



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

APPELLANT: Marnie Navarro  
DOCKET NO.: 23-00912.001-R-1  
PARCEL NO.: 11-21-219-028

The parties of record before the Property Tax Appeal Board are Marnie Navarro, the appellant, by attorney Ronald Kingsley, of Lake County Real Estate Tax Appeal, LLC in Hawthorn Woods; and the Lake 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 **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$74,173  
**IMPR.:** \$249,160  
**TOTAL:** \$323,333

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the Lake County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2023 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 frame exterior construction with 3,593 square feet of living area. The dwelling was constructed in 2008. Features of the home include a basement, that has finished area, central air conditioning, four fireplaces and a 616 square foot garage. The property has an approximately 8,301 square foot site and is located in Libertyville, Libertyville Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on four comparable sales located within .17 of a mile from the subject. The comparables have sites ranging in size from 7,998 to 9,112 square feet of land area that are improved with 2-story dwellings of frame exterior construction ranging in size from 2,997 to 3,862 square feet of living area. The dwellings were built from 1995 to 2001, with a home built in 1996 having a 1997 effective age. The comparables have unfinished basements,

central air conditioning, from one to three fireplaces, and a garage ranging in size from 430 to 744 square feet of building area. The comparables sold from February 2021 to October 2022 for prices ranging from \$700,000 to \$895,000 or from \$199.902 to \$265.27 per square foot of living area, including land. The appellant included a brief critiquing the comparables and submitted Multiple Listing Service (MLS) information regarding comparable #1, which was rehabbed in 2017. Based on this evidence the appellant requested a reduction in the subject's assessment.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$323,333. The subject's assessment reflects a market value of \$970,096 or \$270.00 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.<sup>1</sup>

In support of its contention of the correct assessment the board of review submitted information on two comparable sales located within .15 of a mile from the subject. The board of review's comparables #1 and #2 are the same properties as the appellant's comparables #3 and #4. The board of review submitted Multiple Listing Service (MLS) information for the subject revealing the subject has finished basement area, was remodeled in 2019, and was listed in 2023 for \$1,425,000. 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 parties submitted a total of four comparable sales for the Board's consideration, two of which were submitted by both parties. The Board gives less weight to the appellant's comparables #1 and #2, due to their sale dates occurring greater than 15 months prior to the January 1, 2023 assessment date at issue. The Board finds the parties' remaining comparable sales, which are the parties' common comparables, have varying degrees of similarity to the subject. However, each of the best comparables has an older dwelling, a smaller dwelling and lacks finished basement area when compared to the subject. Nevertheless, the best comparables sold for prices of \$795,000 and \$895,000 or \$265.27 and \$336.47 per square foot of living area, including land. The subject's assessment reflects a market value of \$970,096 or \$270.00 per square foot of living area, including land, which falls above the market values of the best comparable sales in this record on a total market value basis but within the market values on a per square foot basis. Nevertheless, after considering adjustments to the best comparables for differences when compared to the subject, the Board finds the subject's higher total estimated

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<sup>1</sup> Procedural rule Sec. 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Department of Revenue will be considered. 86 Ill. Admin. Code §1910.50(c)(1). Prior to the drafting of this decision, the Department of Revenue has yet to publish figures for tax year 2023.

market value as reflected by its assessment is justified. As a final point, the Board finds the subject's recent listing submitted by the board of review supports the subject's January 1, 2023 assessment. Based on this evidence, the Board finds a reduction in the subject's assessment is not 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: \_\_\_\_\_

October 15, 2024



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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COUNTY

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