



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

APPELLANT: Suzanne Anderson
DOCKET NO.: 18-00045.001-R-1
PARCEL NO.: 06-21-400-020

The parties of record before the Property Tax Appeal Board are Suzanne Anderson, 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 **A Reduction** 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: \$20,480
IMPR.: \$15,398
TOTAL: \$35,878

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 2018 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 frame exterior construction that has 2,178 square feet of living area. The dwelling was constructed in 1943. Features of the home include a crawl space foundation, central air conditioning, and a 2-car detached garage with 767 square feet of building area. The property has a 20,151 square foot site and is located in Round Lake, Avon Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal estimating the subject property had a market value of \$100,000 as of January 1, 2018. The appraisal was prepared by Steven Kephart, Certified Residential Appraiser in the State of Illinois. The intended use of the appraisal report was to determine the estimated market value for real estate tax valuation with the intended users being the Avon Township assessor and/or real estate tax appeal board of Lake County. The sales comparison approach was developed as the appraiser notes this approach to value was determined to provide

meaningful input while the income and cost approaches were not. The property rights appraised were fee simple and the appraisal was a summary report.

Comments on the subject improvements included in the appraisal state that the subject's condition to be average and that it appeared to be in the processes of remodeling, that the subject was located on a "major arterial road and that the subject has a shared driveway. With respect to remodeling details, the appraiser states that the first floor appears to have been complete except for the dining room and that the second floor appears to have been under construction during 2017. The appraiser also disclosed that interior photos of the subject were provided by the homeowner.

In support of the comparable sales approach to value, the appraiser utilized four comparable sales located within 1.29 miles from the subject property. The comparables have sites that range in size from 6,250 to 10,170 square feet of land area and are improved with 2.0-story or Cape Code style dwellings that range in size from 1,408 to 1,680 square feet of living area. The homes are reported to range in age from 26 to 70 years. One of the comparables has a full basement, each comparable has central air conditioning and a one or two-car garage. One comparable has a fireplace. Three of the comparables have locations described as residential and one described as having a "channel front" location. The comparables sold from January to October 2017 for prices ranging from \$94,500 to \$104,000 or from \$56.17 to \$69.25 per square foot of living area, land included. The range of the comparables' adjusted sale prices was \$92,000 to \$108,600 and a value opinion for the subject of \$100,000 was determined based on a weighting of each of the four adjusted comparables.

The appraiser noted that "Due to the fact that the subject has only one useable bedroom and the second floor was unfinished, the subject is valued near the lower end of the adjusted sales price of the comparable sales." The subject's square footage contained in the appraisal report totals 1,742 square feet and reflects a 1.5-story dwelling. This square footage and design differ from board of review information and reflect the subject's pre-addition dwelling size and style. Based on this evidence, the appellant requested the subject's assessment be reduced to \$34,662.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$70,867. The subject's assessment reflects a market value of \$214,229 or \$98.36 per square foot of living area, land included, when using the 2018 three year average median level of assessment for Lake County of 33.08% as determined by the Illinois Department of Revenue.

The board of review submitted a memorandum addressing various aspects of the appellant's appeal and associated appraisal report. The board of review asserted that the subject's appeal is for the 2016 tax year and took issue with the appraisal report dated January 1, 2018 for a 2016 appeal. The board of review indicated that its comparable sales are located in the subject's Highland Lake neighborhood while the appraiser's sales are outside the subject's neighborhood. The board of review asserted that according to its assessment records the subject was expanded in 2017 to include a second floor addition and new front porch.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales located within 0.49 of a mile from the subject property. The

comparables have sites that range in size from 6,250 to 20,142 square feet of land area and are improved with two, one-story and two, two-story dwellings of vinyl, stucco or wood siding exterior construction that range in size from 1,909 to 2,748 square feet of living area. The homes were built from 1930 to 2002. Each comparable has a basement, one with finished area, central air conditioning and one or three fireplaces. Three of the comparables have garages ranging from 460 to 522 square feet of building area. The comparables sold from June 2016 to September 2018 for prices ranging from \$163,000 to \$368,000 or from \$85.39 to \$133.92 per square feet of living area, land included.

The board of review provided an aerial map depicting the subject and its comparable sales relative to the subject and noted that each comparable was a non-waterfront site like the subject. The board of review submitted an exterior photo of the front of the subject property and floor plan sketch, both from the appraisal report noting that the sketch and photograph are inconsistent. Based on this evidence, the board of review requested the subject's assessment be confirmed.

In rebuttal to the board of review's memorandum, the appellant clarifies that the appeal is for the subject's 2018 tax year. The appellant contended that work on the addition was not complete in 2017, that an extension was requested and granted by Lake County Building and Zoning Department and provided a copy of the Lake County Certificate of Occupancy dated November 2018. The appellant asserted that, among other differences, assessor comparables #1, #2 and #3 are all located on quiet streets and that two are in Grayslake while the subject has a Round Lake address.

Conclusion of Law

The appellant 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 met this burden of proof and a reduction in the subject's assessment is warranted.

The subject's dwelling size as reported in the appraisal totals 1,742 square feet. The board of review property record card for the subject indicates the property has 2,178 square feet of living area. Details in the record indicate that the subject dwelling size was altered with a second floor addition which added approximately 436 square feet of living area. Based on information in the record, including photographs, floor plans of subject property, assessment notes and a certificate of occupancy issued by Lake County in November 2018, the Board has determined that while interior finish work for the second floor addition appears to have been incomplete as of January 1, 2018, the exterior framing, roofing, siding and windows appear to have been in place. Therefore, the Board finds the subject's square footage as of January 1, 2018 of 2,178 is most accurate.

The parties submitted an appraisal and four comparable sales in support of their respective positions. Since the appraiser utilized the pre-addition 1,742 square foot dwelling size for the

subject and provided no hypothetical assumptions explaining use of this dwelling size, the Board gives little weight to the value opinion of the subject property contained in the appraisal. The Board will, however, consider the raw sale data offered in the appraisal.

The Board gave less weight to the appraisal comparables #1, #2 and #3, two of which have a smaller dwelling size when compared to the subject, one which is significantly newer in age when compared to the subject and one which has a superior channel front location compared to the subject's "busy road" location. The Board gave little weight to board of review comparable #1 which sold in 2016 and is less indicative of the subject's market value as of its January 1, 2018 assessment date. The Board also gave reduced weight to board of review comparables #3 and #4 which are ranches compared to the subject's two-story styling. Comparable #3 also has a larger dwelling size than the subject and a finished basement compared to the subject's crawl space foundation.

The Board finds the best evidence of market value to be the appraisal comparable #4 along with board of review comparable #2 which have varying degrees of compatibility with the subject but are generally similar in age, design, and location. These two comparables sold in April and October 2017 for of from \$104,000 and \$163,000 or for \$61.90 and \$85.39 per square foot of living area, including land. The subject's assessment reflects a market value of \$214,229 or \$97.36 per square foot of living area, including land, which falls above the best comparable sales in the record. After considering adjustments to the comparables for differences with the subject, especially with respect to fully finished interior square footage, the Board finds a reduction in the subject's assessment is 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. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) 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



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: August 18, 2020



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

Suzanne Anderson
34199 N Hainesville Rd
Round Lake , IL 60073

COUNTY

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