

**STATE REP.
MARTIN MCLAUGHLIN'S**

**DON'T OVERPAY!
PROPERTY TAX
APPEAL EVENT**

224-634-8300 / RepMcLaughlin.com



**MARTIN
MCLAUGHLIN**
IL State Representative | District 52

STATE REP. MARTIN MCLAUGHLIN

- Former Mayor lowered tax levy > 25% seven times
- 13 years as public servant, demanding lowering taxes, lower budgets, and lower spending on all government bodies.
- Successes in General Assembly
 - Passing Design Build Legislation lowering county costs.
 - Passed senior property tax freeze legislation.
 - **Presented first alternative budget in 20 years, calling for \$5 Billion in tax savings.**

One of Rep. McLaughlin's main legislative priorities is fighting Illinois' high tax environment.



STATE REP.

MARTIN MCLAUGHLIN



We Have Over 82 Individual Taxes

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ILLINOIS PROPERTY TAX FACTS

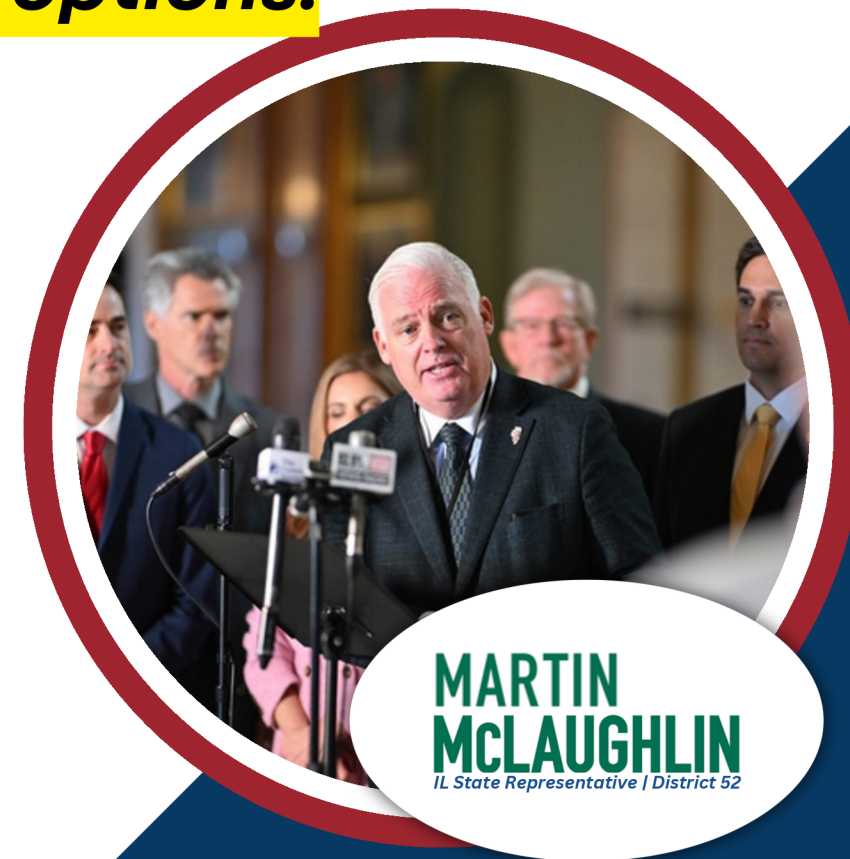
WE'RE NUMBER #1 😞👎

- The state of Illinois has the **highest property taxes in the country**; State is the most dependent state on property taxes.
- Illinois has 27 of nations's top 50 counties for highest property taxes. 5 of the top 6 metros with: Rockford(1), Chicago(2), Peoria(3), Champaign(4), **Trenton, NJ(5)**, Springfield(6)
- The statewide average effective tax rate is 2.11%, **nearly double the national average**.
 - Leads the Midwest by a whole percentage above most of its neighbors (0.77% in Indiana)
- The median home value in Illinois is \$239,100 which on average will cost the taxpayer \$5,055 in property taxes. In some areas, this figure can be upwards of \$6,000 per year.
- One of the reasons Illinois has such a high property tax burden is because of the **over 7,000 different taxing authorities and 2,828 local governments**, the largest count of independent taxing bodies among the 50 states.



WHAT YOU WILL LEARN TODAY

- How Illinois property taxes work... **or work against you!**
 - The difference between your assessment and your tax bill
 - What to review when your assessment notice arrives
 - Legal reasons to appeal
 - What evidence to gather and how to find it
 - How to file before your local deadline
- Help you understand the process, review your information, and know your options.***



ABOUT THE PROPERTY TAX SYSTEM

Property taxes are assessed on real estate by local government authorities.

The State of Illinois has no mechanism in place to collect property taxes.

Property taxes are revenue for local governments to fund public services

- School Districts
- Police and Fire protection
- Township, Municipality, Road Districts
- Library District
- Forest Preserve Districts
- Community Colleges
- Cemetery Districts
- Mosquito Abatement Districts
- other community services



ASSESSMENT VS. TAX BILL

There is an important difference:

- ***Your assessment*** is the value placed on your property.
- ***Your tax bill*** is the amount you owe after tax rates, levies, and exemptions are applied.

In Illinois, property owners appeal the assessment, not their final tax bill.



KEY TERMS TO KNOW

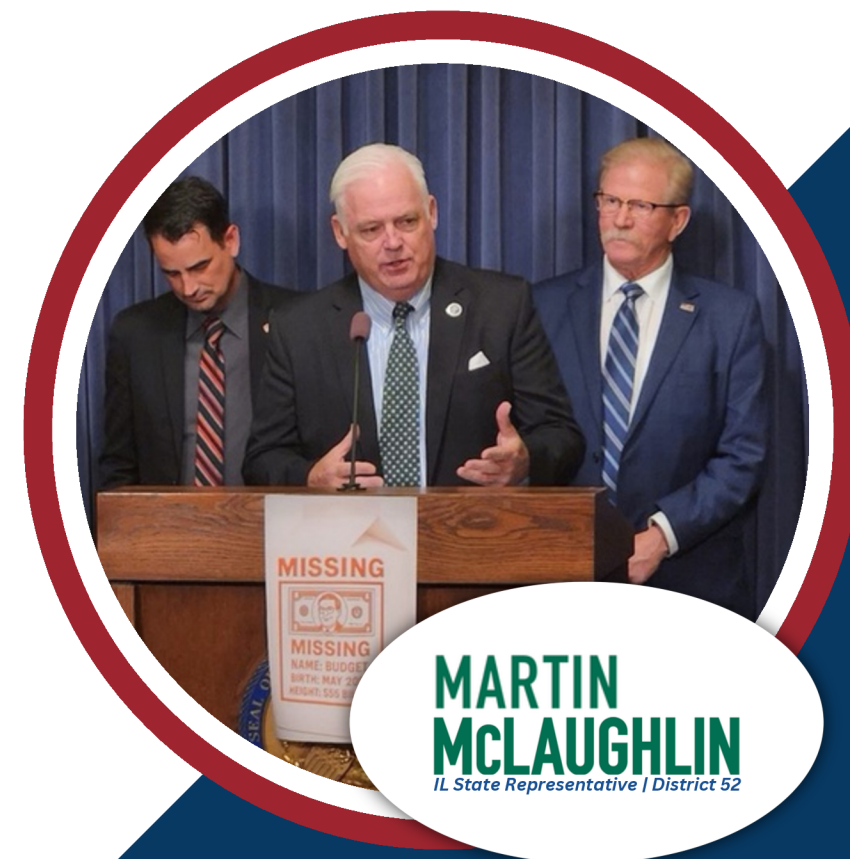
There is a difference between your property tax bill, and your property tax assessment.

In Illinois, property owners may only appeal their assessment, not their final tax bill.

Market Value: The estimated amount for which a property would sell in the open market.

Assessed Value: A percentage of the market value, determined by the local tax assessor, which is used as the basis for calculating property taxes.

Equalized Assessed Value (EAV): In Illinois the assessed value is further equalized by a state factor to ensure uniform property assessments across different jurisdictions. **EAV is 1/3rd of your assessed value.**



EVERY COUNTY IS DIFFERENT

Property tax appeals are handled locally.

Deadlines, forms, hearing options, and filing rules can vary by county or township.

County-specific information to insert:

- Assessment publication date: [Insert Date]
- Appeal filing deadline: [Insert Date]
- Filing website or office: [Insert Link / Address]
- Local contact: [Insert Assessor or Board of Review Contact]

Assessment Notice: Property owners receive an assessment notice from the county assessor, which indicates the assessed value of their property.

Cook County -XXX | McHenry County - XXX | Lake County - XXX



START WITH YOUR ASSESSMENT NOTICE

When your assessment notice arrives, open it right away...***Do not wait!***

Illinois appeal window is short, ***only 30 days from date of publication!***

Check:

- Owner name
- Property address
- Parcel number
- Assessed value
- Property description
- Exemptions listed

******Single most important part of the process. Too many are leaving mail unopened until the deadline has passed!!!***



STATUTORY GROUNDS FOR APPEAL

Discrepancy in Physical Data (*Incorrect Property Information*)

Discrepancy in physical data of the property includes, but is not limited to a substantial difference in the size of the site, size of the improvements, physical features, and locational attributes. The incorrect physical description must have been relied upon by the assessor in the valuation of the property. **(A.k.a - “my square footage is listed wrong!”)**

Overvaluation compared to Market Data

Occurs when the value indicated by the equalized assessed value of the property exceeds the property’s Fair Cash Value. Fair Cash Value is defined as “the amount for which a property can be sold in the due course of business and trade, not under duress, between a willing buyer and a willing seller”. Fair Cash Value is often used interchangeably with “Market Value.” **(A.k.a - “there is no way my house is worth this...”)**

Equity of Assessment

Real property assessments shall be valued uniformly as the General Assembly shall provide by law (Art.9, Sec 2, Illinois Constitution of 1970). An inequitable assessment is one that values one property at a higher level of assessment (relative to fair cash value) than the assessment of similar properties. **(A.k.a - “the houses around me...”)**



VERIFY YOUR PROPERTY INFORMATION

Look for errors in the property record.

Check:

- Square footage
- Lot size
- Number of bathrooms
- Garage information
- Basement or finished basement
- Property classification
- Major condition issues
- Incorrect or missing building details

If your property details are wrong, document the error and contact your Township assessor.



DISCREPANCY IN PHYSICAL DATA (INCORRECT PROPERTY INFORMATION)

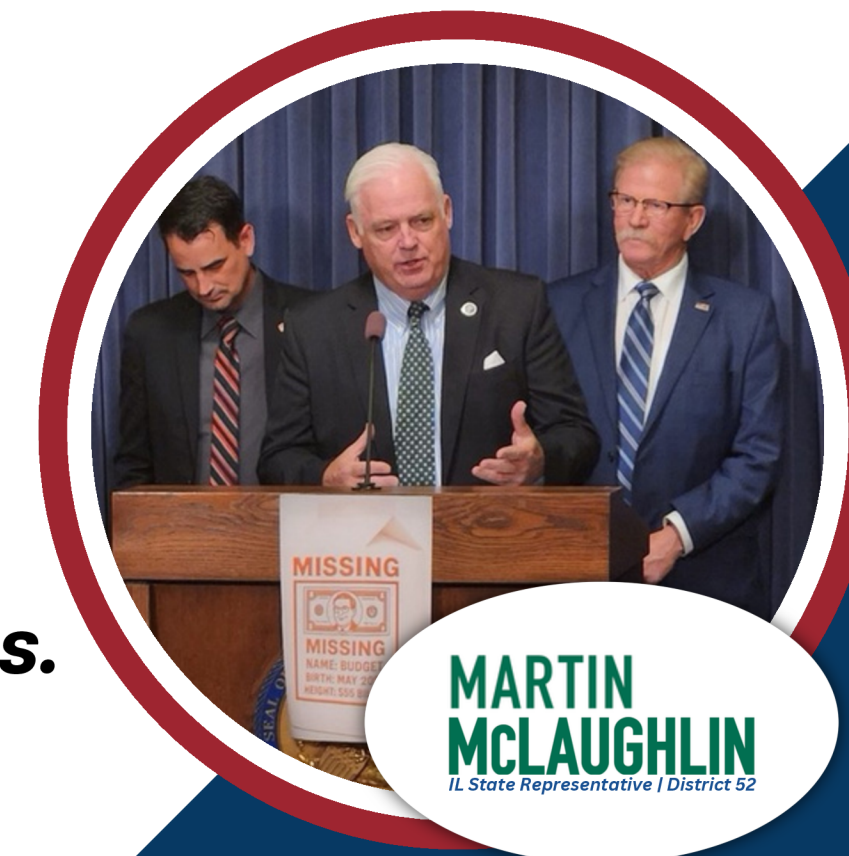
Appeal if the government record has incorrect information...

(A.k.a - “my square footage is listed wrong!”)

Examples:

- Wrong square footage
- Incorrect lot size
- Garage listed incorrectly
- Finished basement listed incorrectly
- Missing condition issues
- Wrong property classification
- Major condition issues
- Incorrect or missing building details

Bring clear proof, such as photos, records, permits, or measurements.



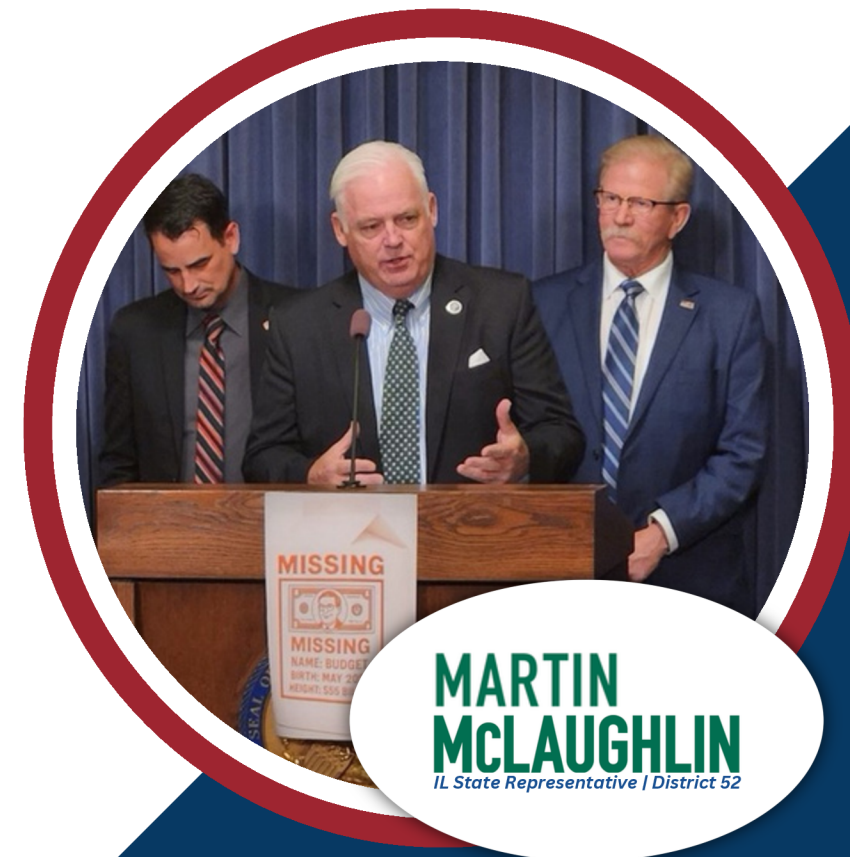
OVERVALUATION COMPARED TO MARKET DATA

You may appeal if you believe the assessed value is higher than the home's realistic market value... ***(A.k.a - “there is no way my house is worth this...”)***

Helpful evidence may include:

- Recent sales of similar homes
- A certified appraisal
- Recent purchase documents
- Photos showing major condition issues

*****Deferred Maintenance vs. Major Conditional Issues**



EQUITY OF ASSESSMENT

You may appeal if similar nearby properties are assessed lower than yours... **(A.k.a - “the houses around me...”)**

“We have a 2,200-square-foot home with 3 bedrooms and 2 full bathrooms. Our assessed value is \$115,000. But The Jones family lives two streets over in the same subdivision. Their home has 4,200 square feet, 5 bedrooms, and 4 full bathrooms. Their assessed value is only \$108,000.”

“Homes near mine that are similar – and in better condition – are assessed lower than my property. Because my home is not in better condition than those homes, my assessment should be reduced.”

The best comparison is a similar home in the same neighborhood or assessment area.



COUNTY BOARD OF REVIEW APPEAL

County Board of Review is the first level of appeal. All complaints must start here.

Procedure: Less formal, involves a simple submission of evidence and a local hearing.

Since local county officials handle this appeal, it generally moves a little quicker.

The Board of review will only schedule a hearing IF the proper box is checked on the Appeal form.

Filing an appeal DOES NOT Automatically guarantee a hearing!

Details: The property owner must submit a written appeal along with evidence supporting their claim.

Recent sales data of comparable properties, appraisals, photographs, and any discrepancies in property details.***

*****Deferred Maintenance vs. Major Conditional Issues**

Property owners must clearly state the revised assessment amount in writing. Without proposing a specific alternative, the original assessment is likely to remain unchanged.



HOW TO FIND COMPARABLE PROPERTIES

Three ways to gather evidence:

Do your own research

Use county or township assessment websites.

Hire a certified appraiser

An appraisal can support your opinion of value.

Consult a property tax appeal professional

Some attorneys or firms specialize in assessment appeals.

Important: Zillow or online estimates alone are not acceptable forms of reliable evidence.



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HOW TO GATHER EVIDENCE - MCHENRY COUNTY

Valid evidence of comparable sales data includes properties that are similar and have sold over the past three 3 years.

McHenry County Assessor

<https://www.mchenrycountyil.gov/departments/assessments>

McHenry County Board of Review

<https://www.mchenrycountyil.gov/departments/assessments/board-of-review>

McHenry County Forms and Rules Packet

<https://www.mchenrycountyil.gov/departments/assessments/forms-and-rules>

Algonquin Township Property Search

<https://property.atasr.org/>

McHenry County File and Complaint Page

<https://www.mchenrycountyil.gov/departments/assessments/filing-a-complaint>



HOW TO GATHER EVIDENCE - LAKE COUNTY

Lake County Assessor

<https://www.lakecountyil.gov/4915/Chief-County-Assessor>

Lake County Board of Review

<https://www.lakecountyil.gov/157/Board-of-Review>

Lake County Forms and Rules Packet

<https://www.lakecountyil.gov/507/Board-of-Review-Forms>

Lake County File Appeal Online

<https://www.lakecountyil.gov/551/Online-Appeal-Filing>

Special Rules for Cuba, Ela, & Grant Townships

<https://www.lakecountyil.gov/DocumentCenter/View/77352/Appeal-Instructions-for-property-owners-in-Cuba-Ela-Grant-Libertyville-Shields-and-Vernon-Townships>



HOW TO GATHER EVIDENCE - COOK COUNTY

Valid evidence of comparable sales data includes properties that are similar and have sold over the past three 3 years.

Find Comparable Properties

<https://www.cookcountyassessor.com/find-comparable-properties>

Cook County FAQs

https://prodassets.cookcountyassessor.com/s3fs-public/form_documents/OnlineFilingFAQs.pdf

Cook County Online

<https://www.cookcountyassessor.com/online-appeals>

Cook County Online Filing Portal - Available Filings

<https://propertytaxfilings.cookcountyil.gov/Pub/AvailableFilings>

Cook County Exemptions

<https://www.cookcountyassessor.com/exemptions>



PROPERTY TAX APPEAL BOARD

If the property owner is not satisfied with the decision of the County Board of Review, they can appeal to the Illinois Property Tax Appeal Board (PTAB) for 30 calendar days after they receive the decision.

Procedure: The property owner must file a petition with the PTAB, providing detailed evidence and legal arguments to support their case; More formal process

Details: The PTAB conducts a hearing where both the property owner and the assessor can present their evidence.

The PTAB then issues a decision which can either uphold or modify the assessment.

Less emphasis.... less than 1%



CIRCUIT COURT APPEAL

As an alternate recourse to PTAB, property owners can appeal to the circuit court if they are still dissatisfied with the Board of Review's decision.

Procedure: The property owner must file a lawsuit in the circuit court to challenge the assessment; This appeal is a formal judicial review process.

This process involves legal representation and a formal court hearing. This option means the property owner must hire an attorney.

Details: The court reviews the evidence and legal arguments
Issues a judgment which can either uphold or change the property assessment.

Less emphasis.... less than 1% of the 1%



CHECK YOUR EXEMPTIONS

Exemptions can reduce your taxable value.

Common examples include:

- General Homestead Exemption
- Senior Citizen Homestead Exemption
- Senior Assessment Freeze
- Persons with Disabilities Exemption
- Veterans exemptions
- Home Improvement Exemption

Contact your local assessor to confirm which exemptions you qualify for.



EXEMPTIONS / ALTERNATE OPTIONS

If the appeals process doesn't work out for the property owner, then they can explore available property tax exemptions. (SEE PACKET)

Examples:

- *General Homestead Exemption;*
- *Senior Citizen Homestead Exemption;*
- *Low-Income Senior Citizen Assessment Freeze Homestead Exemption;*
- *Homestead Improvement Exemption;*
- *Homestead Exemption for Persons with Disabilities;*
- *Standard homestead Exemption for Veterans with Disabilities;*
- *Returning Veterans' Homestead Exemption*



SENIOR BONUS SLIDE

Seniors should pay special attention to the following:

The Illinois General Assembly passed HB3790 in Spring 2025 Session.

The bill would call for the income limitation to increase on the Low Income Senior Freeze Exemption from \$65k to \$75k for taxable year 2026, then increase to \$77k in taxable year 2027, and increase to \$79k for taxable years 2028 and thereafter.





For Questions concerning Property Values located WITHIN Barrington Township contact:

Barrington Assessor: Jacqueline Stephens

Address: 602 S. Hough | Barrington, IL 60010

Phone: 847-381-5632 / Fax: 847-381-0623

Hours: 8:00 A.M.to 4:00 P.M.

website: <https://www.cookcountyassessor.com/cook-county-township-assessors#barrington>



McHENRY COUNTY
ILLINOIS

ALGONQUIN TOWNSHIP ASSESSOR:

Richard S Alexander

3702 US Hwy. 14, Crystal Lake, IL 60014-8204

Phone: (847) 639-2700; Fax: (847) 639-8638

Email: rsalexander@atasr.org

Website: www.algonquintownship.com

Hours: M-TH 8:00am - 4:00pm, FRI 8am-2pm, 2-4pm by Phone or Appointment only

ALGONQUIN TOWNSHIP ASSESSOR:

Phone: (815) 334-4290

Fax: (815) 334-4939

Email: assessments@mchenrycountyil.gov



Cuba	Nicole Knapik Cuba Township Assessor 28000 W Cuba Road Barrington, IL 60010-2766 Phone: 847-381-1120 Website Directions	Grant	Lisa LaMantia Grant Township Assessor 26725 Molidor Road Ingleside, IL 60041 Phone: 847-546-8880 Website Directions
Ela	Bonnie Barrington Ela Township Assessor 1155 E Route 22 Lake Zurich, IL 60047 Phone: 847-438-8370 Website Directions	Wauconda	Kristin Carlson Wauconda Township Assessor 505 Bonner Road Wauconda, IL 60084 Phone: 847-526-2881 Website Directions
Fremont	Joe Herchenbach Fremont Township Assessor 22385 Route 60 Mundelein, IL 60060 Phone: 847-223-2846 Website Directions		

STATE REP.
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Office Phone: 224-634-8300

Office Email: RepMcLaughlin@gmail.com



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**MCHENRY COUNTY
PROPERTY TAX
APPEAL RESOURCES**

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