



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

APPELLANT: Syed N Ali & Azra Navaid
DOCKET NO.: 22-47749.001-R-1 through 22-47749.002-R-1
PARCEL NO.: See Below

The parties of record before the Property Tax Appeal Board are Syed N Ali & Azra Navaid, the appellant; 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:

DOCKET NO	PARCEL NUMBER	LAND	IMPRVMT	TOTAL
22-47749.001-R-1	10-20-235-018-0000	8,580	70,960	\$79,540
22-47749.002-R-1	10-20-235-019-0000	8,580	70,960	\$79,540

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 an approximately four-year-old, two-story, single-family dwelling of masonry construction with 6,312 square feet of living area¹. Features of the home include: five bedrooms, 5.1-bathrooms, central air conditioning, three fireplaces, an elevator on all floors, a three-car garage, heated driveway, a full basement with its own separate kitchen, theater room a 6th bedrooms and full bathroom, and sauna. The property has a 13,200 square foot site and is located in Morton Grove, Niles Township, Cook County. The subject is classified as a class 2-09 property under the Cook County Real Property Assessment Classification Ordinance.

¹ The board of review's description of the subject property differs from that provided by the appellant in a number of characteristics. This Board relies on the description of the subject property as submitted by the appellant based on the appraiser's physical inspection of the property, the attached sketch and measurements, photographs, as well as the board of review's failure to argue or submit evidence to the contrary.

The appellant asserts overvaluation as the basis of the appeal. In support of this argument, the appellant submitted an appraisal that estimated that the subject property had a market value of \$1,200,000 as of November 4, 2022. The appraisal used the sales comparison approach. The appraiser relied on four suggested sales comparables² for amounts ranging from \$789,000 to \$1,380,000, or between \$197.35 and \$272.67 per square foot of living area, land included in the sale prices. The appraiser adjusted the sales prices to account for differences between the comparables and the subject. After applying the adjustments, the appraiser determined that the subject's market value was \$1,200,000.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$159,080. The subject's assessment reflects a market value of \$1,590,800 or \$252.03 per square foot of living area, land included, when using the Cook County Real Estate Classification Ordinance level of assessment for class 2 property of 10%.

In support of the assessment, the board of review submitted information about sales of two suggested comparable properties³. The suggested comparables sold in 2021, for amounts ranging from \$1,580,000 to \$2,050,000, or between \$260.55 and \$331.77 per square foot of living area, land included in the sales prices. Neither are located in the same subarea, neighborhood code, or city as the subject property. The board also provided information that the subject property sold in December 2021 for \$1,050,000.⁴

Prior to a scheduled hearing on June 9, 2025, before a PTAB Administrative Law Judge the parties entered into a written agreement to waive hearing and have a decision rendered based on the previously submitted evidence.

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.

As a preliminary matter, the appraiser's gross adjustment percentage was 25.6%, 36.3%, 46.8% and 32.3% for comparables #1 through #4 respectively. The large adjustments allocated to each comparable casts serious doubt about their usefulness in determining the subject's market value. This is an indicator that they are likely not a reliable indicator of the subject's market value.

² This Board will not take into consider appellant's comparable #5 as it is merely an active listing and not an actual sale.

³ The subject property has one improvement but 2 separate PINs. The board of review's comparable #1 is the second PIN of the subject property being appealed. The board of review's comparable #3 does not contain sales data.

⁴ The appraisal submitted by the appellant indicated the subject property sold in December 2021 for \$2,100,000 after being offered for sale at \$2,999,999. The appraiser noted this information was obtained via the MLS and public records showing it was transferred via warranty deed. This Board relies on the sales data contained in the appraisal.

Additionally, and perhaps most notably, the appraisal submitted was prepared for a lender (PNC Bank) in an effort to obtain a home equity line of credit, or HELOC, rather than identifying the fee simple interest for equitable ad valorem tax purposes. The Board gives no weight to the appraiser's valuation conclusion as the Property Tax Appeal Board was not listed as an intended user of the appraisal.

Ultimately, it is the appellant's burden of proof to show by a preponderance of the evidence that the subject property is overvalued. The appellant failed to do so. Based on the record before this Board it is unable to establish market value for the subject for the lien year of this appeal. Based on the evidence, the Board therefore 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:

August 19, 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

AGENCY

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