



Cumberland County

Board of Review

140 Courthouse Square

PO Box 217

Toledo, IL 62468

Phone: (217) 849-3831 Fax: (217) 849-2183

DEADLINE: JANUARY 16th 2024

**THIS PACKET MUST BE COMPLETED IN ITS ENTIRETY AND FILED BY
4PM ON TUESDAY, JANUARY 16th 2024 OTHERWISE IT WILL NOT BE ACCEPTED.**

The packet can be returned any of these three ways:

- Hand Delivery ****Must be received by 4pm on Tuesday, January 16th 2024 ****
- Certified Mail ****Must be postmarked by Tuesday, January 16th 2024 ****
- E-mail: measton@cumberlandco.org
****Please contact the office to ensure successful delivery by 4pm on Tuesday, January 16th 2024 ****

1. Assessment appeals must be based on one of the following:

- Fair Market Value
- Recent Usable Sales of Comparable Properties
- Equity/Uniformity
- Income Producing Properties
- Matters of Law
- Incorrect Assessor Data
- Recent Sale of Subject Property

*****Further information on these appeal types & evidence needed is enclosed*****

- 1. Please read the Basis for your assessment appeal type and include all evidence requested. This packet must be completed in its entirety to be reviewed by the Board of Review. Failure to provide an appeal basis & evidence will most likely result in No Change. All information can be obtained from our office or the online GIS portal that can be found at www.cumberlandco.org. Please call the office Monday-Friday, 8am to 4pm with any questions or to request information.**
2. Upon completion of the filing period, the Board of Review will convene and issue a tentative decision based on the evidence you provided. You will receive a letter with a tentative change or no change. If you disagree with this tentative decision, you will have **10** calendar days from the date on the letter to contact the office and request an informal hearing with the Board of Review.
3. This hearing is your opportunity to provide further evidence that the current assessment of the property is incorrect. The Board of Review shall take all evidence under advisement and give written notification of the Board's final decision within 30 days after the hearing.

GENERAL INFORMATION ABOUT THE ASSESSMENT OFFICE

The Cumberland County Supervisor of Assessments does not decide how much tax is to be paid and they do not establish tax rates.

VALUATION

Buyers and sellers in the market create value. The Assessor's Office studies the market and collects information about properties to estimate value. The Assessor's Office has no control over tax rates. An increase in value does not necessarily mean your taxes go up.

A PROPERTY'S VALUE CAN CHANGE FOR MANY REASONS:

- Most frequent cause of a change in property value is a change in the market. This can be upward or downward.
 - Changes to the property—Room addition, new garage, new patio, etc.

PLEASE SEPARATE THE ISSUE OF HIGHER TAXES FROM THE ISSUE OF THE ACCURACY OF THE ASSESSED VALUE OF THE PROPERTY.

AN ASSESSMENT COMPLAINT IS NOT A COMPLAINT ABOUT HIGH TAXES. IT IS AN ATTEMPT TO PROVE THAT YOUR PROPERTY'S ESTIMATED FAIR MARKET VALUE IS EITHER INACCURATE OR UNFAIR.

THE BURDEN OF PROVING AN ASSESSMENT IS IN ERROR LIES WITH THE PROPERTY OWNER.

- A current appraisal depending on where assessment office is at in the tax cycle depends on deadline for appraisal to be turned in for current tax year.
- Copies of property record cards that are comparable to the property owners that shows their value is lower (this is considered unequitable assessment).
- Proof reflecting the interior and exterior of the entire property on January 1 of the year that property owner feels value is incorrect per condition of the property. Dated photographs or allowing township assessors to complete an inside and outside inspection.

PTAX-230 (R-2/12) Non-Farm Property Assessment Complaint

Who should complete this form?

Complete this form if you object to the assessment for your non-farm property and request a hearing before the board of review. You must file the original Form PTAX-230 and one copy with the board of review at the address shown below. Contact your Chief County Assessment Officer (CCAO) to obtain the filing deadline for this complaint. See the back of this form for information regarding assessment appeals. **Note:** Attach any evidence that supports your complaint.

Step 1: Complete the information for the property for which you are filing this complaint

1 _____
Property owner's name

Street address

City _____ State _____ ZIP _____
() - _____
Phone _____ Email address _____

Send notice to (if different than above)

2 _____
Name

Mailing address

City _____ State _____ ZIP _____
() - _____
Phone _____ Email address _____

4 Property index number (PIN) from your property tax bill or obtain it from your CCAO. If you are unable to obtain your PIN, provide a legal description on Line **b**.
a PIN _____

b Legal description - **only** if unable to obtain your PIN:

5 Property's street address if different than address in Item 1.

Street address

City _____ IL _____ ZIP _____

3 Assessment year for this complaint: **20** ____.

Step 2: Check the reasons for which you are objecting to the assessment

- 6a** Property was assessed twice for **20** ____.
- 6b** Assessment is lower higher than assessments of comparable property in this county.
- 6c** Property was exempt on January 1, **20** ____.
- 6d** Improvement was not taxable on valuation date.
- 6e** Other (incorrect description, homestead, etc.) _____

7 Any additional information useful to the board of review in hearing your complaint: _____

Step 3: Write the property's assessed values

As of valuation date: ____/____/____

8 Assessed values of your non-farm property:

a Land/lot or farm homesite _____

b Non-farm buildings & structures _____

c Total _____

9 Your estimate as to the correct assessment values:

a Land/lot or farm homesite _____

b Non-farm buildings & structures _____

c Total _____

Step 4: Sign below

I request a hearing on the facts in this complaint so that a fair and equitable assessment of the property can be determined.

Property owner's or authorized representative's signature _____ Date _____

Step 5: Mail your completed Form PTAX-230

Cumberland _____ County board of review
PO Box 217
Mailing address
Toledo _____ IL **62468**
City _____ ZIP _____

If you have questions,

(217) **849 - 3831** _____ Office hours: **08:00** a.m. to **04:00** p.m.
Phone _____
Web address: **www.cumberlandco.org**

Contact information:

CCAO: Mckenzi Easton
Name
140 Courthouse Square
Street address
Toledo _____ IL **62468**
City _____ ZIP _____
(217) **849 - 3831** _____ Office hours: **08:00** a.m. to **04:00** p.m.
Phone _____
Web address: **www.cumberlandco.org**

Assessor: _____
Name

Street address

City _____ IL _____ ZIP _____
() - _____ Office hours: _____ a.m. to _____ p.m.
Phone _____
Web address: _____

Illinois Property Assessment Appeal Process Guide

General information

When going through the appeal process, you (property owner) are appealing the assessed value (assessment) of your property, **not the tax bill**. The tax bill amount is determined by various tax rates applied to the assessment (after review and equalization by the board of review) by taxing districts (schools, parks, libraries, etc.). Tax rates are not an issue in the appeal process, only the assessment amount may be appealed.

Property is assessed each assessment year by township/multi-township assessor or by CCAO if the county has no township form of government. By law (35 ILCS 200/9-145), assessments of property, other than farmland and coal, are required to be assessed at 33 1/3% of its fair cash (market) value. If the assessment is to increase, the CCAO must publish the change in a local newspaper. The change is subject to further equalization and revision by the board of review as well as state equalization by the Illinois Department of Revenue.

Your appeal must be filed with the board of review 30 days after the CCAO's publication of the changes. Appeals filed late will not be heard. Once you receive the tax bill, it is generally too late to make an appeal for that year's assessment. The board of review will mail you final notice of its decision. A list of the final assessment changes is available from your board of review.

See "**Contact Information**" on front for help filing an appeal or to obtain board of review's hearing procedures.

How a tax bill is calculated

The county treasurer bills and collects property taxes for the year following the assessment year. Your tax bill is determined by taking the equalized assessed value (after board of review and state equalization) of your property and applying the aggregate tax rates from levies of all local taxing districts and units of local government. Your tax bill is calculated as follows:

$$\begin{aligned} \text{Equalized assessed value} - \text{Homestead exemptions} &= \text{Taxable value (assessment)} \\ \text{Taxable value} \times \text{total tax rates of all taxing districts} &= \text{Total tax bill} \end{aligned}$$

Note: You may qualify for a homestead exemption which will reduce your property's equalized assessed value.

Homestead exemptions are available for general homestead, homestead improvements, disabled persons, disabled veterans, and senior citizens. See "**Contact Information**" on front for assistance with homestead exemptions.

Informal appeal

Before you file a formal complaint (appeal), you should first contact your township or CCAO. An assessor with assessment books for a given year can correct any assessment. Bringing attention to an erroneous assessment early may result in a correction without the formal appeal process.

Formal appeal

If, after talking to your township or CCAO, the matter is **not** resolved, proceed with a formal appeal to the board of review if any of the following claims can be supported:

- Assessor's estimate of fair market value is higher than

actual fair market value. Supported if you have recently purchased your property on the open market or if a professional appraisal is supplied.

- Assessed value is at a higher percentage of market value than the prevailing township or county median level as shown in an assessment/sales ratio study.
- Primary assessment is based on inaccurate information (incorrect measurement of a lot or building, etc.).
- Assessment is higher than similar neighboring properties.

Steps to appeal

An appeal of an assessment (other than on farmland or farm buildings) has seven steps. For farmland or farm building, you must file Form PTAX-227, Farm Property Assessment Complaint.

- 1 Obtain property record card with assessed property valuation.
- 2 Discuss with assessor to determine how assessment was calculated.
- 3 Determine fair market value.
- 4 Determine prevailing assessment level in jurisdiction.
- 5 Determine the basis for formal complaint.
- 6 File Form PTAX-230 with board of review.
- 7 Present unfair assessment evidence to board of review.

Evidence needed

To support a claim of unfair assessment, you will need substantial evidence. Evidence may be obtained from the township or CCAO's office, from a professional appraiser, or through research. Pertinent evidence for non-farm property should include some or all of the following:

- Copy of property record card for and photo of property
- Copies of property record cards for and recent photo of similar neighboring properties
- Copy of Form PTAX-203, Real Estate Transfer Declaration, a deed, or a contract for purchase
- Appraisal of property
- Recent sales of comparable properties (including photos, property record cards, and evidence of sale price)
- Photo of elements not on the property record card that detract from the property value and a dollar estimate of the negative effect on the market value.

Appeal to State Property Tax Appeal Board (PTAB)

If you do not agree with the board's decision, you can appeal (in writing) to PTAB or file a tax objection complaint in circuit court. Visit the PTAB's web site at

state.il.us/agency/ptab for appeal forms and information.

Cumberland County
Board of Review
140 Courthouse Square, PO Box 217
Toledo, IL 62468

Notice to Complainants & Potential Complainants

The burden of proving an assessment is in error lies with the property owner. For further information refer to the Board of Review (BOR) Rules, Procedures & Guidelines.

By statute, the Township Assessors must be notified of all Board of Review proceedings and/or Board of Review site inspections and may attend such proceedings and inspections as they deem necessary and appropriate.

- Board of Review Hearings, Meetings and Property Site Inspections are posted as public meetings and are subject to the Open Meetings Act. Please note the following regarding site inspections:
 - The owner of the property may request the BOR inspect the property; but said owner is hereby made fully aware that such an inspection will be posted as a public meeting, is considered an Open Meeting and therefore, any interested person may also be present at and attend said inspection. Further, to comply with the Open Meetings Act, if the BOR goes on the property and/or enters the building(s) on the site inspection of a property, any other person attending the site inspection will also be allowed to go on the property and/or enter the building(s); otherwise, the BOR may not do the inspection.
 - In lieu of a BOR site inspection, the BOR may request the Township Assessor re-inspect the property and report back to the BOR; said re-inspection would not be subject to the Public Notice and Open Meetings Act requirements. Any such re-inspection would be subject to the owner's prior approval of a complete re-inspection, including the exterior and interior of all buildings on the property.

Please sign below to acknowledge that you have been given & read the Board of Review Rules, Procedures & Guidelines and the above notice.

Parcel Number: _____

By signature below, property owner, or duly authorized agent, of the above-referenced permanent index number property acknowledges he/she has received a copy of this notice and Board of Review Rules, Procedures & Guidelines.

Print Owner or Agent Name

Date

Owner of Agent Signature

Cumberland County Board of Review
Attachment to PTAX-230 Assessment Complaint
NON-FARM

Name of Owner: _____ Telephone: _____

Parcel Number: _____

Physical Address of Subject Property: _____
Street City State

Owner's Mailing Address: _____
(if different than physical address) Street City State

1. Complainant's Objection & Statement of Full Cash Value

Complainant who is an owner or duly authorized agent of said property, objects to the assessment of said property in the amount of \$_____ which reflects a fair market value of \$_____ based on a median level of assessment of 33.33% of fair market value. Complainant states that on January 1, _____ the fair market of the subject property was \$_____.

2. Subject Property Purchased and Construction Information

Date Purchased: _____

Price Paid: _____

Attach a copy of sales contract (if available): YES or NO

Date Built: _____

Cost to build (only if new): _____

Describe any work down by owner to build or complete construction of property:

Estimated Value of Labor: _____

Price Paid for Lot: _____

3. Comparable Properties to Support Claim

A. _____

Name of Owner	Parcel	Date of Sale	Sale Price
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B. _____

Name of Owner	Parcel	Date of Sale	Sale Price
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C. _____

Name of Owner	Parcel	Date of Sale	Sale Price
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4. Appraisal Information:

Has an appraisal of the Subject Property been completed in the last year? YES or NO

Date Appraisal Completed: _____ Copy Attached: YES or NO

For what purpose was the appraisal made? Re-finance, purchase of property, divorce, etc.

5. Pertinent remarks or additional facts to support claim.

I do solemnly swear of affirm that the statements made and facts set forth in the foregoing complaint are true and correct.

Print Complainant's Name

Complainant's Signature

Date

Basis for Assessment Appeals

****Remember if comparing properties, you must compare the assessed value NOT the taxes paid****

A. Fair Market Value

- a. **Definition:** Market value –the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus.
- b. Evidence to include but not limited to:
 - i. Appraisal-Although not required, the Real Estate Appraisal Profession that is licensed by the IDFP is highly recommended. The BOR will accept appraisals ONLY from those licensed as evidence of the Complainant’s opinion of value.
 - ii. The Appraisal must be in presented in its entirety, including all exhibits, with no missing pages. The only appraisals that will be accepted per their date will be current tax year of the appeal and the **1 year prior to the current tax year appeal**.

B. Recent Usable Sales of Comparable Properties

- a. Evidence to include but not limited to:
 - i. Comparable Sales- If there were sales of similar properties in similar locations that would show the subject property is over-assessed; evidence of those sale prices should be submitted. Examples of “Similar properties” include: square footage, year built, construction type (i.e. a ranch style compared to a ranch style), condition, etc.
 - ii. Comparable Sales should be those considered an Arm’s Length Transactions.
- b. Comparable Sales Grid Analysis must be completed (enclosed)**

Arm’s Length Transaction Definition:

- buyer and seller are motivated;
- both parties are well informed or well advised and acting in what they consider their best interests;
- a reasonable time is allowed for exposure in the open market; While a reasonable length of time can be a subjective attribute because there is no definitive hard and fast rule guiding what is reasonable, the following lists the types of advertising considered acceptable with no discussion on the length of time:
 - Advertised via an MLS listing or with a Realtor
 - Advertised by word of mouth
 - Advertised by owner placing ‘For Sale’ sign in front yard
 - Advertising via the internet (i.e. Zillow, Facebook, etc.)
- payment is made in terms of cash in United States dollars or in terms of financial arrangements comparable thereto; and
- the price represents the normal consideration for the property sold unaffected by anyone associated with the sale.
- The transaction is one between unrelated parties or parties not under abnormal pressure from each other.

C. Equity (aka Uniformity)

- a. **Definition:** Real property assessments shall be valued uniformly as the General Assembly provides by law (Art. 9, Sec. 4, Illinois Constitution of 1970). An inequitable assessment is one that values on property at a higher level of assessment relative to fair cash value than assessments of comparable properties.
- b. Evidence included but not limited to:
 - i. It is preferable to select at least three (3) comparable properties. Comparable properties should be located near the subject property in the same neighborhood or competing neighborhoods. They should be similar in style (i.e. a ranch compared to a ranch), construction (i.e. brick, frame, with or without basement, etc.), age, size, quality and

condition of the subject. *In no instance will comparables from outside of Cumberland County be considered by the BOR for assessment complaints based on equity.*

c. Comparable Assessment Equity Grid Analysis must be completed (enclosed)

D. Income Producing Properties

- a. Evidence to include but not limited to:
 - i. Income and Expense Statements. If the property is income producing, it is recommended the taxpayer furnish the income and expense statements of the prior three years as evidence of value. The most appropriate evidence is the pertinent schedules of the taxpayer's federal income tax return.

E. Matters of Law

- a. **Definition:** Matters of law include such factors as carrying forward prior year residential appeal results, preferential assessment and farmland valuation.
- b. Evidence to include but not limited to:
 - i. Legal Brief. If the basis of the complaint is a question of law, it is recommended the taxpayer provide a legal brief of the subject as issue, citing the law in question, as well as copies of any legal opinions and/or judicial rulings regarding the law in question.

F. Incorrect Assessor Data

- a. **Definition:** Incorrect data includes, but is not limited to, size of the site, size of the improvements, physical features and condition of the property.
- b. Evidence to include but not limited to:
 - i. Review of the Property Record Card with the Chief County Assessment Officer or the deputies- Most of the above-mentioned factual errors can be corrected per plat of survey and/or inspection completed by Township Assessor or Field Agents.
 - ii. Condition Issues Listing with Estimates Cost to Cure- If the issue is condition, it is highly recommended the BOR be provided a detailed list of the condition issues with an estimated cost to cure each condition issue; **AND Condition Issue Photographs-** Providing DATED PHOTOGRAPHS is highly recommended to show condition issues.

G. Recent Sale of Subject Property

- a. **Definition:** The BOR considers the sale of subject property, which occurred within 3 years of the January 1 assessment date, as possible evidence of fair cash value. The BOR gives most weight to the following required documentation in such an appeal:
 - i. Evidence to Include but not limited to:
 - 1. Documents that disclose the purchase price of the property and the date of purchase, specifically including the signed and completed settlement statement of the closing disclosures and summaries of transaction.
 - 2. Testimony and/or documentation, such as the recorded Illinois Real Estate Transfer Declaration (PTAX-203) or printout from a multiple listing service-closed client listing sheet and chronological property listing history of the subject property.
 - 3. If applicable, an itemized bill of sale signed by seller(s) and buyer(s) and supporting documentation of the fair cash value of any personal property included in the purchase price of the property.

Cumberland County Board of Review

Attachment to PTAX-203 Non-Farm Property Assessment Complaint-Comparable Assessment Equity Grid Analysis

Important Note: If the basis of your complaint is COMPARABLE Assessment Equity, failure to complete this attachment could result in the denial of your complaint.

The following is submitted by complainant as evidence of PROPERTIES COMPARABLE TO THE SUBJECT PROPERTY, YET THEY ARE ASSESSED DIFFERENT THAN THE SUBJECT PROPERTY. (Note: the comparable assessments should be similar to the subject property in the categories listed below. Comparables MUST be listed as they are recorded on the Property Record Card (PRC) in the Assessment Office. *If the complainant feels there is an error on the PRC regarding comparables, this can be explained below.*) **PROVIDE AT LEAST 3 COMPARABLES.** In no instance will comparables from outside Cumberland County be considered by the Board of Review for assessment complaints based on equity.

	Subject (Your House)	Comp #1	Comp #2	Comp #3
Parcel Number				
Address				
Distance from Subject				
School District				
Lot Size/Acres				
Number of Stories				
Exterior Construction				
Year Built				
Number of Bathrooms				
Number of Bedrooms				
Living Area (sq. ft.)				
Basement area (sq. ft.)				
Finished Basement (sq. ft.)				
Central Air Conditioning				
# of Fireplaces				
Garage/Carport (sq. ft.)				
Other Improvements				
Land Assessment				
Building Assessment				
Total Assessment				
Building A/V per sq. ft.				

Complainant's Signature _____

Date _____

Cumberland County Board of Review

Attachment to PTAX-203 Non-Farm Property Assessment Complaint-Comparable Sales Grid Analysis

Important Note: Unless an appraisal is submitted to substitute for completion of this attachment, this attachment must be completed in full is the basis of the complaint is comparable sales. **IF THE BASIS OF YOUR COMPLAINT IS COMPARABLE SALES, FAILURE TO COMPLETE THIS ATTACHMENT, OR TO PROVIDE AN APPRAISAL AS COMPLETION OF THIS ATTACHMENT, COULD RESULT IN THE DENIAL OF YOUR COMPLAINT.**

The following is submitted by complainant as evidence of recent sales of property comparable to the subject property, including the dates of sale, the prices paid and a description of each sale showing how it compares to the subject property. (NOTE: The comparable sales should be similar to the subject property in the categories listed below.) **PROVIDE AT LEAST 3 COMPARABLES.**

	Subject (Your House)	Comp #1	Comp #2	Comp #3
Parcel Number				
Address				
Distance from Subject				
School District				
Lot Size/Acres				
Number of Stories				
Exterior Construction				
Year Built				
Number of Bathrooms				
Number of Bedrooms				
Living Area (sq. ft.)				
Basement area (sq. ft.)				
Finished Basement (sq. ft.)				
Central Air Conditioning				
# of Fireplaces				
Garage/Carport (sq. ft.)				
Other Improvements				
Date of Sale				
Sale Price				
Sale Price per sq. ft.				

Complainant's Signature _____

Date _____