



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

APPELLANT: Jordan and Jaclyn Kerger
DOCKET NO.: 23-05379.001-R-1
PARCEL NO.: 05-30-309-016

The parties of record before the Property Tax Appeal Board are Jordan and Jaclyn Kerger, the appellants; and the DuPage 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 **DuPage** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND: \$38,520
IMPR.: \$227,400
TOTAL: \$265,920

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellants timely filed the appeal from a decision of the DuPage 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 on October 27, 2025 for a hearing at the DuPage Center in Wheaton pursuant to prior written notice dated August 14, 2025. Appearing were the appellants, Jordan and Jaclyn Kerger, along with their witness David G. Skibbe, a Certified Residential Appraiser. Appearing on behalf of the DuPage County Board of Review were members Carl Peterson, Thomas McDonnell and Patricia Gustin, along with the board of review's witness, Luke Wiesbrock, Deputy Assessor for Milton Township.

The subject property consists of a 2-story dwelling of frame and masonry exterior construction with 4,244 square feet of living area.¹ The dwelling was constructed in 2005 and is approximately 18 years old. Features of the home include a basement with finished area, central air conditioning, one fireplace and a 758 square foot 3-car garage. The property has an

¹ The Board finds the best description of the subject's dwelling size was found in the appraisal sketch as the appraiser had interior access to the subject's second floor.

approximately 13,790 square foot site and is located in Wheaton, Milton Township, DuPage County.

The appellants contend overvaluation as the basis of the appeal. In support of this argument the appellants submitted a restricted appraisal estimating the subject property had a market value of \$800,000 as of January 1, 2023. The appraisal was prepared by David G. Skibbe, a Certified Residential Real Estate Appraiser.

Mr. Kerger introduced his witness, David Skibbe, who testified he has been a licensed residential appraiser for more than 35 years and completed an interior and exterior inspection of the subject property for the retrospective appraisal. Skibbe was accepted as an expert witness. The intended use of the appraisal was to “assist the client in arriving at a fair market value for tax assessment appeal.” The Restricted Appraisal Report states the report is intended only for the sole use of the named client, Jordan Kerger. No other intended users were specified in the appraisal report.

Skibbe testified the search criteria for his comparable sales focused on properties similar to the subject in location, condition, dwelling size and with a date of sale close to the January 1, 2023 effective date. Skibbe testified the selected comparables were considered the best available comparable sales at the time the report was prepared.

In estimating the market value of the subject property, the appraiser developed the sales comparison approach to value selecting three comparable sales located within 0.87 of a mile from the subject property. The comparables have sites ranging in size from 12,696 to 15,177 square feet of land area and are improved with 2-story dwellings² of average quality construction that range in size from 4,108 to 4,305 square feet of living area. The homes range in age from 18 to 32 years old and are given a condition rating of above average. Each comparable has a basement, two of which have finished area. Each dwelling has central air conditioning and a 3-car garage. The comparables sold from March to September 2022 for prices ranging from \$725,000 to \$797,000 or from \$176.48 to \$187.53 per square foot of living area, land included.

After adjusting comparable #2 for sales or financing concessions, the appraiser adjusted the comparables for differences with the subject in age, room count, dwelling size and finished basement area arriving at adjusted prices ranging from \$792,500 to \$804,000 and an opinion of market value for the subject of \$800,000. The appraiser placed more weight on comparable #3 which is located in the subject’s subdivision, required the fewest adjustments and is most similar to the subject in age. Based on this evidence, the appellants requested the subject’s assessment be reduced to reflect the appraised value of the subject when applying the statutory assessment level of 33.33%.

Under cross examination by Mr. Peterson, Skibbe testified he has used restricted appraisal reports for tax appeal and estate work in the past without issue. With respect to the subject’s dwelling size, Skibbe testified he personally measured the subject property and determined the property to have 4,244 square feet of living area. Skibbe opined the difference between his and the board of review’s dwelling sizes is finished area above the garage reported as living area by

² While the appraisal reports the comparables to be “traditional” photographs of the comparables in the appraisal and evidence submitted by the board of review indicate these dwellings are 2-story in design.

the board of review, although in reality the subject property has no living area above the garage. Skibbe further testified he did not have any interior photographs of the subject property to support this opinion regarding the difference in dwelling size between the two parties.

On re-cross by the appellants, Skibbe testified his valuation of the subject property and comparable selection would not be any different under a different appraisal report form.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$333,320. The subject's assessment reflects a market value of \$1,002,768 or \$236.28³ per square foot of living area, land included, when using the 2023 three-year average median level of assessment for DuPage County of 33.24% as determined by the Illinois Department of Revenue.

Peterson introduced his witness, Luke Wiesbrock, who testified he has worked in his current capacity as Deputy Assessor for Milton Township for approximately six years. Wiesbrock testified he has had the Certified Illinois Assessing Official designation since 2009 and that he recently received a Residential Valuation Specialist designation from the Illinois Property Assessment Institute. Wiesbrock was accepted as an expert witness and testified he had prepared the board of review comparables and was familiar with the subject property.

In written and oral testimony Wiesbrock critiqued the appraisal comparables, asserting appraisal comparable #1 had a subsequent sale in 2024 for a price of \$950,000 and that appraisal comparable #2 was sold in "As Is" condition noting these properties have an above average condition rating from the appraiser. To support these assertions, the board of review submitted the Multiple Listing Service (MLS) sheets for the 2022 and 2024 sales of appraisal comparable #1 and the 2022 MLS sheet for appraisal comparable #2. The MLS sheets for appraisal comparable #1 suggest the property condition changed between the 2022 and 2024 sales with advertised updates depicted in the 2024 MLS which were not included in the MLS for the property's 2022 sale. Wiesbrock further testified appraisal comparable #3 was currently rented and that the absence of interior photographs of the subject property makes it challenging to compare the subject with other properties in the record.

In support of its contention of the correct assessment the board of review submitted information on four comparables located within 0.88 of a mile from the subject property. The comparables have sites that range in size from 16,071 to 37,966 square feet of land area and are improved with 2-story dwellings of frame, masonry, or frame and masonry exterior construction ranging in size from 4,449 to 5,036 square feet of living area. The homes were built from 1997 to 2008. Each comparable has a basement with finished area, central air conditioning, one or two fireplaces and a garage ranging in size from 739 to 1,164 square feet of building area. Comparable #2 has an inground swimming pool. The comparables sold from May 2021 to November 2023 for prices ranging from \$1,050,000 to \$1,425,000 or from \$229.86 to \$289.99 per square foot of living area, land included.

Wiesbrock testified a settlement offer was made but not accepted by the appellants and moved to have this offer submitted into the record as Exhibit #1. The appellants initially objected to the

³ Based on the subject's dwelling size of 4,244 square feet of living area.

motion, arguing differences in dwelling size was not taken into consideration by the board of review, however, when it was explained the offer was being submitted as information only the appellants did not object to the board of review's motion. Wiesbrock also moved to admit a prior PTAB decision, Docket Number 17-05530.001-R-1, which addresses, in part, use of a restricted appraisal as Exhibit #2. Both exhibits were accepted without objection.

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

Under further questioning by the board of review, Skibbe testified that, based on photographs and a written description of appraisal comparable #2 found in the MLS, he determined the property to be in above average condition like the subject, without typical deficiencies one might associate with an "As Is" sale. When asked for clarification, Ms. Gustin testified that in a "hot housing market," an "As Is" listing may indicate the seller is simply unwilling to make any improvements to the property due to high demand.

Under questioning by the appellants, Skibbe testified board of review comparables #2 and #4 are located in the Muirfield Subdivision which he does not consider to be comparable to the subject's subdivision. Skibbe testified homes in Muirfield are custom construction while homes in the subject's Legends subdivision are semi-custom tract construction. Skibbe noted the site sizes are approximately three times bigger than the site sizes in the Legends subdivision. To further support the incompatibility of Muirfield to the Legends, Skibbe testified he searched the MLS for land sales in both subdivisions but found only one land sale in Muirfield in 2025 for \$462,500 was found. Skibbe opined the site values in Muirfield are substantially higher than site values in the subject's subdivision. Skibbe testified that appraisal comparable #3 is located in the Legends subdivision as is board of review comparable #3 and that he did not select board of review comparable #3 to include in the appraisal due to the substantial difference in dwelling size when compared to the subject, along with the fact that other comparables, more similar in dwelling size to the subject, were available.

Conclusion of Law

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

The appellants submitted a restricted appraisal and the board of review submitted four comparable sales for the Board's consideration.

With respect to the appellant's restricted appraisal, the Board recognizes the strict limits placed on the use of a restricted appraisal under Standard 2 of the Uniform Standards of Professional Appraisal Practice (USPAP). Furthermore, the Restricted Appraisal Report states the report is intended only for the sole use of the named client, Jordan Kerger, and the intended use of the appraisal was to "assist the client in arriving at a fair market value for tax assessment appeal." The Board finds Jordan Kerger, presented this appraisal at hearing and the appraiser was present

to answer questions regarding details of his report and that when Kerger presented the report at hearing permission was granted to this Board and the board of review to use this restricted appraisal as this was the intended use of the appraisal.

The Board finds the best evidence of market value to be the appraisal submitted by the appellants. The appraiser selected comparables which sold proximate to the January 1, 2023 assessment date and made adjustments to the comparables for differences with the subject property. The subject's assessment reflects a market value of \$1,002,768 or \$236.28 per square foot of living area, including land, which falls above the appraised value. The Board finds the subject property had a market value of \$800,000 as of the assessment date at issue. Since market value has been established the 2023 three-year average median level of assessments for DuPage County of 33.24% as determined by the Illinois Department of Revenue shall apply. (86 Ill.Admin.Code §1910.50(c)(1)).

The Board gives little weight to the board of review comparables which differ from the subject in site size, dwelling size and/or sold less proximate in time to the January 1, 2023.

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: _____

December 23, 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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