



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

APPELLANT: Jennifer Lugo  
DOCKET NO.: 21-32756.001-R-1  
PARCEL NO.: 14-18-409-014-0000

The parties of record before the Property Tax Appeal Board are Jennifer Lugo, the appellant, by attorney Joanne Elliott, of Elliott & Associates Attorneys, PLLC in Des Plaines, and the Cook County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds **A Reduction** in the assessment of the property as established by the **Cook** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$56,760  
**IMPR.:** \$79,240  
**TOTAL:** \$136,000

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the Cook 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 two-story dwelling of frame exterior construction with 3,026 square feet of living area. The dwelling is approximately 137 years old. Features include a full unfinished basement, 3½ bathrooms, central air conditioning, three fireplaces, and a two-car garage.<sup>1</sup> The property has a 7,095 square foot site and is located in Chicago, Lake View Township, Cook County. The subject is classified as a class 2-06 property under the Cook County Real Property Assessment Classification Ordinance.

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<sup>1</sup> The assessing officials report only 3 full bathrooms, two fireplaces and no garage, but the appellant's appraiser after inspection of the dwelling reports 3½ bathrooms, three fireplaces and a two-car garage. Based on the board of review evidence, the ½ bath, third fireplace and the garage are presumably not part of the assessment of the property.

The appellant contends overvaluation as the basis of the appeal. In support of this argument, the appellant submitted a retrospective appraisal based on fee simple market value and for property assessment purposes by DaShawn Weaver-Drew, a Certified Residential Real Estate Appraiser. Using the sales comparison approach to value, Weaver-Drew estimated the subject property had a market value of \$1,360,000 as of January 1, 2021.

Weaver-Drew analyzed four sales of comparable properties located from .08 to .33 of a mile from the subject. The parcels range in size from 3,125 to 8,050 square feet of land area which is improved with a Traditional, Farmhouse or Victorian-style dwelling. The homes range in age from 11 to 135 years old and range in size from 2,675 to 3,425 square feet of living area. Each dwelling has a full finished basement, 2½ or 3½ bathrooms, central air conditioning, one or two fireplaces, and either a two-car or a three-car garage. The comparables sold from August 2019 to November 2020 for prices ranging from \$1,100,000 to \$1,512,500 or from \$411.21 to \$509.09 per square foot of living area, including land.

Next, the appraiser made adjustments to the comparables for differences in date of sale, site size, view, exterior construction, condition, bathroom count, dwelling size, finished basement, garage capacity, outdoor amenities and fireplace count. Based on the foregoing adjustments, the appraiser concluded adjusted sales prices ranging from \$1,332,400 to \$1,382,500. From this data, the appraiser concluded the subject's value under the sales comparison approach was \$1,360,000, giving greatest consideration the 2020 sales of appraisal comparables #1 and #2 with sales #3 and #4 given consideration for location in the neighborhood code and classification.

In addition, in a brief, the appellant requested application of a "uniform assessment percentage of 8.91% rather than the Ordinance level of 10% for class 2 property. Appellant contends that the Illinois Department of Revenue concluded the three-year median level for class 2 property in Cook County was 8.91% based upon recent sales data. In support of this request, the appellant provided a copy of a press release issued by the Department of Revenue setting forth the tentative 2021 three-year median level for Cook County properties where class 2 was reported to be 8.91%.

Based on the foregoing evidence and argument, the appellant requested a reduced total assessment of \$121,176 which reflects the appraised value conclusion using an 8.91% level of assessment.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$145,906. The subject's assessment reflects a market value of \$1,459,060 or \$482.17 per square foot of living area, including land, when applying the level of assessment for class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10%.

In support of its contention of the correct assessment, the board of review submitted a grid analysis with information on four properties located in the subject's neighborhood code and within ¼ of a mile from the subject. However, only board of review comparable #1 includes sales data and is the only responsive evidence to the appellant's overvaluation argument.

Board of review comparable #1 consists of a 5,610 square foot parcel improved with a two-story masonry dwelling that is approximately 118 years old. The home contains 3,336 square feet of living area and features a full unfinished basement. Additional features include 2½ bathrooms and central air conditioning. The property sold in July 2018 for \$1,900,000 or for \$569.54 per square foot of living area, including land.

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 met this burden of proof and a reduction in the subject's assessment is warranted.

The appellant submitted an appraisal of the subject property and the board of review submitted one comparable sale to support the parties' respective positions before the Property Tax Appeal Board. The Board has given reduced weight to the board of review sale which occurred in 2018, a date more remote in time to the lien date at issue of January 1, 2021 than any of the other sales in the appellant's appraisal report.

The Board finds the best evidence of market value to be the appraisal submitted by the appellant in which the appraiser gave greatest weight to the most recent sales in the report with further support from the two sales that occurred in 2019. Moreover, the Board finds the appraiser made reasonable adjustments to the comparables for differences when compared to the subject property and articulated the reasons for the adjustments as well as the observations of the subject dwelling.

The Board has given little consideration to the appellant's request to apply the purported three-year median level of assessment for class 2 property as set forth in a press release issued by the Illinois Department of Revenue. The document is entitled tentative and there is no further information whether this was the final conclusion. Furthermore, there is no data support for the figure such as the underlying studies to arrive at the purported three-year median level for residential properties. The Board finds the appellant's request and supporting information insufficient probative evidence to veer from application of the Cook County Ordinance level of 10% for class 2 properties. (86 Ill.Admin.Code §1910.50(c)(2)(A)).

For tax year 2021, the subject's assessment reflects a market value of \$1,459,060 or \$482.17 per square foot of living area, including land, which is above the appraised value of \$1,360,000 as of January 1, 2021. On this record, the Property Tax Appeal Board finds the subject property had a market value of \$1,360,000 as of the assessment date at issue. Since market value has been established the level of assessment for class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10% shall apply. (86 Ill.Admin.Code §1910.50(c)(2)).

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: \_\_\_\_\_

January 21, 2025



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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