



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

APPELLANT: Judith Karmin
DOCKET NO.: 21-00204.001-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 2021 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 cedar siding exterior construction with 3,043 square feet of living area. The dwelling was constructed in 1963 and is approximately 56 years old with an effective age of 15 years old. Features of the home include an unfinished basement, central air conditioning, and a 552 square foot two-car garage.¹ 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 \$755,000 as of January 1, 2019. The appraisal was prepared by Thomas Boyle, Jr., an Associate

¹ The Board finds the best evidence for the subject's description was contained in the appraisal submitted by the appellant which included interior basement photographs depicting an unfinished basement.

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 four comparable sales located within 0.95 miles from the subject property. The comparables are described as ranch style dwellings of brick, brick and cedar siding or stone and cedar siding exterior construction ranging in size from 2,494 to 3,364 square feet of living area and in age from 41 to 69 years old. Three comparables have basements with finished area. Each comparable has central air conditioning, one or two fireplaces and a 2-car or a 2.5-car garage. The comparables have sites ranging in size from 11,840 to 25,151 square feet of land area. The comparables sold from March 2016 to September 2018 for prices ranging from \$605,000 to \$825,000 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 other features, arriving at adjusted sale prices for the comparables ranging from \$608,900 to \$855,500 and an estimated opinion of market value for the subject of \$755,000 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 \$871,221 or \$286.30 per square foot of living area, land included, when applying the 2021 three-year average median level of assessment for Lake County of 33.25% as determined by the Illinois Department of Revenue.

The board of review submitted comments critiquing the appellant's appraisal, asserting the appraisal has an effective date of January 1, 2019 and that the comparable sales occurred in 2016, 2017 and 2018 which are outside of the subject's current General Assessment Cycle and therefore not relevant to an assessment date of January 1, 2021.

In support of its contention of the correct assessment the board of review submitted information on five comparables located from 0.23 of a mile to 1.20 miles from the subject property. The comparables have sites that range in size from 13,390 to 20,560 square feet of land area and are improved with one-story dwellings that have a combination of brick, stone and wood siding exterior construction and range in size from 2,467 to 3,172 square feet of living area. The homes were built from 1951 to 2006 and have effective ages ranging from 1955 to 2006. Four comparables have a basement, with two having finished area and one comparable has a concrete slab foundation. The dwellings each have central air conditioning, one to three fireplaces and a garage ranging in size from 440 to 823 square feet of building area. Comparable #3 has an inground swimming pool. The comparables sold from July 2020 to August 2021 for prices ranging from \$785,000 to \$1,500,136 or from \$292.91 to \$472.93 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 five 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 March 2016 to September 2018, each two years or more prior to the January 1, 2021 assessment date as issue. As a result, 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 comparable sales #1 and #2 which sold proximate in time to the assessment date at issue and are similar to the subject in location, age, site size, design, dwelling size and some other features. These two best comparables sold in July 2020 and August 2021 for prices of \$785,000 and \$1,000,000 or for \$292.91 and \$364.56 per square foot of living area, including land. The subject's assessment reflects a market value of \$871,221 or \$286.30 per square foot of living area, including land, which is bracketed by the two best comparable sales in the record on an overall market value basis and falls below the two best comparables on a per square foot basis. Given the subject's somewhat larger dwelling size when compared to the two best comparables, a lower per square value appears to be logical. Therefore, after considering adjustments to the best comparables for differences when compared to the subject, the Board finds the subject's 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



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:

July 18, 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