



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

APPELLANT: Francisco Ochoa
DOCKET NO.: 24-01415.001-R-1
PARCEL NO.: 04-32-400-078

The parties of record before the Property Tax Appeal Board are Francisco Ochoa, 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: \$9,900
IMPR.: \$101,776
TOTAL: \$111,676

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 wood siding exterior construction with 1,248 square feet of living area. The dwelling was constructed in 1999 and is approximately 25 years old. Features of the home include a basement with finished area, central air conditioning and a 528 square foot garage.¹ The property has an approximately 15,682 square foot site and is located in Waukegan, Benton 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 along the same street or from .86 of a mile to 1.71 miles from the subject property. Comparable #4 has a 41,382 square foot size. The appellant did not provide site sizes for comparables #1, #2, #3 and #5. The

¹ The subject's property record card disclosed the subject dwelling has a full basement with finished area, which was not refuted by the appellant.

comparables are improved with one-story dwellings of wood frame exterior construction ranging in size from 1,052 to 1,424 square feet of living area. The dwellings are from 23 to 56 years old. The appellant reported that none of the comparables have a basement. Each comparable has central air conditioning and comparable #4 has a 672 square foot garage. The comparables sold from January to July 2023 for prices ranging from \$167,000 to \$262,000 or from \$122.70 to \$183.99 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$75,704, which would reflect a market value of \$227,135 or \$182.00 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 \$111,676. The subject's assessment reflects a market value of \$335,062 or \$268.48 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 three comparable properties that are located from .58 to .81 of a mile 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 7,200 to 24,393 square feet of land area. The comparables are improved with one-story dwellings of wood siding exterior construction with 784 or 1,336 square feet of living area. The dwellings are from 43 to 54 years old. The comparables each have a basement, two of which have finished area. Each comparable has central air conditioning and a garage ranging in size from 429 to 676 square feet of building area. Two comparables each have one or two fireplaces. The comparables sold from March 2023 to November 2024 for prices of \$232,000 or \$330,000 or from \$247.01 to \$296.76 per square foot of living area, including land. 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 eight comparable sales for the Board's consideration. The Board has given less weight to the appellant's comparables due to their lack of a basement foundation and/or their lack of a garage. Additionally, the appellant did not provide the site sizes of the comparables in order to allow the Property Tax Appeal Board to make a meaningful comparative analysis of the comparables to the subject property. The Board has given reduced weight to

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.

board of review's comparable #1 due to its considerably smaller dwelling size, when compared to the subject.

The Board finds the best evidence of market value to be board of review comparables #2 and #3, which are relatively similar to the subject in location, dwelling size and foundation type. However, the Board finds the dwellings are either 18 or 20 years older than the subject, suggesting upward adjustments would be required to make the comparables more equivalent to the subject. Additionally, the comparables have varying degrees of similarity when compared to the subject in site size and other features, suggesting additional adjustments for these differences would be necessary. Nevertheless, these two comparables sold in June and November 2024 for \$330,000 or for \$247.01 or \$296.76 per square foot of living area, including land. The subject's assessment reflects a market value of \$335,062 or \$268.48 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 basis. The subject's higher overall value appears to be logical given the subject's newer dwelling age and after considering adjustments to the best comparables for differences in site size and other features when compared to the subject. Therefore, based on this record the Board finds the subject's estimated market value as reflected by its assessment is supported 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: _____

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

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