



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

APPELLANT: Nathan T & Karolyn A Miller  
DOCKET NO.: 21-06737.001-R-1  
PARCEL NO.: 05-15-35-400-009

The parties of record before the Property Tax Appeal Board are Nathan T & Karolyn A Miller, the appellants; and the Stephenson 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 **Stephenson** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$9,475  
**IMPR.:** \$60,175  
**TOTAL:** \$69,650

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellants timely filed the appeal from a decision of the Stephenson 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 vinyl siding exterior construction with 1,837 square feet of living area.<sup>1</sup> The dwelling was constructed in 2003 and is approximately 17 years old. Features of the home include a basement with finished area, central air conditioning, one fireplace and a 2-car garage. The property has a 2.59-acre site and is located in Ridott, Ridott Township, Stephenson County.

The appellants contend overvaluation as the basis of the appeal. In support of this argument the appellants submitted evidence documenting the 2017 sale of the subject property along with an appraisal estimating the subject property had a market value of \$193,000 as of October 15, 2020. The appraisal was prepared by Jeffrey E. Johnson, a Certified Residential Real Estate Appraiser in support of a refinancing transaction for the lender/client, German American State Bank.

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<sup>1</sup> The Board finds the best evidence of the subject's dwelling size was found in the appraisal which contained a sketch of the subject improvements with dimensions.

In estimating the market value of the subject property, the appraiser developed the sales comparison approach to value selecting three comparable sales located from 1.81 to 12.52 miles from the subject property. The comparables have sites that range in size from 1.54-acres to 7.0-acres and are improved with ranch style homes ranging in size from 1,506 to 1,694 square feet of living area. The homes range in age from 40 to 57 years old. Each comparable has a basement with one having finished area. Each dwelling has central air conditioning and a 2-car garage. Comparables #1 and #2 are each reported to have a pole building while comparable #3 includes a storage building. The comparables sold from February to July 2020 for prices ranging from \$175,000 to \$222,250 or from \$115.74 to \$131.20 per square foot of living area, land included.

After adjusting comparable #2 for sale or financing concessions, the appraiser adjusted the comparables for differences from the subject in site size, condition, room count, dwelling size and other features, arriving at adjusted sale prices of the comparables ranging from \$191,900 to \$225,350 and an opinion of market value for the subject of \$193,000.

The appellants also submitted copies of settlement statements associated with a 2017 sale of the subject property along with comments discussing how the property was divided into three parcels, two of which were sold in September 2017. Based on this evidence, the appellants 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 \$69,650. The subject's assessment reflects a market value of \$209,726 or \$114.17 per square foot of living area, land included, when using the 2021 three-year average median level of assessment for Stephenson County of 33.21% as determined by the Illinois Department of Revenue.

In support of its contention of the correct assessment the board of review submitted information on four comparables purportedly located in Stephenson County. The comparables have sites that range in size from 0.49-acres to 5.0-acres of land area and are improved with ranch style dwellings of vinyl exterior construction that range in size from 1,818 to 2,221 square feet of living area. The homes were built from 1977 to 1991. Each comparable has a basement with finished area, central air conditioning, a fireplace and a garage ranging in size from 528 to 896 square feet of building area. The comparables sold from January 2018 to November 2021 for prices ranging from \$210,000 to \$255,000 or from \$99.81 to \$118.26 per square foot of living area, land included.

The board of review submitted comments critiquing the appellants' recent sale evidence, contending that per Stephenson County Board of Review Rules, a recent sale for a 2021 complaint must have occurred between January 1, 2018 and January 1, 2021. With respect to the appellants' appraisal evidence, the board of review cited pages 12 and 17 of its rules which states that the board of review or the Property Tax Appeal Board must be identified as an intended user of an appraisal prepared for the board of review. Since the appellants' appraisal was prepared for a refinancing transaction, the board of review argued the appraisal did not meet its requirements. The board of review critiqued the appraisal comparables, noting two of the three

comparables are located in Winnebago County. Based on this evidence, the board of review requested the subject's assessment be confirmed.

### **Conclusion of Law**

The appellants contend 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 appellants did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The appellants submitted an appraisal and the board of review submitted four comparable sales for the Board's consideration. The Board gives less weight to the appraiser's opinion of value for the subject as two of the comparables have substantially older and smaller dwellings when compared to the subject and also feature an outbuilding, unlike the subject. The Board shall, however, consider the raw sales data submitted in the appraisal. The Board gives less weight to appraisal comparables #1 and #2 which are smaller in dwelling size and older in age when compared to the subject and other comparables in the record. The Board gives less weight to board of review comparables #2 and #3 which sold in 2018 and 2019, less proximate to the January 1, 2021 assessment date than other properties in the record.

The Board finds the best evidence of market value to be appraisal comparable #3 along with board of review comparables #1 and #4 which are more similar to the subject in location, age, design, dwelling size and other features. These best comparables sold from June 2020 to November 2021 for prices ranging from \$210,000 to \$222,250 or from \$99.81 to \$131.20 per square foot of living area, including land. The subject's assessment reflects a market value of \$209,726 or \$114.17 per square foot of living area, including land, which falls below the range established by the best comparable sales in the record on an overall market value basis and within the range on a per square foot basis. 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:

April 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

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