



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

APPELLANT: Gerry Tadros  
DOCKET NO.: 21-39241.001-R-1  
PARCEL NO.: 20-11-302-024-0000

The parties of record before the Property Tax Appeal Board are Gerry Tadros, the appellant(s), 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 **No Change** 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:** \$28,480  
**IMPR.:** \$32,520  
**TOTAL:** \$61,000

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 is a two-story, multi-family residence constructed of frame and masonry materials. The dwelling is approximately 113 years old and contains 2,504 square feet of living area. It comprises two apartment units, a full unfinished basement, and a two-car garage. The property is situated on a 5,696-square-foot site located in Chicago, within Hyde Park Township, Cook County. Pursuant to the Cook County Real Property Assessment Classification Ordinance, the subject is classified as a Class 2-11 property.

The appellant asserts assessment inequity as the basis for the appeal. In support of this position, the appellant submitted data for three Class 2-11 equity comparable properties exhibiting varying degrees of similarity to the subject. These comparable properties are located between 0.13 and 0.33 miles from the subject. The reported improvement assessments for the comparable properties range from \$11.62 to \$12.48 per square foot of living area.

The appellant also asserts contention of law as a basis for this appeal. The evidence includes a document titled “Summary of Relief Requested,” which outlines the subject property’s assessment history and seeks relief on the grounds of vacancy and uninhabitability. The appellant submitted a Cook County Assessor’s Office Vacancy/Occupancy Affidavit asserting that the subject property was 100 percent vacant during the 2021 lien year and further states that the building was involved in a foreclosure and was not habitable at the time of sale.

To support the assertion that the improvement is uninhabitable and requires complete rehabilitation, the appellant provided undated and unlabeled photographs purported to depict interior conditions of the three-story, three-unit structure. Based on this evidence, the appellant requests that the subject’s total assessment be reduced to \$31,732.

The Board of Review submitted its “Board of Review Notes on Appeal,” disclosing a total assessment of \$61,000 for the subject property. The subject has an improvement assessment of \$32,250, or \$12.99 per square foot of living area. In support of the correctness of the assessment, the Board of Review presented four equity comparable properties, each improved with a two-story, multi-family masonry dwelling. The comparable properties are located within one-quarter mile of the subject and range in age from 103 to 116 years, in size from 2,000 to 2,627 square feet of living area, and in improvement assessment from \$12.99 to \$16.11 per square foot. Based on this evidence, the Board of Review requests confirmation of the subject’s assessment.

The matter was set for a hearing before an ALJ on February 25, 2025. Prior to hearing the parties entered into a written agreement to waive the hearing and have the matter decided on previously submitted evidence.

### **Conclusion of Law**

The taxpayer contends assessment inequity and contention of law as the basis of this appeal.

The Property Tax Appeal Board may consider appeals based upon contentions of law. Such contentions of law must be concerned with the correct assessment of the subject property. If contentions of law are raised, the party shall submit a brief in support of his position.” 86 Ill.Admin.Code §1910.65(d). “Standard of proof. Unless otherwise provided by law or stated in the agency’s rules, the standard of proof in any contested case hearing conducted under this Act by an agency shall be the preponderance of the evidence.” 5 ILCS 100/10-15.

The appellant also raises “vacancy” as a basis for relief. However, no legal authority is cited in support of a reduction on this ground. The Board notes that while vacancy may, in limited circumstances, be considered as evidence relevant to uninhabitability, vacancy itself is not the statutory standard for relief under section 9-180 of the Property Tax Code (35 ILCS 200/9-180). The appellant asserts a weighted vacancy rate of 100 percent for the 2021 lien year and contends that, based on this vacancy and the purported “rules, practices, procedures, and recent decisions

of the Assessor,” the improvement assessment should be reduced. The appellant, however, submitted none of the referenced rules, procedures, or decisions to substantiate this claim.

A mere assertion of vacancy does not establish that the assessment is incorrect or that the property’s fair market value was adversely affected. The record contains no evidence demonstrating that the subject’s 2021 vacancy had any impact on its market value or assessment level. Accordingly, the Board finds that the appellant has failed to establish a basis for relief on the ground of vacancy, and a reduction in the subject’s assessment on this basis is not warranted.

Statutory authority does, however, permit pro-rata valuation when a building is uninhabitable. Section 9-180 of the Property Tax Code provides, in relevant part:

The owner of the property on January 1 shall be liable, on a proportionate basis, for the increased taxes occasioned by the construction of new or added buildings, structures or other improvements on the property from the date when the occupancy permit was issued from the date the new or added improvement was *inhabitable* and fit for occupancy or for intended customary use to December 31 of that year.”

The appellant asserts in a signed affidavit that the subject building was purchased through foreclosure and requires extensive rehabilitation. The appellant also submitted a Cook County Assessor’s Office Vacancy/Occupancy Affidavit alleging that the subject property was 100 percent vacant for the 2021 lien year and was not habitable at the time of sale. However, the appellant provided no additional affidavits, testimony, or documentary evidence demonstrating that the property was unfit for habitation during the lien year at issue.

The appellant submitted two undated photographs purportedly depicting the interior of the subject property but provided no information to authenticate the images, verify their relevance, or establish the conditions they allegedly depict. Moreover, the record contains no evidence—such as governmental inspection reports, building permits, contractor agreements, or purchase orders—that would clarify the cause of the vacancy, substantiate the claim of uninhabitability, or demonstrate any efforts undertaken to cure the alleged defects.

Accordingly, the Board finds that the appellant has not established that the subject’s vacancy was attributable to uninhabitability.

Furthermore, the appellant provided only limited information regarding the circumstances of purchase. The appellant asserts that the building was acquired through foreclosure, was not habitable at the time of sale, and “needs extensive rehab.” Thus, the appellant purchased the property in a vacant condition and with the very defects now asserted as grounds for assessment relief.

Under the doctrine of caveat emptor (“let the buyer beware”), a purchaser is deemed to have acquired the property with full knowledge of its physical condition at the time of sale. The Board therefore finds that the appellant obtained the subject property with full awareness of any

deficiencies or defects. Consequently, any “reduced assessment” contemplated under section 9-180 of the Property Tax Code (35 ILCS 200/9-180) has already been reflected in the property’s purchase price.

For these reasons, the Board finds that the appellant has failed to establish a contention of law by a preponderance of the evidence, and no reduction in assessment is warranted.

Turning to the appellant’s assessment-inequity argument, when unequal treatment in the assessment process is alleged, the appellant must establish inequity by clear and convincing evidence. 86 Ill. Admin. Code §1910.63(e). Proof of such inequity requires documentation of the assessments for the tax year at issue for no fewer than three comparable properties, demonstrating similarity, proximity, and the absence of material distinguishing characteristics. 86 Ill. Admin. Code §1910.65(b).

The Board finds that the appellant has not met this evidentiary burden. Accordingly, no reduction in the subject’s assessment is warranted.

The parties submitted a total of eight Class 2-11 equity comparable properties for the Board’s consideration. The Board finds the most persuasive evidence of assessment equity to be the appellant’s comparable properties #2 and #3 and the Board of Review’s comparable properties #1 and #2, as these properties are most similar to the subject. These comparable properties reflect improvement assessments ranging from \$12.23 to \$13.37 per square foot of living area. The subject’s improvement assessment of \$12.99 per square foot falls squarely within this range.

After reviewing all comparable properties submitted, giving greatest weight to those nearest in location and most similar in size and characteristics, and considering appropriate adjustments for differences, the Board finds that the subject’s improvement assessment is well supported. Accordingly, the Board concludes that the appellant has not demonstrated by clear and convincing evidence that the subject is inequitably assessed, and a reduction in assessment is not 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.

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Chairman



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Member



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Member



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Member



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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 21, 2026



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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

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