



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

APPELLANT: Robert Stecher
DOCKET NO.: 23-02094.001-R-1
PARCEL NO.: 01-01-301-022

The parties of record before the Property Tax Appeal Board are Robert Stecher, the appellant; 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: \$11,794
IMPR.: \$48,266
TOTAL: \$60,060

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 parties appeared before the Property Tax Appeal Board for a hearing at the Lake County Board of Review Office in Waukegan pursuant to a prior written notice. Appearing was the appellant Robert Stecher and appearing on behalf of the Lake County Board of Review was Jack Perry, Mass Appraisal Specialist.

The subject property consists of a 1-story, ranch style dwelling of frame construction with 1,296 square feet of living area. The dwelling was constructed in 1956 and is approximately 57 years old. Features of the home include a crawl space foundation, one full bath, one half bath, and a 2-car garage. The property has a 14,890 square foot channel front site and is located in Antioch, Antioch Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on three comparable sales with the same assessment

neighborhood code and located from .60 of a mile to 1.25 miles from the subject. The comparables have channel front sites¹ ranging in size from 3,090 to 25,000 square feet of land area that are improved with ranch style dwellings ranging in size from 1,133 to 2,034 square feet of living area. The dwellings were built from 1950 to 1960. Two comparables have central air conditioning, each comparable has one or two full baths and one comparable has a 2,030 square foot garage. The appellant noted comparable #2 was completely rehabbed in 2020. The comparables sold from March to June 2022 for prices ranging from \$132,000 to \$237,500 or from \$116.50 to \$133.80 per square foot of living area, including land.

The appellant testified that the subject property is located in a FEMA flood zone and it is the lowest lot in the subdivision which is only one foot higher than the current lake levels. The property has flooded many times and most recently it flooded three times in 2019. The appellant further stated that since the property has a private well and septic, the toilets and drinking water could not be used for a month after the floodwaters receded due to the well water testing positive for e coli. The home also needed mold remediation.

When questioned by Perry about updating to the home, the appellant stated repairs were made after the flooding that were covered by the FEMA flood insurance. Repairs included new drywall, etc. to the interior and new exterior siding that was damaged by the flood waters.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$60,060. The subject's assessment reflects a market value of \$180,740 or \$139.46 per square foot of living area, land included, when using the 2023 three year average median level of assessment for Lake County of 33.23% as determined by the Illinois Department of Revenue.

In response to the appeal, the board of review submitted a five-page letter from the township assessor along with photographs of the subject and the appellant's comparables. The assessor noted appellant's comparable #1 is 57% larger than the subject. The assessor asserted the appellant's comparables are located on inferior channels when compared to the subject. The comparables utilized in the appraisal submitted on behalf of the board of review are located within a similar flood zone as the subject and more similar in overall characteristics and location.

At the hearing, Perry asserted appellant's comparable #1 has a significantly larger dwelling size as well as a larger garage and an outbuilding when compared to the subject and sold for approximately \$57,000 more than the subject's current market value as reflected by the assessment. Appellant's comparables #2 and #3 are properties with significantly smaller lot sizes as well as having no garages when compared to the subject.

In support of its contention of the correct assessment the board of review submitted an appraisal estimating the subject property had a market value of \$219,000 as of January 1, 2023. The appraisal was prepared by Christopher R. Bucholtz, a Certified Residential Real Estate Appraiser who inspected the exterior only of the subject property. The property is owner occupied and the property rights appraised were fee simple. The intended use of the retrospective appraisal was to

¹ The appellant testified that these comparables are also channel front properties.

estimate the market value of subject property for decision making regarding the assessed value of the subject. The appraiser considered the exterior of the subject property was in average condition and assumed the interior of the subject was consistent with exterior. The appraiser also noted the subject property was located in a FEMA flood zone.

In estimating the value of the subject property, the appraiser developed sales comparison approach to value utilizing three comparable sales that are located approximately 1.60 to 3.69 miles from the subject. The comparables have channel front sites ranging in size from 5,227 to 13,938 square feet of land area and are improved with conventional or ranch style dwellings that ranged in size from 1,360 to 1,800 square feet of living. The dwellings are 53 to 63 years old, one of which has an unfinished basement. Each comparable has central air conditioning, one or two full baths, and a 1-car or a 2-car garage. Comparable #2 has a fireplace. The appraiser also indicated that these properties are located in a flood zone. The comparables sold from August 2022 to January 2023 for prices ranging from \$225,000 to \$305,000 or from \$125.00 to \$224.26 per square foot of living area, including land. After considering adjustments to the comparables for differences in site size, condition, room count, gross living area, basement, and features when compared to the subject, the appraiser arrived at an estimated market value of \$219,000 as of January 1, 2023.

The appraiser testified that in searching for comparable sales for the subject property, the foremost contributing factor are similar channel front properties that have access to the chain of lakes which is why some 2-story homes were chosen as comparables. Bulcholtz stated that style or design is secondary in his opinion and these three comparables that were chosen were similar channel front properties like the subject .

Based on this evidence, the board of review requested confirmation of the subject's assessment.

At the hearing and in written rebuttal, the appellant critiqued the board of review's evidence. The appellant argued the appraiser submitted comparables that are not similar to the subject in style, construction, quality, age, and condition. The appellant also argued that assessor made incorrect statements regarding channel front width and unrestricted boat access to the chain of lakes regarding both parties' comparables.

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 record contains three comparable sales submitted by the appellant and an appraisal submitted by the board of review. The Board gives less weight to appellant's comparable #1 due to its considerably larger dwelling size when compared to the subject.

As to the appraisal submitted by the board of review, the Board gives less weight to the appraiser's conclusion of value and the comparables utilized in the report for the following reasons. First, appraiser utilized two comparable sales (#1 and #3) that were dissimilar in style. Second, two comparable sales (#1 and #2) are 28% and 18% larger in dwelling size, respectively, when compared to the subject. Lastly, two comparables (#2 and #3) are located over 2 miles away from the subject.

The Board finds the best evidence of market value appellant's comparable sales #2 and #3 which are located most proximate to the subject and similar in dwelling size and age. However, significant upward adjustments are required to both comparables for differences in site size, bathroom count, dwelling size and garage amenity. Conversely, a downward adjustment to comparable #3 is necessary for central air conditioning and a fireplace which are features the subject lacks. These comparables sold in March and April 2022 for prices of \$132,000 and \$152,000 or \$116.50 and \$133.80 per square foot of living area, including land. The subject's assessment reflects a market value of \$180,740 or \$139.46 per square foot of living area, including land, which is above the best comparable sales in the record. However, after considering adjustments to the best comparables for differences in site size, dwelling size and features when compared to the subject, the Board finds the subject's market value as reflected by the assessment is supported. Based on this evidence the Board 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: _____

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

State of Illinois
Property Tax Appeal Board
William G. Stratton Building, Room 402
401 South Spring Street
Springfield, IL 62706-4001

APPELLANT

Robert Stecher
43386 N Park ter
Antioch, IL 60002

COUNTY

Lake County Board of Review
Lake County Courthouse
18 North County Street, 7th Floor
Waukegan, IL 60085