FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Amy Brock
DOCKET NO.: 22-25060.001-R-2
PARCEL NO.: 05-17-307-045-0000

The parties of record before the Property Tax Appeal Board are Amy Brock, the appellant, by attorney Leonard Shifflett, Attorney at Law in Winnetka; the Cook County Board of Review; and the New Trier High School District No. 203 intervenor, by attorney Scott L. Ginsburg of Robbins Schwartz in Chicago.

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:

LAND:	$127,647
IMPR.:	$147,353
TOTAL:	$275,000

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 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 is improved with a two-story, single-family dwelling of stucco construction with 6,625 square feet of living area located in Winnetka, New Trier Township, Cook County. The dwelling is 113 years old. Features include a partially finished basement, a four-car garage, central air conditioning, two fireplaces, seven bedrooms, five full bathrooms, and two half baths. The garage is part of a coach house that contains living area above the garage. The subject is located on a 38,681 square foot site. It is a class 2-09 property under the Cook County Real Property Assessment Classification Ordinance.

The appellants assert overvaluation as the basis of the appeal. In support of this argument, the appellant submitted an appraisal by Dan McCain estimating that the subject property had a market value of $2,750,000, land included, as of January 1, 2022. Photographs of the subject dwelling's interior and exterior were included with the appraisal. The appraiser relied primarily on the sales comparison approach, for which he used data from sales of six suggested comparable properties. The sales took place between May 2021 and December 2021, for amounts ranging from $2,512,500 to $3,250,000, land included, or from $400.86 to $500.23 per square foot of living area. The appraiser adjusted the sales prices to account for differences between the subject and the comparables. The adjusted sales prices ranged from $2,325,750 to $3,031,400.

The appraiser determined that the subject's value under the sales comparison approach was $2,750,000. He also utilized the cost approach and determined that the subject's value under that approach was $2,573,803. The appraiser concluded that the sales comparison approach produced a better estimate of the subject's market value, and he determined that value was $2,750,000.

The board of review submitted its "Board of Review Notes on Appeal" stating that the subject's total assessment was $385,999. The subject's assessment reflects a market value of $3,859,990, or $582.64 per square foot of living area, land included, using the Cook County Real Property Assessment Classification Ordinance's level of assessment for class 2 property of 10%. The board of review also submitted a grid sheet with information about four suggested comparable properties, but it included recent sales data about only one of them. That property was sold in May 2022 for $3,995,000, or $614.24 per square foot of living area.

New Trier Township High School District No. 203 intervened in the appeal and presented information about recent sales of five suggested comparable properties. The intervenor's suggested comparable four and board of review's suggested comparable two are the same property. The intervenor's suggested comparables were sold between June 2021 and June 2022 for amounts ranging from $3,953,000 to $4,188,520, or between $601.67 and $656.60 per square foot of living area, land included.

A hearing was held in this case before an Administrative Law Judge on May 12, 2026. The appellant's appraiser, Dan McCain, was the only witness. The State of Illinois has certified him as a residential real estate appraiser, and he has been an appraiser since 1986. A large percentage of his business is in New Trier Township. McCain was introduced to testify as an expert in residential real estate with no objection.

The appellant engaged McCain to do a residential appraisal of the subject property. He physically inspected the interior and exterior of the property and took photographs that were included in the appraisal report. He examined all interior rooms of the subject dwelling and measured them. He also inspected the basement and the utilities. McCain testified that, in preparing his appraisal report, he followed the Uniform Standards of Professional Appraisal Practice (USPAP). He obtained some of the information in his appraisal report from the physical inspection and some from other sources, including public records and Multiple Listing Service (MLS).

McCain's appraisal report mentioned six suggested comparable properties. In his opinion, these were the six most relevant available comparable sales, and those properties were the most similar to the subject as of the date of valuation. The factors he considered in making this determination included location, proximity to the subject, site size, and other physical characteristics. He obtained information about the comparables from public records and from Multiple Listing Service (MLS), to which he subscribes. He believes these are reliable sources, and he stated that real estate appraisers typically rely upon them. McCain used more than one source to verify each comparable sale.

McCain adjusted the prices of each comparable sale. For example, if the comparable had a superior characteristic or attribute relative to the subject, he would adjust the sale price downward, and if the comparable had an inferior characteristic or attribute, he would adjust its price upwards. The adjustments were based on market data.

The appraisal had downward adjustments for location for each comparable because the subject property abuts Hibbard Road, a busy street, while no comparable abuts a busy street. McCain also adjusted several comparables for site. Comparable one has a larger site than the subject, so that comparable received a downward adjustment, while comparables two and three were adjusted upwards because their sites are smaller than the subject site.

McCain adjusted comparables two through six downwards because the ages of their dwellings (6-22) are far lower than the subject dwelling's age (113), and because the subject has a coach house while these comparables do not. McCain calculated adjusted sales prices for the comparables based on the adjustments for individual features such as those mentioned above. The adjusted prices ranged from 2.3 to 2.5 million dollars on the low end to \$3,031,000 on the high end. In McCain's opinion, the comparable most similar to the subject was comparable one. That comparable is similar to the subject in dwelling age, size, and quality of construction, and it is close in proximity to the subject. Although McCain's comparable one sold for \$2,800,000, the adjusted sales price was \$2,633,000. McCain's estimate of the subject's value, \$2,750,000, was slightly higher than the adjusted sales price of this comparable.

The board of review submitted information about four suggested comparable properties, but that only included recent sale information about one of them, board of review comparable two, which is also intervenor comparable four. According to McCain, the other three suggested comparables submitted by the board of review have no probative value in determining the subject's value.

The intervenors submitted five suggested comparable sales, but there were no adjustments to any of their sales prices. McCain stated that adjustments are needed to the values of comparables three, four, and five because their dwellings had far lower ages than the subject's 113-year-old dwelling. The intervenor's first comparable also needs value adjustments because it has a much bigger lot than the subject, it can be subdivided, and it has a pool and a greenhouse. A further adjustment is warranted because that comparable is on a street with higher historical median sales prices than the subject, which abuts a busy street. Value adjustments to comparable two are needed for the latter reason and because that comparable has a significant number of mature trees and vegetation.

According to McCain, a downward adjustment of the value of intervenor's third comparable is needed for location because that comparable is east of commuter railroad tracks along Green Bay Road, and the median sales price of homes east of those tracks is significantly greater than that of homes west of the tracks. The intervenor's fourth comparable, which is also the board of review's second comparable, has a significant number of high-end features relating to its geothermal heating. The people who had it built went to great lengths to keep its carbon footprint as low as possible. Additionally, it does not abut Hibbard Road. These factors require adjustment.

The intervenor's fifth comparable is not located on a busy street, and it is in an area of Winnetka similar to the area in which comparable one is located. The median property values of the fifth comparable's area have historically been significantly higher than those of the subject's area.

On cross-examination, McCain acknowledged that he does not hold an MAI appraiser certification. McCain stated that he inspected the subject property, but he did not inspect the coach house because it was not available. He was paid $450 for appraising the subject and $500 for testifying.

The appraisal report states that there were 28 comparable sales in the subject neighborhood in the past 12 months that ranged in price from $2,000,000 to $3,500,000. When asked why he had capped the maximum value of potential comparable sales at $3.5 million, McCain denied that he had done so. McCain stated that he does not look for comparable sales before he inspects the subject property. After the inspection, he looks for comparable sales of similar properties. He includes or excludes sales based on their similarity to the subject. When asked if he agreed that there were comparable sales in the subject's neighborhood for more than $3.5 million, McCain agreed that there were sales for amounts greater than $3,500,000, but he did not agree that they were comparable sales.

The appraisal states that its intended use was to obtain mortgage financing and that the appraiser did not have a legal description of the subject. McClaim testified that these statements were clerical errors that occurred because he used an appraisal form that is generally used for mortgage transactions.

Conclusion of Law

The appellant contends that the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of an appeal, the value of the property must be proved 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 met this burden of proof and a reduction in the subject's assessment is warranted.

This Board finds that McCain's appraisal and his testimony in support of that appraisal are the best evidence of the subject's value as of the relevant valuation date, January 1, 2022. McCain relied primarily on the sales comparison approach in which he used recent sales of six suggested comparable properties. McCain made appropriate adjustments based upon market data to the sales prices of each comparable to account for differences between each of them and the subject. He did this so the sales prices of the comparables as adjusted would more accurately reflect the subject's value.

In contrast, the intervenor and the board of review made no adjustments to the sales prices of their suggested comparables. As McCain stated, adjustments were necessary because of significant differences between each of those comparables and the subject. The lack of adjustments greatly diminishes the value of the sales prices of these comparables as indicators of the subject's fair market value. And there is no sales data for three of the board of review's comparables. These comparables are of little, if any, use in determining the subject's fair market value.

The intervenor argued at the hearing that McCain had capped the maximum value of potential comparable sales at $3,500,000. McCain denied doing this. McCain's testimony indicates that he simply did not find any comparable properties that sold for $3,500,000 or more, and not that he arbitrarily excluded properties that sold for more than that amount.

After carefully weighing the evidence, this Board determines that the subject's market value as of January 1, 2022, was $2,750,000. This corresponds with an assessed value of $275,000 under the 10% level provided in the Cook County Real Property Assessment Classification Ordinance. The subject's assessed value for 2022 was $385,999. Accordingly, the appellant has shown overvaluation by a preponderance of the evidence, and a reduction in the subject's assessed value to $275,000 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:

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: September 15, 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 9-125 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.

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