



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

APPELLANT: Jyotirmoy Saha
DOCKET NO.: 18-00212.001-R-2
PARCEL NO.: 23-9-0218-058-00

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

LAND: \$19,440
IMPR.: \$173,226
TOTAL: \$192,666

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the Adams 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 stone exterior construction with 4,883 square feet of living area.¹ The dwelling was constructed in 2015. Features of the home include a walk-out basement with finish and bath, central air conditioning, one fireplace and a three-car garage. The subject has an inground swimming pool and a kitchenette. The property has a 1.73 acre site and is located in Quincy, Quincy Township, Adams County.

¹ The appellant's appraiser reported a dwelling size of 4,883 square feet of living area with a schematic diagram. The appraiser testified that she did not measure the subject property. The diagram and square footage came from an architectural drawing from SSD Build and that she had confirmed the dwelling size with J & N Construction, who framed the dwelling and the area over the garage is unfinished. The board of review submitted an appraisal that had a reported dwelling size of 5,390 square feet of living area, with a schematic diagram, for which the appraiser testified that he measured the dwelling and included the area above the garage as living area. The Property Tax Appeal Board finds the best evidence of size was presented by the appellant located in the appraisal which contained a schematic diagram and the calculations of the subject's size.

Jyotirmoy Saha appeared before the Property Tax Appeal Board contending overvaluation as the basis of the appeal. In support of this argument Saha called as his witness Anna Mowen. Mowen is a Certified General Real Estate Appraiser, licensed in Illinois.

Mowen testified that she prepared an appraisal of the subject property. The purpose of the appraisal was to develop an opinion of market value of the subject property. Mowen provided direct testimony regarding the appraisal methodology and final value conclusion. The appraiser relied on two of the three traditional approaches to value. The appraisal report conveys an estimated market value of \$576,500 as of July 17, 2018.

Under the cost approach Mowen estimated the subject had a site value of \$36,500. The report indicated the appraiser estimated the replacement cost new of the improvements to be \$591,610 using cost manuals supplemented by the appraiser's knowledge of the local market. The appraiser estimated the subject had an effective age of 3 years and a total economic life of 50 years. Using the age-life method, physical depreciation was \$29,581 and no functional or external obsolescence. The appraiser calculated the depreciated cost of the building improvements to be \$562,029. The appraiser then added \$3,000 for site improvements and the land value of \$36,500 to arrive at an estimated value under the cost approach of \$601,500.

Under the sales comparison approach to value, the appraiser utilized three suggested sales located in Quincy from 1.88 to 2.51 miles from the subject. The dwellings were described as contemporary dwellings² of above average quality of construction. The subject was described as being in above average condition like comparables. Comparables #1 and #2 have a full walk-out basement with finish and bath and comparable #3 has a full basement with finish and bath. All the comparables have central air conditioning, two or three fireplaces and a three-car garages. The dwellings are from 8 to 20 years old. The appraiser reported that the dwellings range in size from 4,212 to 4,780 square feet of living area and are situated on lots that range in size from .95 of an acre to 1.21 acres of land area. The comparables sold from July 2017 to June 2018 for prices ranging from \$500,000 to \$549,900 or from \$104.60 to \$130.56 per square foot of living area including land. After adjusting the comparables for differences when compared to the subject in site size, age, bathrooms, gross living area, basement finish, and other amenities, the appraiser calculated that the comparables had adjusted sale prices ranging from \$553,000 to \$631,400. Based on these adjusted sale prices, the appraiser concluded the subject property had an estimated market value of \$576,500 as of July 17, 2018.

In reconciling the two approaches to value, the appraiser gave most emphasis to the sales comparison approach to value and estimated the subject property had a market value of \$576,500 as of July 17, 2018.

Under cross-examination, Mowen testified that she did not measure the subject property or the comparable sales she submitted. Saha testified that there is no floor underlayment, and the electrical wires hang out because the boxes are not complete. Saha asserted that the walls are drywalled, but they are not insulated enough for the dwelling because there is at least a six to

² Under the Comparable Property Photo Addendum, the appraiser's comparables are two-story, like the subject property.

seven degree difference in temperature but there is a register that Saha doesn't know if it is connected.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$304,850. The subject's assessment reflects a market value of \$912,178 or \$186.81 per square foot of living area, land included, when using the 2018 three year average median level of assessment for Adams County of 33.42% as determined by the Illinois Department of Revenue. Representing the board of review was Todd Eyler, First Assistant State's Attorney. Also present was Lisa Gasko, Quincy Township Assessor.

In support of its contention of the correct assessment the board of review submitted an appraisal prepared by Kirk Rodemich estimating the subject property had a market value of \$782,000 as of March 28, 2019.

Eyler called Kirk Rodemich, appraiser for Quincy Township as its witness. Rodemich provided direct testimony regarding the appraisal methodology and final value conclusion. Rodemich testified that he arrived at a market value of \$782,000 as of March 28, 2019.

Under the sales comparison approach to value, the appraiser utilized three suggested sales located in Quincy from .94 of a mile to 2.33 miles from the subject. The appraiser's comparable sale #3 is the same comparable sale as the appellant's appraiser comparable sale #2. The dwellings were described as colonial dwellings³ of Q1 quality of construction, like the subject. The subject was described as being C2 condition like comparables. Each comparable has a full walk-out basement with finish and one or two baths. Other features include central air conditioning, one or two fireplaces and a three-car or four-car garage. The dwellings are from 9 to 18 years old. Rodemich reported that the dwellings range in size from 3,339 to 3,965⁴ square feet of living area and are situated on lots that range in size from 30,492 square feet to 1.40 acres of land area. Comparable #2 has an inground swimming pool. The comparables sold from June to November 2017 for prices ranging from \$529,000 to \$680,000 or from \$141.41 to \$194.67 per square foot of living area including land. After adjusting the comparables for differences when compared to the subject in site size, age, bathrooms, gross living area, basement finish, and other amenities, the appraiser calculated that the comparables had adjusted sale prices ranging from \$680,750 to \$782,000. Based on these adjusted sale prices, the appraiser concluded the subject property had an estimated market value of \$782,000 as of March 28, 2019. The board of review requested a reduction in the appellant's assessment.

Under cross-examination, Rodemich testified that the flooring in the room above the garage was unfinished. Rodemich did not recall seeing any electrical boxes hanging from the wall. Rodemich asserted that he could not recall why he did not use the same comparables as Saha's appraiser since they were closer in square footage to the subject.

³ Under the Comparable Property Photo Addendum, the appraiser's comparables are two-story, like the subject property.

⁴ Rodemich testified that the square footage reported for his comparables were based on his measurements and not from a Multiple Listing Service.

In written rebuttal, the appellant argues that the board of review's appraiser is using area above the garage as livable area and the discrepancy in the total amount of living area.

In written sur-rebuttal, the board of review's response to the appellant's argument is that they stand by their appraiser's square footage of the appellant's home and feel comfortable with the appraiser's market value.

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 board of review's appraisal report estimated the subject property had a market value of \$782,000 as of March 28, 2019. The Board finds the effective valuation date of the appraisal is over 14 months subsequent to the subject's January 1, 2018, assessment date. In addition, the Board finds the comparable sales used by the board of review appraiser were dissimilar in dwelling size. Based on these reasons, the Board gave the board of review's appraisal no weight.

The Board finds the best evidence of market value to be the appraisal submitted by the appellant. The Board finds the appellant's appraiser provided competent testimony regarding the selection of the comparables, the adjustment process and final value conclusion. The subject's assessment reflects a market value of \$912,178, which is above the best evidence of market value in the record. The Board finds the subject property had a market value of \$576,500 as of the assessment date at issue. Since market value has been established the 2018 three year average median level of assessments for Adams County of 33.42% as determined by the Illinois Department of Revenue shall apply. (86 Ill.Admin.Code §1910.50(c)(1)).

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: January 16, 2024



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

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