



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

APPELLANT: Theresa Zalewski
DOCKET NO.: 21-01474.001-R-1
PARCEL NO.: 05-21-401-008

The parties of record before the Property Tax Appeal Board are Theresa Zalewski, the appellant, by attorney Gregory Riggs of Tax Appeals Lake County in Lake Zurich; 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: \$30,123
IMPR.: \$135,444
TOTAL: \$165,567

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 two dwellings.¹ Dwelling #1 is a part two-story and part one-story home of wood siding exterior construction with 3,017 square feet of living area and Dwelling #2 is a two-story home of wood siding exterior construction with 780 square feet of living area located on a single parcel. Dwelling #1 was constructed in 1987 and features a walk-out basement with finished area, central air conditioning, a fireplace and a 297 square foot basement garage. Dwelling #2 was built in 1993 and features a slab foundation, a 312 square foot attached garage and a gazebo. The property has an approximately 2.29-acre site with

¹ The Board finds the best evidence of the description of the subject property is found in the property record card provided by the board of review. The property record card depicts the subject property consisting of two separate dwellings and includes a schematic diagram, measurements and descriptions of each dwelling, which was not reported nor was it refuted by the appellant.

approximately 1.57 acres of channel front and is located in Ingleside, Grant Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted a grid analysis, along with photographs and schematic diagrams of the subject and three comparable sales. The comparables are located from .06 to .47 of a mile from the subject property, one of which has the same assessment neighborhood code as the subject. The comparables have sites that range in size from approximately 1.99 acres to 10.00 acres of land area. The comparables are improved with two-story dwellings of frame or brick and frame exterior construction ranging in size from 3,282 to 6,524 square feet of living area. The dwellings were built from 1979 to 1990. The comparables each have a basement with finished area, one of which is a walk-out. Each comparable has central air conditioning, one or two fireplaces and a garage ranging in size from 727 to 880 square feet of building area. Comparable #2 has a gazebo and comparable #3 has a greenhouse and a kennel. The comparables sold from February 2020 to May 2021 for prices ranging from \$400,000 to \$585,000 or from \$89.67 to \$130.75 per square foot of living area, including land. 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 \$165,567. The subject's assessment reflects a market value of \$497,946, land included, when using the 2021 three-year average median level of assessment for Lake County of 33.25% as determined by the Illinois Department of Revenue. Given the two dwellings have a combined living area of 3,797 square feet, the subject has a market value of \$131.14 per square foot of living area, including land.

In support of its contention of the correct assessment, the board of review submitted a grid analysis of the subject and six comparable sales, along with a copy of the subject's property record card as well as photographs and schematic diagrams of each comparable. The comparables are located from .97 of a mile to 3.34 miles from the subject property, none of which have the same assessment neighborhood code as the subject. The comparables have sites that range in size from approximately .15 of an acre to 1.66 acres of land area. The comparables are improved with two-story dwellings of frame exterior construction ranging in size from 1,701 to 5,283 square feet of living area. The dwellings were built from 1953 to 2008 with comparables #2 and #4 having reported effective ages of 1984 and 2000, respectively. One comparable has a walk-out basement with finished area. Each comparable has central air conditioning, four comparables each have one or four fireplaces and five comparables each have a garage ranging in size from 452 to 2,132 square feet of building area. Comparable #1 has a gazebo. The properties sold from August 2019 to March 2021 for prices ranging from \$228,000 to \$905,000 or from \$105.04 to \$220.77 per square foot of living area, including land.

As part of the submission, the board of review provided maps depicting the locations of both parties' comparables in relation to the subject. The board of review contends the subject is located on a channel site that provides access to the Chain-of-Lakes, as depicted in the aerial image, the subject's 2.29-acre channel front site with the 3,017 square foot main house and its 780 square foot guest house. The board of review asserted that all six county comparables have access to the Chain-of-Lakes waterway system, whereas two of the appellant's comparables are

located on either a landlocked site or on a small land locked lake that is not a part of the Chain-of-Lake system.

The board of review also submitted a grid analysis with information on five additional comparables with equity data which is not responsive to the appellant's overvaluation argument. Therefore, these comparables will not be further addressed in the Board's analysis.

Based on this evidence, the board of review requested confirmation of the subject's assessment.

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 nine suggested comparable sales for the Board's consideration, none of which are truly similar to the subject. The Board finds none of the comparables have a second dwelling, like the subject. Furthermore, two of the appellant's comparables differ from the subject in location, site size, dwelling size and features, while the board of review comparables differ from the subject in location, site size, dwelling size, age and features and/or have a sale date which occurred less proximate in time to the assessment date at issue. Nevertheless, the Board has given less weight to the appellant's comparables #2 and #3 due to their larger site sizes and/or larger dwelling size when compared to the subject. The Board has given reduced weight to the comparables submitted by the board of review due to differences from the subject in site size, dwelling size and/or age when compared to the subject. Furthermore, the sale date of board of review comparable #5 occurred 16 months prior to the lien date at issue and is thus less likely to be indicative of the subject's market value as of the January 1, 2021 assessment date.

The Board finds on this limited record that the best evidence of market value is the appellant's comparable sale #1. Despite that this comparable does not have an additional dwelling with a garage, like the subject, the Board finds it to be most similar to the subject in location, site size, design and age. However, the Board finds the subject property is superior to this comparable in that it has an additional dwelling with a garage, suggesting upward adjustments would be necessary in order to make this comparable more equivalent to the subject. Nevertheless, this comparable sold in May 2021 for a price of \$400,000 or \$121.88 per square foot of living area, including land. The subject's assessment reflects a market value of \$497,946 or \$131.14 per square foot of living area, when using the combined living area of the two dwellings, including land, which is greater than the most similar comparable sale in the record both in terms of overall market value and on a price per square foot basis. However, after considering adjustments to the best comparable for differences when compared to the subject such as the second dwelling and additional garage, the Board finds the subject's assessment is supported. Therefore, based on this record the Board finds no reduction in the subject's estimated market value as reflected by its 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:

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

Theresa Zalewski, by attorney:
Gregory Riggs
Tax Appeals Lake County
830 West IL Route 22
Suite 286
Lake Zurich, IL 60047

COUNTY

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