



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

APPELLANT: Judith Karmin  
DOCKET NO.: 20-04187.001-R-1  
PARCEL NO.: 16-25-105-017

The parties of record before the Property Tax Appeal Board are Judith Karmin, the appellant, by attorney Edwin M. Wittenstein, of Worsek & Vihon in Chicago; 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:** \$134,907  
**IMPR.:** \$154,774  
**TOTAL:** \$289,681

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 consists of a one-story, ranch style dwelling of stone and wood siding exterior construction with 3,043 square feet of living area. The dwelling was constructed in 1963 and is 56 years old with an effective age of 1981. Features of the home include an unfinished basement, central air conditioning, and a 552 square foot two-car garage.<sup>1</sup> The property has a 19,706 square foot site and is located in Highland Park, Moraine Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal of the subject property with an estimated market value of \$785,000 as of January 1, 2019. The appraisal was prepared by Thomas Boyle, Jr., an Associate

---

<sup>1</sup> The Board finds the best evidence for the subject's description was contained in the appraisal submitted by the appellant. The appraiser made an interior and exterior inspection of the subject property.

Real Estate Trainee Appraiser and signed by Supervisory Appraiser David Conaghan, a Certified General Real Estate Appraiser. The property rights appraised were fee simple and the purpose of the appraisal was to estimate market value of the subject property for ad valorem tax assessment.

In estimating market value, the appraiser developed the sales comparison approach to value selecting five comparable sales located within 0.95 miles from the subject property. The comparables are described as ranch style dwellings of brick or brick and wood siding exterior construction ranging in size from 2,494 to 4,563 square feet of living area and in age from 41 to 65 years old. Four comparables have basements, with three having finished area. Each comparable has central air conditioning, one fireplace and a 1-car, a 2-car, or a 2.5-car garage. The comparables have sites ranging in size from 11,840 to 35,217 square feet of land area. The comparables sold from July 2016 to September 2018 for prices ranging from \$605,000 to \$924,000 or from \$190.01 to \$326.78 per square foot of living area, including land.

After making adjustments for date of sale/time, the appraiser adjusted the comparables for differences from the subject in site size, room count, gross living area, basement finish and fireplaces, arriving at adjusted sale prices for the comparables ranging from \$605,900 to \$908,600 and an estimated opinion of market value for the subject of \$785,000 as of January 1, 2019. 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 of \$289,681. The subject's assessment reflects a market value of \$870,174 or \$285.96 per square foot of living area, land included, when applying the 2020 three-year average median level of assessment for Lake County of 33.29% as determined by the Illinois Department of Revenue.

In support of its contention of the correct assessment the board of review submitted information on three comparables located from 0.43 of a mile to 1.33 miles from the subject property. The comparables have sites that range in size from 18,090 to 20,200 square feet of land area and are improved with one-story dwellings of brick exterior construction and range in size from 2,585 to 3,514 square feet of living area. The homes were built from 1963 to 1988 with the newest dwelling having an effective age of 2004. Each comparable has a basement, with one having finished area. The dwellings each have central air conditioning, one or two fireplaces and a garage ranging in size from 462 to 528 square feet of building area. The comparables sold from August 2019 to July 2020 for prices ranging from \$710,000 to \$1,070,000 or from \$274.66 to \$304.50 per square foot of living area, land included. Based on this evidence, the board of review requested the subject's assessment be confirmed.

### **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 did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The record contains an appraisal submitted by the appellant and three comparable sales presented by the board of review to support their respective positions. The appellant's appraisal has an effective date of January 1, 2019 with comparables having sale dates occurring from July 2016 to September 2018, less proximate to the January 1, 2020 assessment date than other comparables in the record. For this reason, the Board gives less weight to the appraiser's estimated opinion of market value.

The Board finds the best evidence of market value to be the board of review comparables which sold proximate in time to the assessment date at issue and are generally similar to the subject in location, design and dwelling size. Although, comparable #2 has a newer age/effective age while comparable #3 has finished basement area, suggesting downward adjustments are needed to make these properties more equivalent to the subject. These best comparables sold from August 2019 to July 2020 for prices ranging from \$710,000 to \$1,070,000 or from \$274.66 to \$304.50 per square foot of living area, including land. Board of review comparable #1 is considered to be most similar to the subject property and sold for \$785,000 or \$292.91 per square foot of living area. The subject's assessment reflects a market value of \$870,174 or \$285.96 per square foot of living area, land included which falls within the range established by the best comparables in the record. After considering adjustments to the best comparables for differences when compared to the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported and no reduction in 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(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

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: February 21, 2023



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

Judith Karmin, by attorney:  
Edwin M. Wittenstein  
Worsek & Vihon  
180 North LaSalle Street  
Suite 3010  
Chicago, IL 60601

COUNTY

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