

COMMITTEE FOR FAIR TAXES AT APPLE CANYON LAKE

POSITION STATEMENT AND RECOMMENDATIONS

TO: Marvin Schultz, Chairman, Jo Daviess County Board
Ron Smith, Chairman, Finance Committee
Daniel Reimer, County Administrator
Terry Kurt, States Attorney
Donna Berlage, Chief County Assessment Officer
Edna Penticoff, Chairperson, Board of Review
Bill Reddy, Board of Review
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FROM: Committee for Fair Taxes at Apple Canyon Lake

DATE: August 5, 2009

INTRODUCTION

The Committee for Fair Taxes at Apple Canyon Lake (Committee) submits this Position Statement and Recommendations to those officials of Jo Daviess County who are directly and indirectly responsible for assuring that the real property and improvements located within the County are correctly assessed in accordance with the Illinois Property Tax Code (35 ILCS 200/1, et seq.).

The Committee submits that for many years most of the property, both improved and unimproved, located in the Apple Canyon Lake (ACL) development, a planned development residential community in Thompson Township, Jo Daviess County, has been assessed incorrectly. The Committee's goal is to persuade the County to voluntarily institute a program to correct this situation, and assure all of the ACL property owners that their property is assessed accurately and consistently. The Committee is willing to cooperate and support agreed upon remedial measures. This document contains some specific recommendations and suggestions to accomplish this common goal.

In support of our contention that most of the properties at ACL have not been assessed uniformly or correctly we confine our evidence and arguments to the assessment values used in tax years 2008, 2007 and 2006, despite the fact that in 2005 there was an equalization factor of 1.1541. (Between 2005 and 2008 there has been added cumulatively to all of the ACL properties equalization factors totaling 71%.¹) The Committee has confined its analysis and recommendations to property at ACL. This is appropriate since ACL is a discrete development which has historically generated the bulk of the market data used to determine assessed values in the Thompson and Apple River Multi-Township Assessment District.

SUMMARY OF CONCLUSIONS

The following points are presented in detail below.

¹ Equalization Factors by year: 2005- 1.1541; 2006 – 1.1967; 2007 - 1.1256 (immediately after quadrennial reassessment; 2008 – 1.231 (land only).

1. Vacant Lots at ACL have been under assessed for years. When under assessed lots are sold, the sale is reported to the Illinois Department of Revenue (DOR). Annually DOR computes a sales ratio study, using the sales and assessments from the past three years to determine whether the assessed valuations are in fact at 33.33% of the market value of the property. The fact that vacant lots have been under assessed has caused DOR to conclude that an equalization factor must be applied to all properties. This has happened in tax years 2005, 2006, 2007 and 2008, and in all likelihood will happen again in 2009. A detailed analysis has shown that it is the vacant lots, not the improved lots that have driven this result.
2. For tax year 2008 the Board of Review (BOR) decided 176 Assessment Complaints involving ACL properties.² In 97% of the cases decided, the BOR reduced the assessed valuation of the ACL properties, finding that the assessed valuation was higher than it should have been. That 97% of the assessed valuations reviewed were reduced should have caused both the BOR and the Chief County Assessment Officer (CCAO) to reduce the assessed valuation of every improved lot at ACL for tax year 2008. (See, 35 ILCS 200/9-210; 35 ILCS 200/16-65.)
3. A fair sampling of the assessed valuations of lots at ACL shows that the assessments are inconsistent, erroneous and unfair.
4. The current practice of including the value of septic systems in the assessed values of both the land and the improvements should be eliminated.
5. The Committee seeks to resume the discussions that were held in December, 2008 with the goal of finding a reasonable and rational solution to a serious and long term problem. Specific recommendations are made to solve the problem in an orderly and rational manner.

I. VACANT LOTS WERE UNDER ASSESSED IN TAX YEARS 2006, 2007 AND 2008.

The Doyle Report. Prior to the published notice that an Equalization Factor of 1.231 was being applied for the 2008 tax year, the Committee engaged Michael J. Doyle, an Illinois State Certified Real Estate Appraiser, to make a detailed study of assessments at ACL for tax years 2008, 2007 and 2006. Doyle was provided with all of the documents pertaining to the calculation of the equalization factors used in each of these years, which were produced by both the DOR and the CCAO in response to Freedom of Information Act requests. Doyle examined the DOR's "sales ratio studies" made for each of the years 2005, 2006 and 2007. These studies were used to calculate the equalization factor that was applied in tax years 2006, 2007 and 2008. Doyle's Report analyzed each of the property sales made at ACL in each of those years. His detailed report is referred to herein as "the Doyle Report".

The Doyle Report was submitted to the BOR in support of the Assessment Complaints of four ACL property owners. A copy of that report, including the supporting schedules, is attached as Exhibit A.

The Doyle Report demonstrates two distinct errors in the assessed valuations for those three years. First, the inclusion of the value ascribed to transferable boat docks as part of the purchase price of property where the seller transferred a dock to the buyer in connection with a sale of an ACL property. Second, vacant lots at ACL have been consistently under assessed.

² The 176 properties represented 6.5% of all ACL properties.

These two errors have resulted in the imposition of equalization factors which have raised the assessed value of all of the properties at ACL in each of these tax years.

The Doyle Report discloses that the erroneous inclusion of the value of transferable boat docks, owned by ACL, and not the seller, in the purchase price had a relatively minor impact on the sales ratio studies. For that reason we do not in this Position Statement rely on that error to support our contentions. Furthermore, the wide spread disclosure of this error appears to have reduced the prior common practice of including the consideration paid for the dock in the total purchase price of the property. Thus, this is no longer having a material adverse impact on the DOR sales ratio studies.

Under-Assessed Vacant Lots.

The Doyle Report does clearly demonstrate that the sales ratio between the assessed values of vacant lots is consistently much less than 33.33% and much less than the sales ratio of improved lots. Doyle found that when the sales ratio of vacant lots as a group is compared to improved lots as a group, the vacant lots were consistently assessed at substantially less than the assessed value of the land on improved lots. (Lot values, referred to as "Homesites" on the BOR Notices, are always assessed separately from the Improvements, referred to as "Residential Buildings" on the BOR Notices.)

The data regarding the vacant lots becomes even more important when determining the equalization factor. The "factor" is determined by comparing this year's sales to last year's assessments. Thompson Township, specifically Apple Canyon Lake, has not had an accurate assessment for the past two quadrennials. The vacant lots are grossly under-assessed, and because they make up an overwhelming amount of the sales, the factor is weighted heavily against improved properties which have an assessed value much closer to the statutory requirement of 33.33%. Examples of this are as follows:

2005 Sales Ratio Studies. Exhibit B is the 2005 Sales Ratio Detail List (Time Adjusted) prepared by DOR. It lists all of the sales in Apple River Thompson Township and compares those sales to 2004 assessments. The DOR determined that based on 163 recorded sales (123 Lots + 40 Homes) the median level for that year was 20.00. This is documented for Apple River Thompson Townships on Exhibit C, "Table 1-- Assessment Ratios 2005". When you analyze the data, you see that of the 163 sales, 123 were vacant lots. Because many vacant lots are under assessed, the DOR had to go down to 80 sales before reaching the "Median", the point that had an equal number above and below. To make matters worse, only one of those sales listed in the first 80 sales was a lot with a home. Exhibit C also shows that in Apple River, Thompson Townships, the median for improved lots was 27.97 while the median for unimproved lots was 17.39. Even a cursory analysis of the individual entries on the 2005 Sales Ratio Detail List (Time Adjusted) (Exhibit B) illustrates that vacant lots are grossly under assessed. There are 68 sales listed on pages 1 and 2 and the sales ratio ranges from 4.76% to 18.10%. Every one of these vacant lots was grossly under assessed.

2006 Sales Ratio Studies. Similar results occurred in 2006. An examination of Exhibit D, "Table 1-- Assessment Ratios 2006" shows that the median for improved property was 29.03 while the median for unimproved property was 17.31. Again, an analysis of the individual entries on the DOR Sales Ratio Detail List for 2006, contained in Exhibit E, further supports the point that vacant lots are grossly under assessed. Based on 120 sales in 2006 (90 lots and 30 homes), the median level was 19.28. Among the first 60 sales necessary to reach the median, only two were lots with homes.

2007 Quadrennial Plus Another Equalization Factor. However, the most egregious example of the consequences of these assessment errors occurred in 2007. In 2007 there was a quadrennial re-assessment of ALL of the property in Thompson Township. The Township Assessor and the CCAO fixed the fair market value of each property and notified each property owner of the new assessed value. However, immediately thereafter an equalization factor of 1.125 was added to all properties in the township for that tax year. How in the same year when the assessed value of every property is fixed through the assessment process based upon current market values, can the same property be subjected to an Equalization factor of 1.125?? If the new assessed values were correct, it defies reason and logic to say that the imposition of a 1.125 equalization factor was necessary for every property in Thompson Township.

The cumulative effect of all of this has caused the improved properties to be grossly over assessed in contradiction of the Property Tax Code. One obvious way to correct this inequity is to reassess all vacant properties this year and not wait for the next quadrennial. Consideration should also be given to reassessing those improved properties that are clearly over-assessed in light of the BOR decisions on 2008 assessed values. For example, substantially all lake front lots were assessed at \$106,230. In most cases involving a lake front lot the BOR reduced those assessed values to \$86,296. Every lake front lot that did not receive such a reduction is over assessed. (See, p.6 below, and Exhibits I and J.)

THE 2008 EQUALIZATION.

Following a meeting between representatives of the County and ACL in December, 2008 where these issues were discussed, the DOR imposed another equalization factor for the 2008 tax year. In response to the ACL homeowners complaint that improved lots were being assessed at more than 33.33% of their value, and that vacant lots were under assessed, the CCAO mandated that the 2008 equalization factor of 1.231 be added only to LAND and only to Thompson Township, not Apple River Township, which is part of this multi-township assessment district.

The addition of the 1.231 equalization factors to the 2008 assessed values of the improved lots at ACL has pushed substantially all of them past the required 33.33% mark. Couple this with the economic reality that property values have decreased significantly during 2007 and 2008, and we have the grossly unfair assessment condition that prompted the formation of this Committee and the increase in the number of assessment complaints.

Consider this reality. The BOR determined that 97% of the properties it examined were over-assessed for 2008. These reduced property values established by the BOR are now available as "comparable properties" for every other owner at ACL. Can there be any doubt that there will be even more Assessment Complaints filed for 2009? Will not the percentage of Owners obtaining relief be even greater?³

II. THE BOARD OF REVIEW'S DECISIONS ON 2008 ASSESSMENT COMPLAINTS PROVES THE ASSESSMENTS ARE WRONG.

The clearest evidence that assessments are uniformly wrong at ACL is the results of the 2008 BOR decisions in the 176 Assessment Complaint cases it decided. 97% of the Owners were granted a reduction in the assessed valuation of their property!!

³ On May 11, 2009 the Cook County Assessor announced that residential properties in 30 townships, not being reassessed this year will receive a market adjustment reflecting the real estate downturn. Reductions are scheduled to range from 4% to 15%.

The Committee has made a detailed analysis of the BOR decisions based upon the data published in the *FLASH* in May, 2009. In summary, of 176 ACL property owners who prosecuted Assessment Complaints, 171 obtained a reduction in the assessed value of their property. We understand that there were 203 Complaints filed, and those which were not decided were dismissed because the Complaint was deemed improper or the owners either failed to request a hearing or to attend the scheduled hearing.

The 176 cases heard represents 6.5% of all of the lots at ACL. 26 were vacant lots and 150 were improved properties. We submit that the finding by the BOR that 97% of the owners were over assessed proves unquestionably that the original assessments were wrong.

Attached as Exhibit F is a spreadsheet that contains the following data on all of the 176 cases: the PIN/Name (on two separate lines) of each of the 176 appeals. Under the heading "Before Appeal" values for Land, Improvements (IMP), and the Total are scheduled. Under the heading "After Appeal" there are scheduled the values for Land, Improvements (IMP) and the Total as determined by the BOR. The dollar difference between the Before Appeal Total assessed value and the After Appeal Total is shown for each property in the column headed "Delta". The "Percent" column shows the percentage change for each property. The properties are listed in the order of the percentage reductions with the property receiving the largest reduction listed last.

Even a cursory examination of Exhibit F shows just how striking the results are. All but nine of the Owners received a reduction of more than 5%. Exhibit G is a bar chart headed "Number of Properties Receiving Reduced Assessments". Exhibit G shows that 157 (90%) of the Owners received more than a 5% reduction; 41 (23%) of the owners received a reduction of more than 20%; almost 50% of the reductions were in the range of 10% to 20%; and five owners received a reduction of 35% or more!!

This record also shows that most owners challenged only the assessed value of their land, whether the property was improved or not. The reason is obvious. It is much easier for a homeowner at ACL to find comparable lots that are assessed at a lower value than it is to find comparable homes. Challenges to assessed values of residential buildings are generally supported with appraisals. Significantly, most of those were allowed!

Some additional striking results from the BOR decisions are clearly shown on Exhibit H, the bar chart entitled, "Comparison of Assessed Value Before and After Appeal".

1. The 2008 Equalization factor of 1.231 was applied only to land, but the assessed value of all improvements (buildings) was reduced by the BOR from \$43,932,444 to \$40,125,744, or by \$3,806,700, or 8.7%.
2. The BOR reduced the assessed value of land alone from \$26,841,780 to \$20,814,276, or \$6,027,504, or 22.5%. Thus almost every owner who challenged the 23% equalization factor had it removed!
3. The total assessed value was reduced from \$70,774,224 to \$60,940,020, or \$9,834,204, or 13%.

III. A FAIR SAMPLING OF THE ASSESSED VALUATIONS AT VARIOUS SUBDIVISIONS AT ACL SHOWS THE ASSESSMENTS ARE FLAWED.

A further analysis performed by the Committee proves dramatically that the assessed values assigned to the Lots at ACL, whether improved or unimproved, are assessed incorrectly. The Committee submits six additional exhibits, I, J, K, L, M and N. Each exhibit depicts an area consisting of one or two streets, and shows for each lot the final assessed valuation including the BOR's decisions. (The BOR's decision, if any, is shown as follows: "50,806/36,667". See Exhibit I, Lots 4 and 5.)

1. EXHIBIT I: Blackhawk -Subdivision 1-- Silverhorn Ct: The assessed value of Lots 4 and 5 were reduced from \$50,806 to \$36,667 (28%). Lots 3, 7 and 8 remain at 50,807. Lot 6, an identical lot is assessed at \$48,496.
Also compare lots 23, 24, 25, 26, 27 28, and 29 where the assessed value of identical lots range from \$11,546 to \$7,158.
2. EXHIBIT J: Hidden Springs- Subdivision 2-- Hidden Springs Road: The assessed values of the following Lots were reduced by the percentage shown in parenthesis: 16 (19%), 18 (19%), 20 (28%), 22 (19%), 24 and 25 (combined) (23%), 26 and 27 (combined) (19%) and 28 (19%). Lots 17, 19, 21, 23, 25, and 29 all remain at their original assessment.
Lots 17, 21, and 23 are all assessed at \$106,230, as though their fair market value was \$318,690. No lake front lot at ACL has sold for more than \$235,000, as recorded in 2005, 2006, 2007, and 2008 Sales Ratio Detail Lists. The Sales Ratio Detail Lists for 2005, 2006, and 2007 show: in 2005, four lake front lots sold at prices ranging from \$210,000 to \$230,000; in 2006, two lake front lots sold at prices ranging from \$215,000 to \$235,000; and no lake front lots sold in 2007. One lake front lot (9-189) was reported sold in 2008 for \$235,000. So, their values are \$83,690 more than the top price ever paid for a lake front lot at ACL.
Compare also Lots 1 thru 8 on the North side of Hidden Spring Lane. Lots 1, 2, 3 and 4 were originally assessed at \$4,619. Lot 4 was reduced by 31% to 3,167. Only 11 lots received a reduction of 30% or more. Compare Lots 33 to 40 and ask why the values of the identical lots on the South side of Hidden Springs goes from \$4,734 to \$7,043 to \$9,237 to \$13,856.
3. EXHIBIT K: Big Spirit- Subdivision 5—Manitou Ct: The reduction in assessed values is in parenthesis: Lots 87 (19%), 88 (27%), 89 (19%). When Lots 90 and 91 protest the assessed value of their Lots they will have three compelling comparables.
Compare also Lots 92 and 93 with Lots 86, 94, 95, 97, 98 and 99.
4. EXHIBIT L: Independence-Subdivision 8- Independence Dr and Hale Ct: The reduction in assessed values is in parenthesis: _Lots 193, (45%), 194 (21%), 197 (19%), 202 (27%), 203 (27%). Again, when Lots 195, 196, 198,199, 200, 201, 204 thru 211 protest the assessed values of their lots they too will have compelling comparables. In fact everyone will use the 45% reduction received by Lot 193 as a comparable!!
On the West side of Independence Dr. compare the \$11,547 for Lots 187, 188, and 189 with the assessed values of Lots 190 (\$20,784), 191 (\$25,402).
5. EXHIBIT M: General Grant-Subdivision 3-Gen. Sheridan and Gen. Jackson: The reduction in assessed values is in parenthesis: _Lots 161 (11%), 162 (27.8%) will most assuredly be used by the owners of Lots 163 thru 166 and 175 thru 178 each of which is now assessed at \$106,231, or \$26,231 more that Lot 162.

On the South side of Gen. Jackson Ct. compare the \$9,569 assessed value of Lot 157 with the \$25,402 on adjacent Lot 158 and compare the \$10,392 for Lot 156 with the \$4,619 for adjacent Lot 155. See also Lots 151 thru 156 and compare them with Lot 150 at \$6,928.

On the North side of Gen. Sheridan Ct. compare the \$41,568 for Lots 179 and 180 with adjacent Lot 181 at \$9,237 and Lots 183 thru 185 at \$4,619.

6. EXHIBIT N: Fairway Subdivision 11-Fairway Dr., Putter Lane, and Par Ct: The reduction in assessed value is in parenthesis: Lots 36 and 37 (combined) (19%), 42 (28%), 44 and 45 (combined) (19%), 46 (28%), 51 (19%), 76 (19%), 85 (28%) and 97 (19%). Lots 43, 47, 55, 77, 83, and 90 through 94 will have compelling comparables when protesting their assessed values. Compare lot 51 that was reduced 18.8% to \$13,132 to lots 52 through 54, 56 and 57 along with lots 75, 76, 78 through 82, and 84 that remain at the assessed value of \$16,165. Compare lot 55 at \$18,474 to lots 52, 53, 54, 56, and 57 at \$16,165. Also compare lot 77 at \$18,474 to lot 76 at \$13,132 and lots 75, 78, 79, 80, 81, 82, and 84 at \$16,165.

As always the devil is in the details, and as tedious as this examination is, it must be made to see just how inconsistent the assessed values are at ACL. This is just a sampling of the inconsistent and patently erroneous assessments that exist today at ACL.

IV. SEPTIC SYSTEMS ARE BEING IMPROPERLY ASSESSED AND VALUED BY THE CCAO and the BOR.

Currently, the value of the septic field is incorporated in the value of the building as an improvement at the time of construction. Attached as Exhibit O is Margaret Smith's construction cost schedule which shows the cost of the septic system included in the total construction costs. However, the county is also adding value of these septic systems to the assessed value of improved lots without removing it from the assessed value of the building. In any given area, all improved lots are assessed at 2,300 to 2,800 on average more than unimproved lots. In Hidden Springs, Lots 10 and 13 have homes and are assessed at 13,856 while Lots 11 and 12 are vacant and assessed at 11,547. This is very apparent on Exhibit N, the Fairway section.

V. THE VAST MAJORITY OF HOMEOWNERS AT ACL RECEIVED NO RELIEF, AND WILL PAY REAL ESTATE TAXES THAT ARE HIGHER THAN THEY SHOULD BE. THE CCAO OR THE BOR SHOULD HAVE REDUCED THE ASSESSED VALUE OF EVERY IMPROVED LOT AT ACL.

There are 904 Homes at ACL. Only 150 assessment appeals involved homeowners. Thus 754 homeowners have received no relief, and will pay higher real estate taxes than they should.⁴ The fact that 97% of the owners who presented their assessment complaints to the BOR received relief mandated that either the CCAO or the BOR should have reduced the assessed valuation of all of the improved lots at ACL. The Property Tax Code obligates both the CCAO and the Board of Review to equalize assessed values of property so that they are at 33.33% of fair cash value. The Code provides:

Sec. 9-210. Equalization by chief county assessment officer; counties of less than 3,000,000. The chief county assessment officer in a county with less than 3,000,000 inhabitants shall act as an equalizing authority for each county in which he or she serves. The officer shall examine the assessments in the county and shall equalize the assessments by increasing or reducing

⁴ A small number of owners do qualify for the Senior Citizens Assessment Freeze Homestead Exemption.

the entire assessment of property in the county or any area therein or of any class of property, so that the assessments will be at 33 1/3% of fair cash value.

With the ratio determined for each township or assessment district, the supervisor of assessments shall then determine the percentage to be added to or deducted from the aggregate assessments in each township or assessment district,... (35 ILCS 200/9-175).

Sec. 16-65. Equalization process. The board of review shall act as an equalizing authority, if after equalization by the supervisor of assessments the equalized assessed value of property in the county is not 33 1/3% of the total fair cash value. The board shall, after notice and hearing as required by Section 12-40, lower or raise the total assessed value of property in any assessment district within the county so that the property, other than farm and coal property assessed under Sections 10-110 through 10-140 and Sections 10-170 through 10-200, will be assessed at 33 1/3% of its fair cash value.

The courts have held that this duty is mandatory. See, *Overend v. Guard*, (1981), 98 Ill. App.3rd 441, 424 N.E. 2nd 731, 53 Ill. Dec. 940.

We submit that when the BOR determined that 97% of the improved lots at ACL were over-assessed both the BOR and the CCAO had a duty to reduce the assessed valuation of every improved property at ACL.

VI. RECOMMENDATIONS:

We believe that the County wants to do a better job of fairly and consistently assessing all of the property in Jo Daviess County, including the properties at Apple Canyon Lake. We have some recommendations to make that happen at ACL.

RECOMMENDATION NO. 1. The Committee submits that the CCAO treat vacant lots and improved lots as separate categories or classifications, and that in the future if the DOR mandates the implementation of an equalization factor, that it be applied only to the category that has caused it, and only in the amount required to bring that category to 33.33% of fair market value. It is noteworthy that in 2002 the CCAO revalued all of the lakefront and lake view lots, thus treating them as a distinct and separate classification. Thus there is precedent for placing like kind properties in separate classifications.

RECOMMENDATION NO. 2. The Committee submits that every vacant lot at ACL should be re-assessed so that its correct assessed value is closer to 33.33% of its fair market value. Such a re-assessment process should be done carefully and based upon true market conditions. We are not suggesting that every vacant lot is under-assessed. But, we are submitting that the hard data demonstrates that in numerous cases the vacant lots have been under-assessed, and that has caused DOR to mandate an equalization factor.

RECOMMENDATION NO. 3. The record also demonstrates that every Lakefront and Lake View Lot that did not obtain a reduced assessment for 2008 is now assessed at more than 33.33% of its fair market value. The data clearly shows that no Lake Front Lot has sold for more than \$235,000. Every Lake Front Lot and Lake View Lot should be reassessed as every one of them has an assessed valuation that is more than 33.33% of the fair market value.

RECOMMENDATION NO. 4. The County should engage an outside valuation firm to perform these valuations at ACL. The next quadrennial valuation will be done in 2010, next year. The historical performance of the Thompson Township Assessors has been demonstrably inaccurate. A valuation performed by an independent valuation firm would be valuable and useable for years to come. More importantly it would bring credibility to the entire assessment process. The property owners at ACL are entitled to know that the assessed valuation of their property is rational and consistent with current market values. Real estate taxes that are fair will be paid without resort to additional appeals.

RECOMMENDATION NO. 5. The values of all improved lots at ACL should have the previously added value of their septic systems removed from the value of the Land. The value of the septic systems is included in the value of the Improvements. It cannot be counted twice.

CONCLUSION:

Had vacant lots been assessed at values that were closer to 33.33% of their true market value, the DOR sales ratio studies performed for tax years 2006, 2007 and 2008 would not have dictated that an equalization factor was required to bring the assessed values of all property to within 33.33% of fair market value?

Most of the properties at ACL are still carrying an unfair tax burden. Only the relatively small number of Owners who filed Assessment Complaints received at least some of the relief to which they were entitled.

The County has a duty to see that the real estate tax laws are administered fairly and equitably for all property owners. That has not been the case in Thompson and Apple River Townships for years. The situation calls out for immediate remedial action.

The Committee requests an opportunity to meet with the County officials to whom this Report is addressed to discuss this matter further. We ask that such a meeting be convened before Labor Day.

Respectfully submitted,

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