



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

APPELLANT: Susan Wolfson  
DOCKET NO.: 22-01977.001-R-1  
PARCEL NO.: 17-31-302-121

The parties of record before the Property Tax Appeal Board are Susan Wolfson, 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:** \$132,113  
**IMPR.:** \$86,215  
**TOTAL:** \$218,328

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 stucco exterior construction with 2,706 square feet of living area. The dwelling was constructed in 1926 and is approximately 96 years old. Features of the home include a basement, a fireplace,<sup>1</sup> and a 2-car 456 square foot garage. The property has an approximately 19,739 square foot site and is located in Highland Park, Moraine Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal estimating the subject property had a market value of \$542,000 as of January 1, 2022. The appraisal was prepared by R. Steven Kephart, a certified residential

---

<sup>1</sup> The parties differ regarding the subject's fireplace amenity. The Board finds the best evidence of the subject's fireplace amenity is found in the appraisal which contains a photograph of the fireplace.

real estate appraiser, for ad valorem tax purposes. The appraiser noted the subject is in an average condition but lacks updates.

Under the sales comparison approach, the appraiser selected four comparable sales located from 0.39 to 0.98 of a mile from the subject. The appraisal contains a map depicting the locations of the comparables in relation to the subject. The parcels range in size from 10,724 to 15,490 square feet of land area and are improved with 2-story homes of brick or brick and aluminum siding exterior construction ranging in size from 2,182 to 2,688 square feet of living area. The dwellings range in age from 50 to 97 years old. Each home has a basement, three of which have finished area, central air conditioning, one or two fireplaces, and a 1-car or a 2-car garage. The comparables sold from January to December 2021 for prices ranging from \$504,323 to \$550,000 or from \$187.87 to \$251.60 per square foot of living area, including land. The appraiser made adjustments to the comparables for differences from the subject, such as lot size, condition, room count, dwelling size, basement size and finish, central air conditioning amenity, energy efficient items, garage size, and fireplace count, to arrive at adjusted sale prices ranging from \$528,223 to \$552,200. The appraiser concluded a value of \$542,000 for the subject as of January 1, 2022. Based on this evidence, the appellant requested a reduction in the subject's assessment to reflect the appraised value conclusion.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$218,328. The subject's assessment reflects a market value of \$655,050 or \$242.07 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.<sup>2</sup> In support of its contention of the correct assessment the board of review submitted information on eleven comparable sales<sup>3</sup> located within 0.71 of a mile from the subject. Comparable #10 is the same property as appraisal sale #3. The parcels range in size from 9,400 to 22,640 square feet of land area and are improved with 1-story, 1.75-story, and 2-story homes of brick, stone, brick, and/or wood siding exterior construction. The homes range in size from 2,182 to 2,821 square feet of living area and were built from 1925 to 1952 with effective ages ranging from 1925 to 1975. Each home has a basement, ten of which have finished area, central air conditioning, one or two fireplaces, and a garage ranging in size from 190 to 581 square feet of building area. The comparables sold from February 2021 to July 2022 for prices ranging from \$549,000 to \$1,150,000 or from \$224.80 to \$407.66 per square foot of living area, including land.

The board of review submitted a brief contending that three of the appraisal sales are not located in east Highland Park like the subject and are more distant from Lake Michigan and other amenities. The board of review asserted appraisal sale #2 is located adjacent to a busy road, for which the appraiser made no adjustment, and that none of the appraisal sales have a ravine site like the subject. The board of review noted its comparables are located in east Highland Park near Lake Michigan and that the subject's ravine site is desirable as demonstrated by the sale of

---

<sup>2</sup> Section 1910.50(c)(1) of the Board's procedural rules 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 § 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.

<sup>3</sup> These comparables are presented in three pages of grid analysis and are renumbered as comparables #1 through #11 for ease of reference.

the adjacent comparable #11. Based on this evidence, the board of review requested the subject's assessment be sustained.

### **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 appellant presented an appraisal and the board of review presented eleven comparable sales in support of their respective positions before the Board. The Board gave less weight to the value conclusion presented in the appellant's appraisal. The appraiser selected two of four sales that are significantly newer homes than the subject and the appraiser made no adjustment for age to the comparables. The appraiser also selected two sales that are located almost one mile from the subject. Based on the foregoing, the Board finds the appraisal states a less credible and/or reliable opinion of value and the Board will instead consider the raw sales data presented in the appraisal and by the board of review.

The record contains a total of fourteen comparable sales, with one common sale, for the Board's consideration. As an initial matter, the Board gave little weight to the board of review's contention that the subject's ravine lot is more desirable than other types of lots, which the Board finds to be unsupported by this record.

The Board gives less weight to the appraisal sales #2, #3, and #4 and the board of review's comparables #4, #5, #6, #7, #8, #10, and #11, including the common sale, due to substantial differences from the subject in design, dwelling size, and/or age/effective age. Moreover, the appraisal sales #2 and #4 are located almost one mile from the subject and are located further from the subject than the other comparables in this record. The Board also gives less weight to the board of review's comparable #2, which sold for considerably more than the other comparables in this record, indicating this sale was an outlier.

The Board finds the best evidence of market value to be the appraisal sale #1 and the board of review's comparables #1, #3, and #9, which are more similar to the subject in dwelling size, design, age/effective age, and some features, although these comparables have smaller lots than the subject and feature finished basement area unlike the subject, suggesting adjustments to these comparables would be needed to make them more equivalent to the subject. These most similar comparables sold for prices ranging from \$504,323 to \$845,500 or from \$203.52 to \$303.92 per square foot of living area, including land. The subject's assessment reflects a market value of \$655,050 or \$242.07 per square foot of living area, including land, which is within the range established by the best comparable sales in the record. Based on this evidence and after considering appropriate adjustments to the best comparables for differences from 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: February 20, 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

State of Illinois  
Property Tax Appeal Board  
William G. Stratton Building, Room 402  
401 South Spring Street  
Springfield, IL 62706-4001

APPELLANT

Susan Wolfson, by attorney:  
Ronald Kingsley  
Lake County Real Estate Tax Appeal, LLC  
40 Landover Parkway  
Suite 3  
Hawthorn Woods, IL 60047

COUNTY

Lake County Board of Review  
Lake County Courthouse  
18 North County Street, 7th Floor  
Waukegan, IL 60085