



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

APPELLANT: Matthew Ginn  
DOCKET NO.: 20-00698.001-R-1  
PARCEL NO.: 04-04-303-012

The parties of record before the Property Tax Appeal Board are Matthew Ginn, the appellant, by attorney Myrna Goldberg of Ruben & Goldberg LLC in Northbrook, 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:** \$8,564  
**IMPR.:** \$86,350  
**TOTAL:** \$94,914

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 2020 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 wood siding exterior construction containing 3,062 square feet of living area. The dwelling was built in 1997 and is approximately 23 years old. Features of the home include a full unfinished basement, central air conditioning, one fireplace and an attached garage with 572 square feet of building area. The property has a site with approximately 15,300 square feet of land area and is located in Winthrop Harbor, Benton Township, Lake County.

The appellant contends assessment inequity with respect to the improvement as the basis of the appeal. In support of this argument the appellant submitted information on four equity comparables improved with two-story dwellings with wood siding exterior construction ranging in size from 2,744 to 3,334 square feet of living area. The homes are 24 or 27 years old. Each comparable has an unfinished full basement, central air conditioning, one fireplace, and a garage

ranging in size from 400 to 800 square feet of building area. The comparables are located from approximately .11 to .93 of one mile from the subject property and have the same assessment neighborhood code as the subject property. The comparables have improvement assessments ranging from \$64,478 to \$97,035 or from \$23.50 to \$29.10 per square foot of living area.

Counsel also asserted in a written narrative that within the last four years there were four sales of comparable properties that sold from September 2017 to March 2020 for prices ranging from \$219,500 to \$280,000. Counsel contends that all the sales were in the sub \$280,000 range, where the appellant thinks the real market value of the subject property is and supported by the uniformity analysis. The appellant requested the subject's assessment be reduced to \$89,500.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$103,893. The subject property has an improvement assessment of \$95,329 or \$31.13 per square foot of living area. In support of its contention of the correct assessment the board of review submitted information on five equity comparables improved with two-story dwellings with wood siding exterior construction ranging in size from 2,857 to 3,514 square feet of living area. The homes were built from 1992 to 2005 and are approximately from 15 to 28 years old. Each comparable has an unfinished full basement, central air conditioning, and an attached garage ranging in size from 772 to 1,139 square feet of building area. Three comparables have one or two fireplaces and comparable #1 has an additional detached garage with 840 square feet of building area. The comparables are located from approximately .08 to 1.14 miles from the subject property and have the same assessment neighborhood code as the subject property. The comparables have improvement assessments ranging from \$92,165 to \$117,095 or from \$30.45 to \$33.32 per square foot of living area.

The appellant's counsel submitted rebuttal comments critiquing the board of review comparables noting differences from the subject property and the appellant's comparables in location, size, and age.

### **Conclusion of Law**

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

The Board finds the best evidence of assessment equity to be appellant's comparables #1 through #3 and board of review comparable #3. These comparables are most similar to the subject property in location, dwelling age, and most features. These comparables have improvement assessments that range from \$76,652 to \$107,033 or from \$25.99 to \$30.79 per square foot of living area. The subject's improvement assessment of \$95,329 or \$31.13 per square foot of living area falls above the range established by the best comparables in this record on a per square foot of living area basis. Less weight is given appellant's comparable #4 and board of

review comparables #1, #2, #4 and #5 due to differences from the subject property in location. Additionally, less weight is given board of review comparables #1, #2, and #5 due to differences from the subject dwelling in age and features as each has more garage area and/or an additional garage in relation to the subject property. Based on this record the Board finds the appellant demonstrated with clear and convincing evidence that the subject's improvement was inequitably assessed and 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 23, 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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