



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

APPELLANT: Nancy Drabek  
DOCKET NO.: 22-01759.001-R-1  
PARCEL NO.: 05-04-401-010

The parties of record before the Property Tax Appeal Board are Nancy Drabek, the appellant, by attorney Ronald Kingsley, of Lake County Real Estate Tax Appeal, LLC in Hawthorn Woods; 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:** \$17,772  
**IMPR.:** \$87,262  
**TOTAL:** \$105,034

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 2022 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 2-story dwelling of wood siding exterior construction with 1,952 square feet of living area. The dwelling was constructed in 1920 but has an effective age of 1956. Features of the home include an unfinished walkout basement, central air conditioning, a fireplace, gazebo and a 720 square foot garage. The lakefront property has an approximately 8,910 square foot site and is located in Fox Lake, Grant Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on three comparable sales located within .72 of a mile from the subject. The comparables have sites ranging in size from 5,920 to 16,120 square feet of land area and are improved with 1,644 to 1,960 square feet of living area. The dwellings were built from 1932 to 1962. Comparable #2 has an effective year built of 1963. Each comparable has a basement, one with finished area. Two comparables each have central air conditioning and a garage with either 220 or 280 square feet of building area. One comparable has a fireplace. One

comparable has an enclosed porch. The comparables sold from March 2020 to October 2021 for prices ranging from \$175,000 to \$365,000 or from \$106.45 to \$190.10 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 \$105,034. The subject's assessment reflects a market value of \$315,134 or \$161.44 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>1</sup>

In response to the appeal, the board of review asserted the subject is one of twenty of lakefront parcels on Riverside Island which is an island with road access on Fox Lake of the Chain o' Lakes. The board of review also noted appellant's comparable #1 was gutted and not livable at the time of sale. To support this assertion, the board of review submitted the Multiple Listing Sheet associated with the sale.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales that are located within .72 of a mile from the subject. The board of review comparable #2 is the same property as appellant's comparable #3. These lakefront properties have sites ranging in size from 5,920 to 9,140 square feet of land area that are improved with 1.5-story, 1.75-story or 2-story dwellings of wood siding exterior construction ranging in size from 1,488 to 1,952 square feet of living area. The dwellings were built from 1935 to 1948. Comparables #1 and #3 have effective ages of 1969 and 1961, respectively. Three comparables have basements, two of which are walkout in design and one comparable has a crawl-space foundation. Two comparables have central air conditioning; one comparable has two fireplaces; and one comparable has a garage with 340 square feet of building area. The comparables sold from April 2021 to July 2022 for prices ranging from \$302,500 to \$437,500 or from \$184.43 to \$288.21 per square foot of living area, including land. Based on this evidence the board of review contends the subject's assessment is supported.

### **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 parties submitted a total of six comparable sales for the Board's consideration, one of which was submitted by both parties. The Board gives less weight to appellant's comparable #1 as the MLS sheet noted it was fully gutted at the time of sale, calling into question the condition of the property. The Board gives less weight to the appellant's comparable #2 due to its sale date occurring

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<sup>1</sup> Procedural rule Sec. 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Department of Revenue will be considered. 86 Ill.Admin.Code Sec. 1910.50(c)(1). As of the development of this Final Administrative Decision, the Department of Revenue has not published figures for tax year 2022.

approximately 21 months prior to the January 1, 2020 assessment date at issue. The Board also gives less weight to board of review comparables #1 and #4, due to difference in dwelling size or lack of a basement when compared to the subject.

The Board finds the best evidence of market value to be the parties' common comparable as well as board of review comparable #3 which have varying degrees of similarity to the subject in location, age, dwelling size and features. These comparables sold in April and October 2021 for prices of \$360,000 and \$365,000 or \$184.43 and \$190.10 per square foot of living area, including land. The subject's assessment reflects a market value of \$315,134 or \$161.44 per square foot of living area, including land, which falls below the two best comparables in the record. After considering adjustments to the best comparables for differences when compared to the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported. Based on this evidence the Board finds a reduction in the subject's 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.



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: \_\_\_\_\_

March 26, 2024



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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