



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

APPELLANT: Lisa Keltner  
DOCKET NO.: 20-04189.001-R-1  
PARCEL NO.: 16-29-303-040

The parties of record before the Property Tax Appeal Board are Lisa Keltner, 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:** \$42,990  
**IMPR.:** \$230,649  
**TOTAL:** \$273,639

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 two-story dwelling of EIFS<sup>1</sup> and stone exterior construction with 3,310 square feet of living area.<sup>2</sup> The dwelling was constructed in 2006. Features of the home include a finished basement, central air conditioning, two fireplaces and a 2-car garage. The property has a 9,000 square foot site and is located in Deerfield, West Deerfield 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 \$735,000

---

<sup>1</sup> Exterior Insulation Finishing System, commonly known as Dryvit.

<sup>2</sup> The parties differ as to the dwelling size and basement finish of the subject property. The Board finds the best description of the subject property was found in the appraisal which reports a dwelling size of 3,310 square feet of living area, supported by a detailed sketch, and a 90% finished basement supported by interior photographs.

as of January 1, 2020. The appraisal was signed by Tom J. Boyle, Jr., an Associate Real Estate Trainee Appraiser and David Conaghan, a Certified General Real Estate Appraiser, acting in a supervisory capacity. The appraisal was prepared for the sole purpose of assisting the client with an ad valorem tax assessment.

In estimating the market value of the subject property, the appraisers developed the sales comparison approach to value selecting six comparable sales located within 0.47 of a mile from the subject property. The appraisers state in the Supplemental Addendum that the comparables used in the report were considered the most recent, most similar and proximate to the subject and that these properties represent the "best available sales" within the subject's market area as of the effective date of the appraisal. The comparables have sites that range in size from 7,700 to 15,000 square feet of land area and are improved with traditional style dwellings that have a combination of brick, cedar, stone and vinyl siding exterior construction and range in size from 3,045 to 3,551 square feet of living area. The homes range in age from 5 to 80 years old. Each comparable has a basement with five having finished area. The dwellings have central air conditioning, one fireplace and from a 2-car to a 3-car garage. The comparables sold from February 2017 to February 2019 for prices ranging from \$695,000 to \$757,500 or from \$203.99 to \$233.17 per square foot of living area, land included.

Each of the comparables was adjusted for date or sale/time. The report included a statement indicating all of the comparables "were adjusted downward for Covid-19." The appraisers applied adjustments to the comparables for differences with the subject in lot size, age, room count, dwelling size, finished basement area and other features arriving at adjusted sale prices of the comparables ranging from \$715,300 to \$760,000 and an opinion of market value for the subject of \$735,000. Based on this evidence, the appellant requested the subject's assessment be reduced to reflect the appraised value of the subject property.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$273,639. The subject's assessment reflects a market value of \$821,986 or \$248.33 per square foot of living area, land included, when using the 2020 three-year average median level of assessment for Lake County of 33.29% as determined by the Illinois Department of Revenue.

In response to the appellant's appraisal evidence, the board of review submitted written comments noting three of the comparables sold in 2017, two of the comparables sold in 2018, and one comparable sold in February 2019, asserting these comparables are "too old to be relevant."

In support of its contention of the correct assessment the board of review submitted information on five comparables located within 0.93 of a mile from the subject property. Four of the comparables have sites that range in size from 7,980 to 16,100 square feet of land area and are improved with two-story dwellings of brick, wood siding or brick and wood siding exterior construction that range in size from 3,220 to 3,445 square feet of living area. The homes were built from 2004 to 2013. Each comparable has a basement, with two having finished area. The homes have central air conditioning, one or two fireplaces and a garage ranging in size from 434 to 807 square feet of building area. Comparable #3 has an inground swimming pool. The comparables sold from July 2019 to November 2020 for prices ranging from \$839,000 to

\$985,000 or from \$260.56 to \$301.48 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 appellant submitted an appraisal and the board of review submitted five comparable sales for the Board's consideration. The Board finds five of the comparables selected by the appraisers sold in 2017 or 2018, less proximate to the January 1, 2020 assessment date than other comparables in the record. In addition, two of the comparables are substantially older in age when compared to the subject. Lastly, the appraisers report that a downward adjustment was made to each of the comparables to reflect the market impacts of Covid-19. However, the Board finds the Covid-19 pandemic officially began in March 2020 and all of the appraisal comparables sold well before this date, thus rendering this adjustment inappropriate. For these reasons, the Board gives little weight to the appraisers' estimated opinion of market value for the subject property. The Board also gives less weight to the board of review comparable #3 which features an inground swimming pool and a larger site size when compared to the subject property.

The Board finds the best evidence of market value to be board of review comparables #1, #2, #4 and #5 which sold more proximate in time to the assessment date at issue in this appeal and are more similar to the subject in location, age, design, dwelling size and other features. These board of review comparables sold from July 2019 to November 2020 for prices ranging from \$839,000 to \$985,000 or from \$260.56 to \$301.48 per square foot of living area, including land. The subject's assessment reflects a market value of \$821,986 or \$248.33 per square foot of living area, including land, which falls below the range established by the best comparable sales in the record. After considering adjustments to the comparables for differences with the subject, the Board finds a reduction in the subject's assessment is not 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: March 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

Lisa Keltner, 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