

Jo Daviess County Chief County Assessment Officer

October 20, 2009

Kevin Kavanaugh
6A-6 Hampton Court
Apple River, IL 601001

Dear Kevin,

We would like to thank you and the Apple Canyon Lake Committee for fair real estate taxes for your time and effort to prepare and present, on September 3, 2009, your position and recommendations concerning real estate property tax assessments at Apple Canyon Lake. While we do differ in our approach our goal like yours is fair assessments for all real property in Jo Daviess County including Thompson Township and Apple Canyon Lake.

The following is in response to your letter of September 7, 2009 regarding property tax assessment items discussed on September 3rd.

First, we do have good news, according to the 2009 sales ratio study (for sales in 2008) from the Illinois Department of Revenue, the Apple River/Thompson multi assessment district will not receive a township factor at the Supervisor of Assessments level. However, there are two scenarios that could change that outcome 1) if at the Supervisor's level I make changes that result in lowering the sales ratio level below 33.33% for the assessment district, then this could cause the Illinois Department of Revenue to issue a tentative multiplier, which would then need to be applied at the Board of Review level and 2) if the Board of Review lowers individual assessed values too much during the complaint process and the sales ratio falls below 33.33%, then this could cause the Illinois Department of Revenue to issue a County multiplier.

Regarding the feasibility of reassessing certain lots at Apple Canyon Lake, we have not finalized values for 2009; the Chief County Assessment Office will consider reviewing certain assessed values including lakefront lots before publishing. Please keep in mind that several factors determine value including location, view and size, consequently not all lots or lots of similar type such as lakefront or golf course will be valued the same.

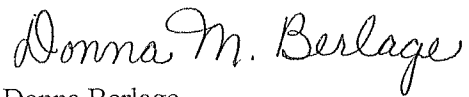
As for the possibility of hiring an outside mass appraisal firm to value vacant lots, the Jo Daviess County Finance Committee had previously looked into this possibility and determined that it was not feasible at this time. In the past when an outside appraisal firm was hired it was a county wide initiative.

I would like to take this opportunity to inform you of a significant change that our office is currently working on, with the Jo Daviess County Finance Committee and the Jo Daviess County Multi-township assessment districts that will improve the timing and efficiency of the property tax cycle. A Township Assessment District Pilot Program was approved in the 2009 Jo Daviess County budget and will be initiated starting with the 2010 assessment year. The Apple River/Thompson

multi assessment district was selected as one of two districts to participate. This program when fully implemented will give each Township Assessor the ability to access and input individual property data on a real time basis and will eliminate the need for my office to manually input data onto record cards. The program will also give Township Assessors the ability to place values on individual properties during a general assessment year. The next general assessment year for the Apple River/Thompson multi assessment district is 2011.

We appreciate your cooperation and consideration.

Respectfully,



Donna Berlage
Chief County Assessment Officer
Jo Daviess County