



**FINAL ADMINISTRATIVE DECISION  
ILLINOIS PROPERTY TAX APPEAL BOARD**

APPELLANT: Frank Ruffolo  
DOCKET NO.: 14-23647.001-R-1  
PARCEL NO.: 01-23-404-002-0000

The parties of record before the Property Tax Appeal Board are Frank Ruffolo, the appellant, by attorney Joseph G. Kusper, of Storino Ramello & Durkin in Rosemont; and the Cook County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds **No Change** in the assessment of the property as established by the **Cook** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$11,689  
**IMPR.:** \$88,618  
**TOTAL:** \$100,307

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the Cook County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2014 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

**Findings of Fact**

The subject property consists of a two-story dwelling of masonry exterior construction with 6,008 square feet of living area. The dwelling is approximately seven years old. Features of the home include a full finished basement, central air conditioning, a fireplace and a four-car garage. The property has a 77,929 square foot site and is located in South Barrington, Barrington Township, Cook County. The subject is classified as a class 2-09 property under the Cook County Real Property Assessment Classification Ordinance.

The appellant contends assessment inequity and overvaluation as the bases of the appeal. In support of the inequity argument the appellant submitted information on four equity comparables located within the same neighborhood assessment code as the subject property. The comparables are improved with two-story dwellings of masonry or frame and masonry exterior construction that range in age from 2 to 41 years old. The comparables had features with varying degrees of

similarity when compared to the subject. The dwellings range in size from 5,557 to 7,127 square feet of living area and have improvement assessments ranging from \$54,387 to \$81,321 or from \$9.68 to \$12.06 per square foot of living area.

In support of the overvaluation argument the appellant submitted a copy of a letter dated May 9, 2011 from First American Bank indicating that the subject's line of credit was closed due to the subject's decline in value to \$855,000. Based on this evidence, the appellant requested the total assessment be reduced to \$78,371.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$100,307. The subject's assessment reflects a market value of \$1,003,070 or \$166.94 per square foot of living area, land included, when applying the 10% level of assessment for class 2 residential property pursuant to the Cook County Real Property Assessment Classification Ordinance. The subject property has an improvement assessment of \$88,618 or \$14.75 per square foot of living area. In support of its contention of the correct assessment the board of review submitted information on four equity comparables with sale information on two comparables. Three of the comparables are located within the same block as the subject property. The comparables are improved with two-story dwellings of masonry or frame and masonry exterior construction that are 7 or 13 years old. The comparables had features with varying degrees of similarity when compared to the subject. The dwellings range in size from 5,704 to 6,578 square feet of living area and have improvement assessments ranging from \$101,971 to \$119,950 or from \$17.30 to \$18.76 per square foot of living area.

The two comparable sales sold August 2012 or June 2013 for prices of \$950,000 and \$2,600,000 or \$161.15 and \$401.48 per square foot of living area including land. Based on this evidence, the board of review requested confirmation of the subject's assessment.

### **Conclusion of Law**

The taxpayer contends in part assessment inequity as the basis of the appeal. When unequal treatment in the assessment process is the basis of the appeal, the inequity of the assessments must be proved by clear and convincing evidence. 86 Ill.Admin.Code §1910.63(e). Proof of unequal treatment in the assessment process should consist of documentation of the assessments for the assessment year in question of not less than three comparable properties showing the similarity, proximity and lack of distinguishing characteristics of the assessment comparables to the subject property. 86 Ill.Admin.Code §1910.65(b). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted on this basis.

The parties submitted information on a total of eight equity comparables for the Board's consideration. The Board gave less weight to the appellant's comparables due to their older ages or larger dwelling size when compared to the subject property. The Board finds the board of review's comparables are more similar when compared to the subject in location, age, design, dwelling size and features. These comparables had improvement assessments that ranged from \$17.30 to \$18.76 per square foot of living area. The subject's improvement assessment of \$14.75 per square foot of living area falls below the range established by the best comparables in this record. Based on this record the Board finds the appellant did not demonstrate with clear

and convincing evidence that the subject's improvement was inequitably assessed and a reduction in the subject's assessment is not warranted on the grounds of assessment inequity.

The taxpayer also contends the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal the value of the property must be proved by a preponderance of the evidence. 86 Ill.Admin.Code §1910.63(e). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales or construction costs. 86 Ill.Admin.Code §1910.65(c). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted on this basis.

The Board finds the appellant failed to provide sufficient evidence showing the subject is overvalued. A copy of a letter from First American Bank is not enough evidence to determine the subject is overvalued. The letter is not an appraisal and is merely an opinion of value by a bank manager in relation to a line of credit for the subject property. Based on this record the Board finds the subject's assessment is reflective of market value and a reduction in the subject's assessment is not justified.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code.



Chairman



Member

Member



Acting Member

Member

DISSENTING:

CERTIFICATION

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date:

April 21, 2017



Clerk of the Property Tax Appeal Board

**IMPORTANT NOTICE**

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of

the session of the Board of Review at which assessments for the subsequent year are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for the subsequent year directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A PETITION AND EVIDENCE WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.