



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

APPELLANT: James Findlay
DOCKET NO.: 22-28042.001-R-1
PARCEL NO.: 05-21-200-006-0000

The parties of record before the Property Tax Appeal Board are James Findlay, the appellant(s); the Cook County Board of Review; the New Trier H.S.D. #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 **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: \$159,430
IMPR.: \$233,573
TOTAL: \$393,003

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 a two-story, frame-constructed single-family dwelling containing 4,449 square feet of living area. The home is approximately 13 years old. Notable features include a partial basement with a finished recreation room, central air conditioning, a fireplace, and a three-and-one-half-car garage. The appellant reports that the property is owner-occupied. The site consists of 31,886 square feet located in Winnetka, within New Trier Township, Cook County. The home is situated along the shores of Lake Michigan and includes lake views. The property is classified as Class 2-08 under the Cook County Real Property Assessment Classification Ordinance.

The appellant contends assessment inequity as the basis of the appeal. In support of this argument the appellant submitted information on seven equity comparable properties. The comparable properties are located in Winnetka, and all have frame construction. They range in

age from 3 to 22 years old and in size from 3,804 to 4,853 square feet of living area. They have improvement assessments that range from \$26.34 to \$59.59 square feet of living area.

The Board of Review submitted its “Board of Review Notes on Appeal,” reporting a total assessment for the subject property of \$393,003. The subject has an improvement assessment of \$233,573, or \$52.50 per square foot of living area. In support of the assessment, the Board of Review submitted four equity comparable properties exhibiting varying degrees of similarity to the subject. All comparable properties are two-story single-family dwellings of either masonry or frame and masonry construction. The comparable properties share the same neighborhood code as the subject and are located either within the same block or within one-quarter mile of the subject property. Their improvement assessments range from \$62.73 to \$74.46 per square foot of living area.

The Board of Review asserts that these comparable properties demonstrate that the subject property’s current assessment is equitable and falls within the range established by similarly situated properties. Accordingly, the Board of Review requests confirmation of the subject’s existing assessment.

New Trier High School District No. 203 sought and was granted intervention in this case. The Property Tax Appeal Board received the intervenor’s evidence and legal brief. The brief included a chart prepared by the intervenor’s attorneys that presented same five equity comparable properties with varying degrees of similarity to the subject property that were submitted by the board of review.

The brief also included a section titled “Rebuttal,” which addressed the equity comparable properties submitted by the appellant and highlighted the differences between the subject property and those comparable properties, which the appellant asserts demonstrate that the subject is inequitably assessed. Based on this evidence, the intervenor requested that the appellant be denied relief.

Hearing

This matter proceeded to hearing on February 18, 2025, via the WebEx platform. Participating in the hearing were James Findlay (Findlay), appellant; John Lartz (Lartz), representative for the Cook County Board of Review; and Danielle McNamara (McNamara), appearing on behalf of the intervenor, New Trier High School District No. 203. Findlay, Lartz, and McNamara were sworn in as witnesses.

During his testimony, the appellant described the subject property as a 13-year-old, Class 2-08 residential frame-construction single-family dwelling. He stated that the subject is located in neighborhood code 171 and is adjacent to Lake Michigan. The appellant further testified that his improvement is the only Class 2-08 frame residence in the City of Winnetka that is directly adjacent to Lake Michigan. He also noted that there are no other homes of reasonably

comparable age. Consequently, he expanded his search for comparable properties to include Class 2-08 frame single-family homes with similar amenities located within the same general proximity and within the City of Winnetka. He presented seven equity comparable properties, all within a 0.50-mile radius of the subject and indicated that comparable number three was the most similar to his home.

Findlay asserted that the subject property's proximity to the lake is already reflected in the assessor's land assessment. He contended that location should not affect the replacement cost of the improvement, arguing that "identical houses built four blocks apart will cost the same to construct, regardless of whether the lot is adjacent to the lake." He further stated that his selection of comparable properties was based on class, age, exterior construction, and general proximity.

Findlay sought to introduce prior Property Tax Appeal Board decisions in which non-lakefront comparable properties were permitted as comparable properties and reductions were granted. Lartz objected to the admission of these prior decisions, and the objection was sustained. Accordingly, this testimony about prior PTAB decisions and any related materials will not be considered in the Board's analysis of this appeal.

The appellant reaffirmed his request for a reduction in the total assessment of his improvement based on the strength of the evidence he presented.

During testimony, the Board of Review's representative, Lartz, reaffirmed the information contained in the Board of Review's submitted comparable properties and supporting documentary evidence. Lartz testified that all four comparable properties are Class 2-08 properties located within the same neighborhood code as the subject. He further stated that the subject is part of a unique neighborhood designation established by the assessor, which encompasses all lakefront properties in New Trier Township, including those located in Winnetka.

Lartz testified regarding the proximity of the comparable properties to the subject and acknowledged the age difference between the subject improvement and the Board of Review's comparable properties, noting that the comparable properties are approximately 50 years older than the subject. He asserted, however, that a newer property would generally carry a higher assessment than an older one. Lartz further testified that the Board of Review's suggested comparable properties are very similar to the subject property in size, proximity, and amenities. He argued that the most important factor is that the subject's improvement is assessed at \$52.50 per square foot, while the suggested comparable properties have significantly higher improvement assessments. Lartz reaffirmed the Board of Review's position that the subject property is assessed equitably and noted that the appellant burden is by clear and convincing evidence.

During questioning by the Administrative Law Judge, Lartz was asked about neighborhood code 171. He testified that all properties within that neighborhood code are lakefront properties, and that any property located outside of that area is not considered lakefront. Lartz further explained that although the Board of Review's comparable properties differ from the subject in age and certain exterior characteristics, any adjustments the Board might consider for those differences would be more than offset by the fact that the comparable properties' improvement assessments, on a per-square-foot basis, are significantly higher than that of the subject property.

Additionally, Lartz testified that the appellant's assertion—that the subject's proximity to Lake Michigan has already been accounted for in the land assessment—misconstrues the relevant issue in an equity appeal. He explained that replacement cost is not at issue in an equity analysis; rather, the only question is whether the assessment level of the subject improvement is consistent with comparable properties as assessed. He argued that moving an identical improvement away from the lake would necessarily result in a lower value for that improvement, underscoring that lakefront location materially increases the value of the structure itself. Thus, he maintained that the subject's improvement is assessed equitably relative to similar properties within the unique lakefront neighborhood.

McNamara testified regarding the dissimilarities between all of the appellant's suggested comparable properties and the subject property. She noted first that none of the appellant's comparable properties are located within the same neighborhood code as the subject. McNamara emphasized that neighborhood code 171 is a specific designation used by the assessor to identify only lakefront properties, which historically receive higher assessments and command higher market values due solely to their location on Lake Michigan. She testified that while the appellant's comparable properties may share certain physical characteristics with the subject, none of them are lakefront properties, making them inherently dissimilar for assessment-equity purposes.

In addition to the difference in neighborhood code and lakefront status, McNamara highlighted other material differences. She noted that all of the taxpayer's comparable properties vary significantly in lot size, with lots ranging from approximately 4,336 to 17,500 square feet—substantially smaller than the subject's larger lakefront lot. She testified that even where the appellant's comparable properties share similar gross living area or construction type, these differences in lot size and location materially affect value. She asserted that the subject is a large lakefront property, while the appellant's comparable properties are located in different neighborhood codes and lack lakefront access, rendering them improper indicators of uniformity.

McNamara stated that, based on these differences, the taxpayer has not met the required burden of presenting clear and convincing evidence to show that the subject property is inequitably assessed. She further testified that the intervenor identified and submitted five comparable properties located within the same neighborhood code and classification as the subject. According to McNamara, these comparable properties not only share the correct neighborhood designation but are also similar in physical characteristics, including gross living area and lot

size. She asserted that these comparable properties demonstrate that properties similar in kind and character support the current assessment of the subject.

Based on the foregoing, McNamara argued that there is no basis to warrant a reduction in the subject's assessment and requested that the Board deny the appellant's request.

McNamara further argued that Illinois appellate courts have recognized that properties adjoining or in close proximity to a body of water, a park, a golf course, or a scenic view may have increased value based on location alone. Accordingly, she asserted that using comparable properties outside the subject's neighborhood code renders the appellant's properties inherently dissimilar, as they lack the defining feature—lakefront location—that materially influences both market value and assessment levels for properties in neighborhood code 171.

In closing, Findlay argued that the Board of Review and the intervenor collectively presented five comparable properties, none of which are truly similar to the subject. He emphasized that four of the comparable properties are masonry construction and the fifth is frame-and-masonry construction, whereas the subject is a frame residence. He referenced Illinois Department of Revenue Publication 01-23, which provides guidance for residential assessment schedules and recognizes that masonry construction carries a significantly higher base cost than frame construction. Accordingly, he argued that comparing a masonry lakefront home to a frame lakefront home is inherently improper due to substantial construction-type differences.

Findlay further stated that his goal was to provide comparable properties that comply with Section 1910.65(b) of the Property Tax Code, which requires evidence demonstrating similarity, proximity, and a lack of distinguishing characteristics between the comparable properties and the subject. He reiterated that his analysis concerns only the improvement assessment, as the land assessment is determined separately by the Cook County Assessor. He concluded by asserting that his comparable properties best satisfy the statutory requirements and requested that the Board grant his appeal.

Conclusion of Law

The taxpayer asserts that the subject property is inequitably assessed and advances this claim as the basis for the appeal. When unequal treatment in the assessment process is alleged, the appellant must establish inequity by clear and convincing evidence. See 86 Ill. Admin. Code §1910.63(e). Evidence of unequal treatment must include assessment documentation for no fewer than three comparable properties that demonstrate similarity, proximity, and the absence of significant distinguishing characteristics relative to the subject property. See 86 Ill. Admin. Code §1910.65(b).

The parties submitted a total of eleven Class 2-08 equity comparable properties. The Board has reviewed all of the evidence and assigns greater weight to those properties most similar in proximity, size, age, and physical characteristics to the subject. After evaluating the testimony

and documentation submitted, the Board finds that the appellant has not met the required burden of proof. A reduction in the subject's assessment is therefore not warranted.

As a preliminary matter, the Board gives little weight to the appellant's assertion that the subject property's proximity to Lake Michigan is already fully reflected in the assessor's land assessment and that, as a result, a non-lakefront improvement of similar construction should be valued the same as the subject. This argument is not only unsupported by evidence but also makes no logical or practical sense: market participants do not value lake-adjacent properties *less* than similar properties lacking such amenity. To the contrary, proximity to a major natural feature such as Lake Michigan is widely recognized as a significant value-enhancing characteristic.

Testimony from both Lartz and McNamara established that neighborhood codes are assigned to identify properties sharing market characteristics that materially influence value—such as location, access to amenities, environmental features, and overall desirability. Neighborhood code 171 encompasses only lakefront properties, reflecting the assessor's determination that lakefront location imparts unique and substantial value attributes to both land and improvements.

The appellant provided no appraisal data, market evidence, or assessment methodology demonstrating that lakefront influence is captured exclusively in the land component or that it does not also affect improvement value. Unsupported assertions do not constitute competent evidence and are insufficient to overcome the presumption of correctness afforded to the assessment. Accordingly, the appellant's claim regarding the treatment of lakefront location carries little probative weight.

Although the appellant's comparable properties are not excluded from consideration, their placement in different neighborhood codes materially limits the Board's ability to determine whether they reflect market conditions comparable to those of the subject. Proximity is a critical component of comparability, and properties located outside the subject's neighborhood designation may be subject to different market influences, demand factors, and economic conditions. In this case, none of the appellant's comparable properties are lakefront properties, and thus none share the subject's defining locational characteristic.

The constitutional requirement of uniformity in taxation does not demand mathematical precision; practical uniformity is the controlling standard. *Apex Motor Fuel Co. v. Barrett*, 20 Ill. 2d 395 (1960). Because neighborhood code designation reflects the market conditions most relevant to assessment equity, the Board accords diminished weight to comparable properties that are not lakefront and that lie outside neighborhood code 171. By contrast, all comparable properties submitted by the Board of Review and the intervenor—though differing in certain respects such as age, amenities, and site size—are located within the same lakefront neighborhood code as the subject and therefore share the same market environment.

The appellant acknowledged that only one of his comparable properties was substantially similar to the subject; however, even that property lacks lakefront location. Without this key defining attribute, the appellant's comparable properties do not demonstrate sufficient similarity to establish inequity.

The Board finds that the most persuasive evidence regarding the subject property's assessment consists of Board of Review and Intervenor Comparable Properties Nos. 1 through 3, as well as Appellant Comparable Property No. 3. These Class 2-08 single-family dwellings possess amenities and physical characteristics comparable to those of the subject property and reflect improvement assessments ranging from \$34.13 to \$74.46 per square foot of living area. The subject's improvement assessment of \$52.50 per square foot falls well within this established range.

Based on the totality of the evidence in the record, the Board concludes that the appellant has failed to demonstrate, by clear and convincing evidence, that the subject improvement is inequitably assessed. Accordingly, 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: June 16, 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.

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

James Findlay
455 Sheridan Rd.
Winnetka, IL 60093-2666

COUNTY

Cook County Board of Review
County Building, Room 601
118 North Clark Street
Chicago, IL 60602

INTERVENOR

New Trier H.S.D. #203, by attorney:
Scott L. Ginsburg
Robbins Schwartz
190 South LaSalle St.
Suite 2550
Chicago, IL 60603