



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

APPELLANT: Lisbeth Torres  
DOCKET NO.: 15-03874.001-R-1  
PARCEL NO.: 04-19-405-011

The parties of record before the Property Tax Appeal Board are Lisbeth Torres, the appellant; and the Lake 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 **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$ 8,419  
**IMPR.:** \$48,128  
**TOTAL:** \$56,547

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the Lake County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2015 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 vinyl siding exterior construction that has 2,782 square feet of living area. The dwelling was constructed in 2007. The home features a finished basement, central air conditioning, a fireplace and a 418 square foot garage. The subject has a 12,284 square foot site. The subject property is located in Zion Township, Lake County, Illinois.

The appellant submitted evidence before the Property Tax Appeal Board claiming overvaluation and assessment inequity as the bases of the appeal. In support of these arguments, the appellant submitted three comparables located from 1.59 to 1.74 miles from the subject. The comparables are not located in the same subdivision or neighborhood code as the subject. The comparables consist of two-story dwellings of vinyl siding exterior construction that were built in 2005 or 2006. Two comparables have unfinished basements and one comparable has a concrete slab foundation. All the comparables have central air conditioning and garages that contain 360 or

400 square feet of building area. Two comparables have a fireplace. The dwellings have 2,640 or 2,952 square feet of living area and are situated on sites that contain 8,050 or 15,894 square feet of land area. The comparables sold from April 2012 to October 2012 for prices ranging from \$76,400 to \$133,000 or from \$25.88 to \$49.81 per square foot of living area including land. The comparables have improvement assessments ranging from \$35,369 to \$42,939 or from \$13.40 to \$14.55 per square foot of living area.

In further support of the overvaluation argument, the appellant submitted a refinance appraisal of the subject property. The appraiser developed two of the three traditional approaches to value in arriving at an opinion of market value for the subject property of \$191,000 as of June 15, 2015. Based on this evidence, the appellant requested a reduction in the subject's assessment.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject property of \$56,547. The subject's assessment reflects an estimated market value of \$170,425 or \$61.26 per square foot of living area including land area when applying Lake County's 2015 three-year average median level of assessment of 33.18%. The subject property has an improvement assessment of \$48,128 or \$17.30 per square of living area.

In support of the subject's assessment, the board of review submitted three comparables located from .04 to .17 of a mile and within the same neighborhood code as the subject. Two of the comparables were used by the appellant's appraiser. The comparables consist of two-story dwellings of vinyl siding exterior construction that were built from 2007 to 2010. The comparables have unfinished basements, central air conditioning and garages that contain 360 or 420 square feet of building area. Two comparables have a fireplace. The dwellings have 2,456 or 2,860 square feet of living area and are situated on sites that contain from 10,454 to 12,388 square feet of land area. The comparables sold from September 2014 to April 2015 for prices ranging from \$168,000 to \$185,000 or from \$62.94 to \$68.40 per square foot of living area including land. The comparables have improvement assessments ranging from \$42,311 to \$47,959 or from \$16.24 to \$17.23 per square foot of living area. Based on this evidence, the board of review requested confirmation of the subject's assessment.

### **Conclusion of Law**

The appellant contends the market value of the subject property is not accurately reflected in its assessed valuation as a basis of the appeal. 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.

The appellant submitted a refinance appraisal estimating the subject property market value of \$191,000 as of June 15, 2015. The subject's assessment reflects an estimated market value of \$170,425, which is considerably less than the appraisal. This evidence suggests the subject property is under-assessed. Therefore, no reduction in the subject's assessment is warranted based on the appraisal submitted by the appellant.

The parties also submitted six comparable sales for the Board's consideration. The Board gave less weight to the comparables submitted by the appellant due to their distant location from the subject. Additionally, the comparables sold in 2012, which are dated and less reliable indicators of market value as of the subject's January 1, 2015 assessment date. Finally, comparable #1 had a concrete slab foundation, inferior to the subject's full finished basement. The Board finds the comparables submitted by the board of review are more similar when compared to the subject in location, land area, design, age, dwelling size and most features, but had inferior unfinished basements and one fewer bathroom when compared to the subject. They sold from September 2014 to April 2015 for prices ranging from \$168,000 or \$185,000 or from \$62.94 to \$68.40 per square foot of living area including land. The subject's assessment reflects an estimated market value of \$170,425 or \$61.26 per square foot of living area including land, which falls below the range established by most similar comparable sales contained in the record. After considering any adjustments to the comparables for differences when compared to the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported. Therefore, no reduction in the subject's assessment is warranted.

The taxpayers also argued assessment inequity as an alternative 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 failed to meet this burden of proof.

The record contains six assessment comparables for the Board's consideration. The Board gave less weight to the comparables submitted by the appellant due to their distant location from the subject. In addition, comparable #1 had a concrete slab foundation, inferior to the subject's full finished basement. The Board finds the comparables submitted by the board of review are more similar when compared to the subject in location, design, age, dwelling size and most features, but have inferior unfinished basements and one fewer bathroom when compared to the subject. They have improvement assessments ranging from \$42,311 to \$47,959 or from \$16.24 to \$17.23 per square foot of living area. The subject property has an improvement assessment of \$48,128 or \$17.30 per square foot of living area, which falls slightly above the range established by the most similar assessment comparables contained in the record, but is well justified due to its superior finished basement and extra bathroom. After considering adjustments to the comparables for any differences when compared to the subject, the Board finds the subject's improvement assessment is justified. Therefore, no reduction in the subject's assessment is warranted.

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. Pursuant to Section 1910.50(b) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(b)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.



Chairman



Acting Member

Member



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: November 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 or years of the same general assessment period, as provided in Sections 9-125 through 9-225, 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 such subsequent year or years 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 OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

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.

PARTIES OF RECORD

AGENCY

State of Illinois  
Property Tax Appeal Board  
William G. Stratton Building, Room 402  
401 South Spring Street  
Springfield, IL 62706-4001

APPELLANT

Lisbeth Torres  
1031 Palmer Place  
Waukegan, IL 60085

COUNTY

Lake County Board of Review  
18 North County Street  
7th Floor  
Waukegan, IL 60085