



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

APPELLANT: Stephen Kovats
DOCKET NO.: 23-52147.001-R-1
PARCEL NO.: 15-16-321-064-0000

The parties of record before the Property Tax Appeal Board are Stephen Kovats, the appellant, by attorney Andreas Mamalakis of the Law Offices of Andreas Mamalakis in Kenosha; 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:

LAND: \$4,781
IMPR.: \$20,193
TOTAL: \$24,974

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 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 one-story dwelling of masonry exterior construction with 1,197 square feet of living area. The dwelling is approximately 75 years old. The home features a basement with finished area, 1½ bathrooms and a 2-car garage.¹ The property has a 7,650 square foot site and is located in Westchester, Proviso Township, Cook County. The subject is classified as a class 2-03 property under the Cook County Real Property Assessment Classification Ordinance.

The appellant contends assessment inequity with respect to the improvement as the basis of the appeal. In support of this argument the appellant submitted information on five equity comparables that have the same assessment neighborhood code as the subject and are located

¹ The board of review disclosed the subject's basement is finished with a formal recreation room, which was not reported by nor was it refuted by the appellant.

within .41 of a mile from the subject property. The comparables are class 2-03 properties that are improved with one-story dwellings of masonry exterior construction ranging in size from 1,314 to 1,435 square feet of living area. The dwellings are 50 or 71 years old. Two comparables have crawl-space foundations and three comparables have concrete slab foundations. Two comparables have central air conditioning. Each comparable has 1, 1½ or 2 bathrooms, one or two fireplaces and either a 1.5-car or a 2-car garage. The comparables have improvement assessments that range from \$12,000 to \$18,094 or from \$8.96 to \$12.95 per square foot of living area. Based on this evidence, the appellant requested the subject's improvement assessment be reduced to \$14,101 or \$11.78 per square foot of living area.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$24,974. The subject property has an improvement assessment of \$20,193 or \$16.87 per square foot of living area.

In support of its contention of the correct assessment the board of review submitted information on four comparables that have the same assessment neighborhood code as the subject property and are located along the same street and within the same block as the subject or approximately ¼ of a mile from the subject property. The comparables are class 2-03 properties that are improved with one-story dwellings of masonry or frame and masonry exterior construction with 1,043 or 1,094 square feet of living area. The dwellings are 66 or 71 years old. One comparable has a basement and three comparables have crawl space foundations. Each comparable has central air conditioning, 1 bathroom and either a 1-car or a 2-car garage. The comparables have improvement assessments that range from \$17,812 to \$20,218 or from \$17.08 to \$18.48 per square foot of living area. Based on this evidence, the board of review requested confirmation of the subject's assessment.

Conclusion of Law

The taxpayer contends assessment inequity as the basis of the appeal. When unequal treatment in the assessment process is the basis of the appeal, the inequity of the assessments must be proved by clear and convincing evidence. 86 Ill.Admin.Code §1910.63(e). Proof of unequal treatment in the assessment process should consist of documentation of the assessments for the assessment year in question of not less than three comparable properties showing the similarity, proximity and lack of distinguishing characteristics of the assessment comparables to the subject property. 86 Ill.Admin.Code §1910.65(b). 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 nine comparable properties for the Board's consideration. The Board has given less weight to the appellant's comparable #1, which appears to be an outlier due to its significantly lower improvement assessment of \$12,000 or \$8.96 per square foot of living area, when compared to the subject in relation to the other comparables in the record. The Board has also given less weight to the appellant's comparables #3 and #5 due to differences from the subject in dwelling size and age, respectively.

The Board finds the best evidence of assessment equity to be the appellant's comparables #2 and #4, along with the four comparables submitted by the board of review, which are overall more similar to the subject in location, dwelling size, design and age. However, the Board finds all six

comparables lack basement finish and/or a basement foundation, five comparables lack an additional half bathroom and four comparables have a smaller garage capacity, when compared to the subject, suggesting upward adjustments would be required to make the comparables more equivalent to the subject. Conversely, two comparables have either one or two fireplaces, unlike the subject, suggesting downward adjustments would be necessary for these difference. Nevertheless, the comparables have improvement assessments ranging from \$15,495 to \$20,218 or from \$11.79 to \$18.48 per square foot of living area. The subject's improvement assessment of \$20,193 or \$16.87 per square foot of living area falls within the range established by the best comparables in the record. Based on this record and after considering adjustments to the best comparables for differences from the subject, the Board finds the appellant did not demonstrate with clear and convincing evidence that the subject's improvement was inequitably assessed and 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:

April 21, 2026



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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