FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Michael Bender
DOCKET NO.: 21-47121.001-R-1 through 21-47121.002-R-1
PARCEL NO.: See Below

The parties of record before the Property Tax Appeal Board are Michael Bender, the appellant(s), by attorney Nora Devine, of The Devine Law Group, LLC in Chicago; 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:

DOCKET NO	PARCEL NUMBER	LAND	IMPRVMT	TOTAL
21-47121.001-R-1	14-33-314-013-0000	49,500	260,000	$309,500
21-47121.002-R-1	14-33-314-014-0000	40,500	0	$40,500

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 two parcels improved with a three-story dwelling of masonry exterior construction containing 5,408 square feet of living area. The dwelling is approximately 13 years old. Features of the home include a full basement, central air conditioning, two fireplaces and a three-car garage. The two parcels are located in Chicago, North Chicago Township, Cook County. PIN 14-33-314-013-0000 is classified as a class 2-09 property and PIN 14-33-314-014-0000 is classified as a class 2-41 adjacent vacant lot under the Cook County Real Property Assessment Classification Ordinance. The record discloses that the subject was owner-occupied during the lien year.

The appellant contends inequity for PIN 14-33-314-013-0000 and overvaluation for both parcels as the bases of the appeal. In support of the overvaluation argument, the appellant submitted an appraisal estimating the subject property had a market value of $3,500,000 as of January 1, 2021.

The appraisal was prepared by Chris Posey, a licensed certified residential real estate appraiser. The appraiser physically inspected the interior and exterior of the subject property on November 5, 2021. Mr. Posey relied on the sales comparison approach in which he used sales of four comparable properties in Chicago, IL that took place between June 2019 and October 2020 for amounts ranging from $2,737,500 to $3,850,000, or from $610.64 to $842.51 per square foot of living area, land included in the sales prices. The appraiser adjusted the sales prices to account for differences between the subject and the comparables. Photographs of the subject dwelling's exterior and interior were included with the appraisal.

In support of the lack of equity argument, the appellant submitted information on four suggested equity comparable properties with varying degrees of similarities to the subject. The appellant submitted a board of review decision letter dated September 23, 2022 disclosing the total assessed value of $378,560 for PIN 14-33-314-013-0000 and $40,500 for PIN 14-33-314-014-0000. The appellant requested the subject's total assessment be reduced.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the prorated total assessment of $313,960 for PIN 14-33-314-013-0000. The board of review disclosed a prorated combination market value for PIN 14-33-314-013-0000 of $3,544,600 when using the Cook County Real Estate Classification Ordinance level of assessment for class 2 property of 10%.

In support of the assessment, the board of review submitted information about sales of three suggested comparable properties. The suggested comparables were sold between January 2021 and February 2021 for amounts ranging from $1 to 5,625,000 or between $0 and $1,017.18 per square foot of living area, land included in the sales prices. The subject property has an improvement assessment for PIN 14-33-314-013-0000 of $270,400 or $50.00 per square foot of living area. In support of its contention of the correct assessment, the board of review submitted information on four suggested equity comparable properties with varying degrees of similarities to the subject. The board of review requested that the assessment be confirmed.

In rebuttal, the appellant submitted MLS listings and pointed out characteristic differences in the board of the review's suggested comparables to the subject. The appellant reaffirmed its position that the 2021 assessed value for the subject property is excessive and that the total assessment should be reduced.

The matter proceeded to hearing on November 20, 2025. At hearing, the appellant requested to consolidate docket number 21-47121 with docket number 22-51807 regarding the same subject property and within the same triennial. The board of review voiced no objection. The administrative law judge granted consolidating both cases for hearing purposes only. The appellant presented the testimony of Mr. Chris Posey, the appraiser. Mr. Posey testified he is an Illinois certified real estate appraiser and prepared the appraisal with no objection from the board of review to Mr. Posey being called as a witness.

Mr. Posey testified that he employed the sales comparison approach to estimate a total market value for the subject. Mr. Posey testified that he selected these comparables because they all were detached single family dwellings located in Lincoln Park like the subject and similar in age, location and property characteristics. Mr. Posey testified to each of the four sales comparables

that were utilized in the appraisal and that he made adjustments for condition, amenities, and size. The appellant reaffirmed the evidence previously submitted.

On cross examination, the board of review analyst clarified that the Comparable Sales/Assessment Equity Analysis grid was used for both comparable sales and assessment equity evidence. The appellant's attorney inquired about the $1 sale for the board of review's suggested comparable sale and the board of review disclosed that she believes it was a sale and only knows what is disclosed on the grid but was not sure of the $1 sale price. The board of review rested on the evidence previously submitted.

Conclusion of Law

The taxpayer asserts that 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 taxpayer must prove the value of the property by a preponderance of the evidence. 86 Ill. Admin. Code §1910.63(e); Winnebago County Bd. of Review v. Property Tax Appeal Bd., 313 Ill. App. 3d 1038, 1043 (2d Dist. 2000). 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 meet this burden of proof and a reduction in the subject's assessment on this basis is warranted.

The Board finds that the subject's total assessed value is $378,560 for PIN 14-33-314-013-0000 and $40,500 for PIN 14-33-314-014-0000 per the board of review decision letter. Therefore, the subject has a total combination market value for both parcels of $4,190,600 when using the Cook County Real Estate Classification Ordinance level of assessment for class 2 property of 10%.

The Board finds that the best evidence of the subject's market value is the appraisal submitted by the appellant. That appraisal employed the sales comparison approach and relied upon recent sales of four suggested comparable properties. The appraisal stated that the sale prices of the suggested comparable properties were adjusted to account for differences between them and the subject, taking into account such factors as gross living area, design/features, lot size, age, and location. In contrast, the board of review's evidence consists of unadjusted raw sales figures.

Based on the appraiser's final reconciliation, the Board finds the sales comparison approach is considered to be the most reflective of current market activity. Accordingly, the Board finds the subject property had a fair market value of $3,500,000 for both parcels as of the assessment date at issue. Since market value has been established, the level of assessment for the class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10% shall apply here. (86 Ill.Admin.Code §1910.50(c)(2)). Based on the evidence, the Board therefore finds the appellant has proven, by a preponderance of the evidence, that the subject is overvalued, and that a reduction in the subject's assessment is justified. Since market value has been determined, the Board finds that the subject is now fairly and equitably assessed. See Central Nursing Realty, LLC v. Illinois Property Tax Appeal Board, 2020 IL App (1st) 180994, ¶¶ 34-36.

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:

C E R T I F I C A T I O N

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: November 17, 2026

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 9-215 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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