



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

APPELLANT: Panlo Estela
DOCKET NO.: 24-01445.001-R-1
PARCEL NO.: 07-13-230-020

The parties of record before the Property Tax Appeal Board are Panlo Estela, 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: \$12,251
IMPR.: \$83,826
TOTAL: \$96,077

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 tri-level dwelling of wood siding exterior construction with 1,240 square feet of living area. The dwelling is approximately 29 years old. Features of the home include a finished lower level, central air conditioning, two full and one-half bathroom and a garage with 572 square feet of building area.¹ The property has an approximately 11,600 square foot site and is located in Gurnee, Warren 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 located in the same neighborhood code as the subject property. The comparables have sites that range in size from 10,001 to 11,600 square feet of land area. The comparables are improved with 1-story/tri-level dwellings of wood frame exterior construction ranging in size from 1,152 to 1,438 square feet of living area that

¹ The Board finds the best description of the subject is found in the property record card provided by the board of review, that was not refuted by the appellant.

range in age from 39 to 56 years old. The appellant reported that each comparable has a basement, central air conditioning, one or two full and one-half bathrooms and a garage with either 400 or 560 square feet of building area. One comparable has a fireplace. The comparables sold from April 2023 to June 2024 for prices ranging from \$250,100 to \$298,000 or from \$176.63 to \$237.26 per square foot of living area, including land. Based on this evidence, the appellant requested a reduction in the subject's assessment.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$96,077. The subject's assessment reflects a market value of \$288,260 or \$232.47 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.²

In response to the appeal, the board of review, through the township assessor, submitted a memorandum on the differences of the comparables to the subject in ages and/or bathroom count.

In support of its contention of the correct assessment, the board of review submitted information on four comparable sales, comparable sale #1 is the same property as the appellant's comparable sale #3. The comparables are located in the same assessment neighborhood as the subject property. The comparables have sites ranging in size from 10,800 to 15,600 square feet of land area. The comparables are improved with tri-level dwellings of wood siding exterior construction ranging in size from 1,152 to 1,275 square feet of living area that range in age from 38 to 46 years old. Each comparable has a finished lower level, central air conditioning, one or two full bathrooms and a garage ranging in size from 528 to 870 square feet of building area. Two comparables each have one-half bathroom and one comparable has a fireplace. The comparables sold from March 2022 to June 2024 for prices ranging from \$260,000 to \$339,000 or from \$225.69 to \$265.88 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 a total of six comparable sales for the Board's consideration, with one comparable sale being common to both parties. The Board has given less weight to board of review comparables #3 and #4 due to their remote sale dates occurring in 2022, which is less proximate in time to the January 1, 2024, assessment date given other sales available in the

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). As of the development of this Final Administrative decision, the Department of Revenue has not published figures for tax year 2024.

record. The Board has given reduced weight to appellant's comparable #1 due to larger dwelling size when compared to the subject.

The Board finds the best evidence of market value to be appellant's comparables #2 and #3 along with board of review comparables #1 and #2, which includes the common comparable. The Board finds that these three comparables sold more proximate to the January 1, 2024, assessment date and are relatively similar to the subject in design, dwelling size, and some features. These three comparables sold from April 2023 to June 2024 for prices ranging from \$250,100 to \$339,000 or from \$217.10 to \$265.88 per square foot of living area, including land. The subject's assessment reflects a market value of \$288,260 or \$232.47 per square foot of living area, including land, falls within the range of the three best comparable sales in this record. Based on this record and after considering adjustments to the three best comparables for differences when compared to the subject, the Board finds a reduction in the subject's assessment is not warranted.

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

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