



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

APPELLANT: Matilde Villanueva
DOCKET NO.: 24-01408.001-R-1
PARCEL NO.: 04-16-405-006

The parties of record before the Property Tax Appeal Board are Matilde Villanueva, 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: \$10,435
IMPR.: \$79,717
TOTAL: \$90,152

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 2024 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 brick exterior construction with 1,784 square feet of living area.¹ The dwelling was constructed in 1956 and is approximately 68 years old. Features of the home include a basement, central air conditioning, a fireplace and a 576 square foot garage. The property has an approximately 19,794 square foot site and is located in Zion, Zion Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on five comparable properties that are located from .27 of a mile to 1.05 miles from the subject property, one of which has the same assessment neighborhood code as the subject. The comparables have sites that range in size from approximately 7,976 to 30,801 square feet of land area. The comparables are improved with one-story dwellings of

¹ The board of review disclosed the subject dwelling has a brick exterior, which was not refuted by the appellant.

wood frame exterior construction ranging in size from 1,566 to 1,892 square feet of living area. The dwellings are from 60 to 94 years old. The comparables each have a basement, two comparables have central air conditioning, four comparables each have a fireplace and three comparables each have a garage ranging in size from 434 to 572 square feet of building area. The comparables sold from January to December 2023 for prices ranging from \$173,000 to \$212,000 or from \$91.44 to \$135.38 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$68,974, which would reflect a market value of \$206,943 or \$116.00 per square foot of living area, including land, when using the statutory level of assessment of 33.33%.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$90,152. The subject's assessment reflects a market value of \$270,483 or \$151.62 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.²

In support of its contention of the correct assessment the board of review submitted information on two comparable properties that have the same assessment neighborhood code as the subject and are located .31 of a mile or 1.80 miles from the subject property. The comparables have sites that contain 12,300 or 14,000 square feet of land area that are improved with one-story dwellings of brick exterior construction with 1,479 or 1,596 square feet of living area. The dwellings are 67 or 73 years old. The comparables each have a basement, central air conditioning, one or two fireplaces and a garage containing 504 to 1,012 square feet of building area. The comparables sold in October 2023 and February 2024 for prices of \$259,000 and \$250,000 or for \$162.28 and \$169.03 per square foot of living area, including land, respectively. 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 seven comparable sales for the Board's consideration. The Board has given less weight to the appellant's comparables #1, #2 and #3 due to their lack of central air conditioning and/or the lack of a garage. The Board has also given less weight to the appellant's comparable #5 and board of review comparable #1 due to their distant locations from the subject being more than a mile away. Additionally, the appellant's comparable #5 is significantly older in age, when compared to the subject dwelling.

² 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 Sec. 1910.50(c)(1). Prior to the drafting of this decision, the Department of Revenue has yet to publish figures for tax year 2024.

The Board finds the best evidence of market value to be the appellant's comparable #4 and board of review comparable #2, which are similar to the subject in location, design and age. However, both comparables are inferior to the subject in site size and dwelling size, suggesting upward adjustments would be required to make the comparables more equivalent to the subject. Nevertheless, these two comparables sold in December 2023 and February 2024 for prices of \$205,000 and \$250,000 or for \$124.09 and \$169.03 per square foot of living area, including land, respectively. The subject's assessment reflects a market value of \$270,483 or \$151.62 per square foot of living area, including land, which falls above the two best comparable sales in the record in terms of overall value but is bracketed by the comparables on a price per square foot of living area basis. The subject's higher overall value appears to be logical given the subject's larger site size and larger dwelling size. After considering adjustments to the best comparables for differences from the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported. Therefore, based on this record 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: January 20, 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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