



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

APPELLANT: Amber Webb  
DOCKET NO.: 19-07082.001-R-1  
PARCEL NO.: 07-24-129-014

The parties of record before the Property Tax Appeal Board are Amber Webb, 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:** \$12,332  
**IMPR.:** \$132,995  
**TOTAL:** \$145,327

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 2019 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 is improved with a two-story dwelling of brick exterior construction containing 3,684 square feet of living area. The dwelling was built in 1999 and is approximately 20 years old. Features of the home include a full basement that is partially finished, central air conditioning, one fireplace and an attached garage with 648 square feet of building area. The property has a site with approximately 16,120 square feet of land area and is located in Gurnee, Warren Township, Lake County.

The appellant contends overvaluation and assessment inequity with respect to the improvement as the bases of the appeal. In support of the overvaluation argument the appellant submitted an appraisal estimating the subject property had a market value of \$375,000 as of April 13, 2020. The appraisal was prepared by Konstantin Minnikov, an Illinois Certified Residential Real Estate Appraiser. The purpose of the appraisal was a refinance transaction, and the client was identified as Loandepot.com, LLC. The appraiser described the subject as having newer landscaping,

fence, electrical, waterproofed basement, plumbing, chimney, paint and updated kitchen. Within the report the appraiser described the subject property as having a second kitchen on the second floor and, according to the owner, was purchased that way. The property also has an elevator, however, the appraiser gave no value to this feature "due to lack of market response." Additionally, the subject had solar panels installed and per the owner the panels were leased, and no adjustment was applied.

In estimating the market value of the subject property, the appraiser developed the cost approach to value and the sales comparison approach to value. Using the cost approach, the appraiser estimated a site value of \$40,000 based on a land sale in the area. Replacement cost new based on a nationally known cost service modified for local requirements was calculated to be \$456,245. Depreciation was estimated using the age-life method to be \$130,535, which was subtracted to arrive at a depreciated cost of \$325,890. The appraiser added \$10,000 for site improvements and the land value to the depreciated cost of the improvement to arrive at an estimated value under the cost approach of \$375,900.

In developing the sales comparison approach to value, the appraiser used four comparables consisting of three sales and one listing. The comparables are improved with a one-story ranch style dwelling and three, two-story dwellings that range in size from 2,449 to 3,653 square feet of living area. The dwellings range in age from 15 to 32 years old. Each comparable has a basement with finished area, central air conditioning and a two-car or a three-car garage ranging in size from 462 to 900 square feet of building area. Three comparables have one fireplace. These properties have sites ranging in size from 10,454 to 40,635 square feet of land area and are located from .06 to 1.48 miles from the subject property. Comparables #1 through #3 sold from May 2019 to January 2020 for prices ranging from \$290,000 to \$400,000 or from \$109.50 to \$131.94 per square foot of living area, including land. Comparable #4 is an active listing with a price of \$325,000 or \$105.73 per square foot of living area, including land. The appraiser adjusted the comparables for being a listing and features to arrive at adjusted prices ranging from \$374,400 to \$385,000 and arrived at an estimated value under the sales comparison approach of \$375,000.

In reconciling the two approaches to value the appraiser gave most emphasis to the sales comparison approach to value and arrived at an estimated market value of \$375,000 as of April 13, 2020.

With respect to the assessment inequity argument the appellant used the same four comparables that were contained in the appraisal. These comparables have improvement assessments that range from \$89,312 to \$100,237 or from \$24.44 to \$38.52 per square foot of living area.

Based on this evidence the appellant requested the subject's total assessment be reduced to \$113,463 and the improvement assessment be reduced to \$112,231.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$145,327. The subject's assessment reflects a market value of \$441,858 or \$119.94 per square foot of living area, land included, when using the 2019 three-year average median level of assessment for Lake County of 32.89% as determined by the

Illinois Department of Revenue. The subject property has an improvement assessment of \$132,995 or \$36.10 per square foot of living area.

In rebuttal the board of review asserted that appellant's appraisal comparable #1 is a ranch style home that was built in 1960 even though the appraiser states the dwelling is 25 years old. The board of review also stated that appraisal comparable #3 is located in Park City, Illinois.

With respect to the overvaluation issue, the board of review submitted information of five comparable sales improved with two-story dwellings of wood siding or brick exterior construction that range in size from 3,056 to 3,508 square feet of living area. The homes were built from 1924 to 2010. Each property has a full basement with three having recreation rooms, central air conditioning, one or two fireplaces, and an attached garage ranging in size from 640 to 816 square feet of building area. The comparables have sites ranging in size from 10,020 to 43,520 square feet of land area and are located from .48 to 1.33 miles from the subject property. These properties sold from April 2018 to December 2019 for prices ranging from \$405,000 to \$460,000 or from \$116.31 to \$138.25 per square foot of living area, including land. These properties have improvement assessments that range from \$100,829 to \$113,475 or from \$28.96 to \$37.13 per square foot of living area.

With respect to the assessment inequity argument the board of review presented information on five equity comparables improved with a one-story dwelling and four, two-story dwellings of brick, wood siding, or brick and wood siding exterior construction ranging in size from 2,076 to 3,762 square feet of living area. The homes were built from 1991 to 2003. Each property has a full or partial basement with a recreation room, central air conditioning, and an attached garage ranging in size from 420 to 984 square feet of building area. Four comparables have one or two fireplaces and comparable #5 has an inground swimming pool. The comparables have improvement assessments ranging from \$76,514 to \$137,881 or from \$36.65 to \$41.16 per square foot of living area.

### **Conclusion of Law**

The appellant contends in part 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.

The Board gives less weight to the estimate of market value contained appraisal submitted by the appellant. First, the appraisal has an effective date of April 13, 2020, approximately 16 months after the assessment date at issue. Second, the appellant's appraiser gave most credence to the sales comparison approach to value, however, comparable #1 differs from the subject in style, size and age; comparable #2 is improved with a dwelling significantly smaller than the subject dwelling; and comparable #4 is a listing improved with a dwelling older and smaller than the subject dwelling. These factors detract from the credibility and reliability of the report in establishing the market value of the subject property as of January 1, 2019, for ad valorem taxation purposes.

The Board gives less weight to board of review comparable sale #1 as the dwelling was constructed in 1924 with an effective age of 1960, which is significantly older than the subject dwelling. The Board gives less weight to board of review comparable #2 due to its newer age and smaller dwelling size in relation to the subject property.

In estimating the subject's fair cash value, the Board gives most weight to appellant's comparable #3 and board of review comparables #3, #4 and #5 even though appellant's comparable #3 has a larger site than the subject property and board of review comparable #5 has an unfinished basement. These comparables sold for prices ranging from \$400,000 to \$460,000 or from \$109.50 to \$460,000 or from \$109.50 to \$132.72 per square foot of living area, including land. The subject's assessment reflects a market value of \$441,858 or \$119.94, which is within the range established by the best sales in this record. Based on this evidence the Board finds a reduction in the subject's assessment based on overvaluation is not justified.

Alternatively, the appellant contends 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 record contains information on fourteen comparables submitted by the parties with assessment information when including the five comparable sales provided by the board of review. The Board finds those comparables most similar to the subject in age, style and size to be appellant's comparable #3; board of review equity comparables #1; and board of review comparable sales #3, #4 and #5. These comparables have improvement assessments that range from \$89,312 to \$137,881 or from \$24.44 to \$36.65 per square foot of living area. If one were to exclude the appellant's comparable #3 as an outlier the range is more narrow ranging from \$30.61 to \$36.65 per square foot of living area. The subject's improvement assessment of \$132,995 or \$36.10 per square foot of living area falls within the range established by the best comparables in this record. The Board gives less weight to the remaining comparables due to differences from the subject dwelling in style, age and/or size. 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 justified on this basis.

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:

May 17, 2022



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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