township assessor contends the subject dwelling is the largest "Erie" model home within the subject's development. The assessor argued that the appellants' comparables are "Dearborn" model homes that have concrete slab foundations, when compared to the subject's partial basement and partial crawl space foundation.

In support of its contention of the correct assessment the board of review, through the township assessor, submitted information on four equity comparables that have the same assessment neighborhood code as the subject and are located from .10 to .30 of a mile from the subject property. The comparables are improved with one-story dwellings of frame exterior construction ranging in size from 2,405 to 2,549 square feet of living area. According to the supplemental grid analysis provided by the board of review, the dwellings were constructed in 2001 or 2002, where two of the dwellings each have a concrete slab foundation and two dwellings each have a basement. Each comparable has central air conditioning and either a 455 or a 580 square foot garage. Two comparables each have a fireplace. The comparables have improvement assessments that range from \$131,491 to \$157,157 or from \$54.53 to \$62.07 per square foot of living area. Based on this evidence, the board of review requested the subject's assessment be confirmed.

Conclusion of Law

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

The parties submitted thirteen equity comparables for the Board's consideration. The Board has given less weight to the appellants' comparables, as well as board of review comparables #2 and #3 which lack a basement foundation and/or were not reported to have central air conditioning, both features of the subject.

The Board finds the best evidence of assessment equity to be board of review comparables #1 and #4, which have central air conditioning and a basement, like the subject. These two comparables are also similar to the subject in location, dwelling size, design, age and some features. Although each dwelling is somewhat smaller in size with less basement area, when compared to the subject, suggesting upward adjustments would be required to make them more equivalent to the subject. Nevertheless, the comparables have improvement assessments of \$151,522 and \$157,157 or \$61.65 and \$62.07 per square foot of living area. The subject property has an improvement assessment of \$161,484 or \$61.35 per square foot of living area, which is greater than the two best comparables in this record in terms of total improvement assessment but less than these comparables on a per square foot of living area basis, which appears to be logical given the subject's larger dwelling size and superior basement area. Accepted real estate valuation theory provides, all other factors being equal, as the size of a property increases, its per unit value decreases. Likewise, as the size of a property decreases, its per unit value increases. Based on this record and after considering adjustments to the best comparables for differences from the subject, the Board finds the appellants did not demonstrate with clear and convincing evidence that the subject's improvement was inequitably assessed 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



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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