



TEN QUESTIONS TO A FAIR ASSESSMENT

AN EXPLANATION OF THE APPEAL PROCESS IN MCHENRY COUNTY

- 1. What's my first step to determine if my assessment is accurate?** Call your local township assessor. Make sure the information about your property is correct. The local assessor may also be able to show you other properties similar to yours in your neighborhood. You can determine if your property is equitably assessed. He or she may also have sales information. If you have lived in your home for a long time, you may not realize how much it is worth now.
- 2. I didn't agree with the assessor, what do I do now?** Get prepared. You only have 30 days, when you receive your notice card, so you need to start doing your research early. Go to the county web site at www.co.mchenry.il.us Then go to departments, then to assessments, then

to forms. Bring up the county complaint form and familiarize yourself with it. While there, look at the Board of Review Rules. You will also need to check out recent home sales by going to the county or township assessment office to view recent sales in your area. You might also want to talk to a realtor or check out some of the sites on the internet.

- 3. How will I know what my new assessment is?** You will be receiving a white postcard in the mail later this summer or fall. This is your official assessment notice. The first column tells you what your assessment was last year. The second column shows any changes unique to your property. These changes are usually made by the local township assessor. The third column shows your assessment after all changes and application of the multiplier (equalization). Multiply the total of that last column times 3. If that number is higher than you think your home would sell for on the open market, then you may want to file a real estate complaint with the Board of Review. About the same time you receive your card, changes are published in the local newspaper. That publication (whether or not your parcel is in it) marks the beginning of the 30-day appeal process for your township.
- 4. I'm filing a complaint. What now?** Don't miss the deadline. By state statute, your appeal can not be accepted after the deadline. Determine if your appeal is to be on equity or on market value. Your home could be

assessed at the correct market value, but if all the other similar homes on your street are assessed below market value, then you are over assessed, because you are carrying a larger share of the tax burden. In an equity complaint, you must supply the value and assessment of comparable properties in your neighborhood. In a market value complaint, you must supply recent sales data to support the fact that your home may be over-assessed. Remember, you need to use comparable properties. That means properties of similar size, story height, quality of construction and style. You must use the comparable property form to show the differences between the comparable properties and your home. Be sure to file this information with your complaint form. This is your "evidence" to prove that your assessment is not correct. You want to provide the most convincing case that you can. This means that you also need to show where your information came from. Pictures of your comparables and your own home are very, very valuable. After receipt of your appeal, in most instances, you will receive a Notice of Hearing. If there are certain dates that you are not able to attend a hearing, please include a note with your appeal. We will try very hard to schedule around those dates.

5. I purchased my home during this past year. Will the Board of Review consider that?

If you recently purchased your home and the Board of Review determines the sale to be “arms length”, that is advertised on the open market and not resulting from a foreclosure or court action, then they may adjust your assessment and not have a hearing. In that case, you will receive a “10-day notice”. This gives you an opportunity to have a hearing if you are still unhappy.

6. What happens at the hearing? The hearing is somewhat informal. Present will be the three hearing officers, a clerk to handle the paper work, the township assessor, and you the property owner. You may be represented by an attorney if you choose. Most residential property owners choose to represent themselves. If you have someone represent you, you must provide a limited power of attorney signed by you. The Board will ask you to talk about the evidence that you submitted to prove your assessment should be changed. If you go to the hearing and all you have to say is that your taxes are too high, the Board will tell you that they have no jurisdiction over your tax bill. They can only discuss your assessment and the market value of your property. Your tax bill is calculated by multiplying your assessment, minus any exemptions, by the rates for the

various taxing districts that serve your property. Even a home located very near to yours, may be served by different taxing districts. Due to all those variables, it is best to compare assessments, rather than tax bills. After hearing your arguments and asking you questions about your evidence, then the Board will ask the township assessor to respond to your evidence and information and provide any additional information he or she may have.

- 7. When will I know the decision of the Board of Review?** In most cases, the Board will make a decision at the time of the hearing. Sometimes, they will want to collect additional information or verify information, prior to making a decision. The Board does not issue official written decisions until all hearings have been held. At that time, usually by mid-March, all final decisions will be mailed.
- 8. What if I’m still not happy?** Once you receive that written Final Notice of Findings, you will have 30 days from the date of the postmark to file with the Illinois Property Tax Appeal Board (PTAB). Those forms are available in the county office.
- 9. What can I expect if I do that?** You will proceed much the same as you did at the county level. You will be expected to provide evidence and proof of your contentions regarding your assessment. Determination of hearing date and all correspondence will originate from the state.

However, PTAB hearings are held at the county office for the convenience of the taxpayer. The state sends a hearing officer to preside over the hearing, which is recorded. The hearing is a little more formal than the local hearing. Again, you are allowed to present your case first. The Board of Review is there to explain their reasons for the assessment they placed on the property. The township assessor may be there to provide information and act as a witness for the Board of Review, if the Board made their decision based on information provided by the assessor. Remember, the appeal to PTAB is “de novo”. That means all new. You can provide additional information that you may have neglected to provide at the county level. The county can also provide new information.

10. I don’t think the Property Tax Appeal Board made the right decision. Is there anything more I can do? Since you have exhausted all of your administrative remedies, you can now file a court action. Contact your attorney.

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