



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

APPELLANT: Mark Ruttkay
DOCKET NO.: 22-55503.001-R-1
PARCEL NO.: 04-07-212-028-0000

The parties of record before the Property Tax Appeal Board are Mark Ruttkay, the appellant, by attorney Herbert B. Rosenberg, of Rock Fusco & Connelly, LLC 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 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: \$19,305
IMPR.: \$67,195
TOTAL: \$86,500

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 2-story dwelling of masonry construction with 4,559 square feet of living area that is approximately 38 years old. Features of the home include 3½ baths, a full basement finished with a recreation room, central air conditioning, 1 fireplace, 3-car garage, and an inground swimming pool. The property has a 12,870 square foot site and is located in Northbrook, Northfield Township, Cook County. The property is a class 2-08 property¹ under the Cook County Real Property Assessment Classification Ordinance.

The appellant contends overvaluation as the basis of the appeal. In support of this argument, the appellant submitted an appraisal report prepared by Petr Pekar, a Certified Residential real estate appraiser, for purposes of a property tax appeal which estimated the subject property had a market value of \$865,000 as of January 1, 2022.

¹ Two-or-more story residence, up to 62 years of age, with 3,801 to 4,999 square feet of living area.

Utilizing the sales comparison approach to value, the appraiser analyzed five comparable sales located from .03 of a mile to 1.04 miles from the subject property. The comparables were described as sites ranging in size from 11,484 to 20,820 square feet of land area which have been improved with 2-story dwellings of varying exterior construction. The homes ranged in age from 19 to 54 years old and ranged in size from 3,884 to 6,675 square feet of living area. Each comparable has a finished basement, central air conditioning, 1 to 5 fireplaces, and a 2-car or a 3-car garage. Comparable #3 also has an inground swimming pool. The appraiser opined that the subject property has a functional obsolescence due to its inground pool which tends to have high maintenance cost and a short seasonal usage period in this area. The sales occurred from April to October 2021 for prices ranging from \$775,000 to \$1,120,000 or from \$167.79 to \$199.54 per square foot of living area, including land. After making adjustments to the comparables for sale concessions, and differences from the subject in site size, view, age, room count, dwelling size, garage size, number of fireplaces, patio/deck, and swimming pool amenity, the appraiser estimated the comparables had adjusted sales prices ranging from \$822,000 to \$931,000.

The appraiser also developed the cost approach to value calculating the replacement cost new of the subject dwelling utilizing the cost figures based upon the national cost service, modified for local requirements and conditions. Under the cost approach, the appraiser estimated the value of the subject to be \$876,000, rounded. The cost approach was intended to lend support to the sales comparison approach to value which was considered most reflective of the subject's market value as of the assessment date at issue. In the final analysis and reconciliation of the two approaches, the appraiser concluded an estimated market value for the subject of \$865,000 as of January 1, 2022.

Appellant's counsel also submitted a brief analyzing the comparables utilized by the appraiser and, based on the evidence submitted, requested a reduction to the subject's assessment 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 \$101,000. The subject's assessment reflects a market value of \$1,010,000 or \$221.54 per square foot of living area, including land, when applying the 10% level of assessment for class 2 property under the Cook County Real Property Assessment Classification Ordinance.

In support of its contention of the correct assessment, the board of review submitted information on four comparable sales with one being located within ¼ of a mile from the subject and all located within the same assessment neighborhood code as the subject property. Board of review comparables #2 and #4 are the same properties as the appraiser's comparables #5 and #1, respectively. The comparables were described as lots ranging in size from 5,952 to 12,750 square feet of land area which have been improved with 2-story, class 2-08 dwellings of masonry or frame and masonry exterior construction. The homes range in age from 37 to 54 years old and range in size from 3,884 to 4,902 square feet of living area. Each home has a full or partial basement, two finished with recreation rooms. Each comparable also has central air conditioning, 1 to 4 fireplaces, and a 2-car garage. The sales occurred from July 2021 to December 2022 for prices ranging from \$625,000 to \$915,000 or from \$127.50 to \$229.50 per square foot of living area, including land.

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 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 met this burden of proof and a reduction in the subject's assessment is warranted.

The appellant submitted an appraisal and the board of review submitted four comparable sales, two of which are the same properties analyzed by the appellant's appraiser. The Board gave less weight to the board of review comparables as these are raw, unadjusted sales. Specifically, the board of review made no adjustments to its comparables for differences in terms of dwelling size, basement finish area, or other characteristics. Additionally, the board of review did not critique or refute the comparables chosen by the appellant's appraiser, or contest the adjustments made to the comparable properties. The board of review even chose two of the same properties as the appraiser.

The Board finds the best evidence of market value to be the appraisal submitted by the appellant which utilized comparables relatively similar to the subject which have been adjusted for differences when compared to the subject. Given the agreement of the parties as to the two common comparable sales and what appears to be a credible appraisal report with reasonable and logical adjustments for differences from the subject, the Board finds the subject property had a market value of \$865,000 or \$189.73 per square foot of living area, land included, as of January 1, 2022. The Board further finds that this amount is lower than the subject's market value of \$1,010,000 or \$221.54 per square foot of living area, including land, as reflected by its assessment.

Therefore, based on the evidence in this record, the Board finds that the appellant established by a preponderance of the evidence that the subject property is overvalued and, thus, a reduction in the subject's assessment commensurate with the appellant's request is warranted. Since market value has been established, the level of assessment for class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10% shall apply. (86 Ill.Admin.Code §1910.50(c)(2)).

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: October 21, 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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