



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

APPELLANT: Ruth Redemann  
DOCKET NO.: 22-21151.001-R-1  
PARCEL NO.: 05-20-221-007-0000

The parties of record before the Property Tax Appeal Board are Ruth Redemann, the appellant, by attorney Nicholas Jordan of Worssek & Vihon LLP 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 **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:** \$24,040  
**IMPR.:** \$87,959  
**TOTAL:** \$111,999

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 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 two-story, traditional style dwelling of frame and masonry exterior construction with 2,746 square feet of living area.<sup>1</sup> The dwelling is approximately 25 years old. Features of the home include a full unfinished basement, central air conditioning, one fireplace and a two-car garage. The property has an 8,742 square foot site and is located in Winnetka, New Trier Township, Cook County. The subject is classified as a class 2-78 property under the Cook County Real Property Assessment Classification Ordinance.<sup>2</sup>

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 \$925,000

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<sup>1</sup> The appellant's appraiser disclosed the subject dwelling has a brick and frame exterior and four full bathrooms.

<sup>2</sup> The board of review revealed the subject is classified as a class 2-06 property, which was not refuted by the appellant.

as of September 27, 2020. The appraisal was prepared by Michele Mayers, a State of Illinois Certified Residential Real Estate Appraiser. The property rights appraised were fee simple and the intended use of the appraisal was for personal financial planning and was not intended for lending purposes or any other use. The appraiser described the subject to be in average condition for the neighborhood. Typical physical depreciation from normal wear and tear with no functional or external inadequacies were noted.

Under the sales comparison approach to value the appraiser analyzed four comparable sales that are located within .36 of a mile from the subject property. The comparables have sites ranging in size from 7,366 to 9,350 square feet of land area. The appraiser described the comparables with either traditional, French Provincial or bungalow style dwellings of cedar, stucco and frame, or stucco and brick exterior construction that range in size from 2,131 to 3,528 square feet of living area. The homes range in age from 21 to 98 years old. The comparables each have a full basement, three of which have finished area. Three comparables have central air conditioning. Each comparable has one or two fireplaces and a two-car garage. The comparables sold from May to September 2020 for prices ranging from \$875,000 to \$1,126,000 or from \$307.54 to \$429.44 per square foot of living area, including land. The appraiser adjusted the comparables for differences from the subject resulting in adjusted prices ranging from \$920,500 to \$966,800. Using this data, the appraiser arrived at an estimated market value for the subject of \$925,000 or \$336.85 per square foot of living area, including land, as of September 27, 2020.

Based on this evidence, the appellant requested the subject's total assessment be reduced to \$92,500 to reflect the appraised value.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$111,999. The subject's assessment reflects a market value of \$1,119,990 or \$407.86 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 of the subject property, the board of review submitted information on four comparables that have the same property classification code and assessment neighborhood code as the subject, each located within the subject's subarea. Sales data was only provided for comparables #1, #3 and #4. Since no sales data was provided for comparable #2 in order to address the appellant's overvaluation argument, this property will not be further addressed in this analysis. The board of review's comparables #1, #3 and #4 have sites that contain either 8,850 or 9,150 square feet of land area. The comparables are improved with two-story dwellings of frame or masonry exterior construction ranging in size from 3,214 to 3,382 square feet of living area. The dwellings are from 18 to 27 years old. Each comparable has a full or partial basement with finished area, central air conditioning, from one to three fireplaces and a two-car garage. The comparables sold from December 2020 to July 2022 for prices ranging from \$1,320,000 to \$2,150,000 or from \$410.70 to \$638.55 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 did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The appellant submitted an appraisal of the subject property, and the board of review submitted three comparable sales to support their respective positions before the Property Tax Appeal Board.

The Board has given less weight to the value conclusion in the appellant's appraisal report. The effective date of the appraisal was 15 months prior to the subject's assessment date. Moreover, the comparable sales contained within the appraisal occurred from 15 to 19 months prior to the lien date at issue and, thus are less likely to be indicative of the subject's market value as of the January 1, 2022 assessment date. The appraiser chose comparables #2 and #4 which are 32 and 76 years older than the subject but did not make adjustments for age in the sales comparison approach section of the appraisal for these differences. Lastly, the Board finds it problematic that the appellant's appraiser adjusted comparable #4 for condition by a negative \$45,000, although the subject and this comparable were both described as being in average condition. These factors undermine the credibility of the appellant's appraiser's conclusion of value.

The Board has given reduced weight to board of review comparable #3 which sold in 2020, less proximate in time to the lien date at issue than other sales in the record.

The Board finds the best evidence of market value to be board of review comparables #1 and #4, which sold more proximate in time to the January 1, 2022, assessment date. The comparables are similar to the subject in location, site size, design, age and some features. However, the dwellings are either 17% or 23% larger than the subject, suggesting adjustments would be required in order to make them more equivalent to the subject. Nevertheless, these two properties sold in June 2021 and July 2022 for prices of \$1,480,000 and \$2,150,000 or for \$437.61 and \$638.55 per square foot of living area, including land, respectively. The subject's assessment reflects an estimated market value of \$1,119,990 or \$407.86 per square foot of living area, including land, which falls below the two best sales in the record and appears to be logical given the subject's smaller dwelling size. Based on this record and after considering adjustments to the best comparables for differences when compared to the subject, the Board finds no reduction in the subject's assessment is 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:

September 16, 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

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