



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

APPELLANT: Norman Svoboda
DOCKET NO.: 24-01671.001-R-1
PARCEL NO.: 05-15-311-027

The parties of record before the Property Tax Appeal Board are Norman Svoboda, the appellant, by attorney Andrew J. Rukavina, of The Tax Appeal Company in Mundelein; 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: \$36,499
IMPR.: \$140,022
TOTAL: \$176,521

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 19,197 square foot lakefront parcel improved with a 1-story dwelling of frame construction. The dwelling was originally constructed in 1958 with an addition of 960 square feet of living area built in 1989 resulting in the total of 2,368 square feet of living area and effective age built of 1970.¹ The home was built on part concrete slab and part crawl space foundation and features 2 ½ bathrooms, central air conditioning, 1 fireplace, and a garage containing 600 square feet of building area. The property is located in Ingleside, Grant Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument, the appellant submitted a grid analysis with information on four comparable sales located from .02

¹ Some descriptive information was drawn from the evidence submitted by the board of review and not refuted by the appellant in their rebuttal filing.

to .69 of a mile from the subject and each being in a different assessment neighborhood code as the subject property. The comparables have sites ranging in size from 8,100 to 14,880 square feet of land area that are improved with 1-story dwellings of frame construction. The comparables range in size from 1,388 to 1,675 square feet of living area and were built from 1954 to 1962. The comparables each feature 1 or 2 bathrooms and central air conditioning. Three comparables each have 1 fireplace, and three comparables have a garage ranging in size from 260 to 546 square feet of building area. The comparables sold from August 2021 to August 2023 for prices ranging from \$199,900 to \$285,000 or from \$119.34 to \$205.33 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$176,521. The subject's assessment reflects a market value of \$529,616 or \$223.66 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.²

In response to the appellant's evidence, the board of review through the township assessor submitted a memorandum contending that the subject is a lakefront property, which is superior to each of the appellant's comparables, three of which are "inland" properties and one being a "channel" property. The board of review also emphasized that each of its comparables is located within the subject's assessment neighborhood and that the subject dwelling is one of the largest homes in the neighborhood.

In support of its contention of the correct assessment, the board of review submitted a grid analysis with information on three comparable sales located from .54 to .91 of a mile from the subject and each property being in the same assessment neighborhood code as the subject property. The comparables have parcels ranging in size from 8,311 to 12,571 square feet of land area that are improved with 1-story dwellings of frame construction and ranging in size from 1,050 to 1,776 square feet of living area. The dwellings were built from 1955 to 1968. Each dwelling features 2 bathrooms, central air conditioning, and 1 fireplace. Comparable #3 has a partially finished basement, and comparable #2 has a garage with 690 square feet of building area. The comparables sold from February 2021 to June 2022 for prices ranging from \$330,000 to \$460,000 or from \$233.05 to \$375.24 per square foot of living area, including land. Based on this evidence and argument, the board of review requested confirmation of the subject's assessment.

In rebuttal, the appellant's counsel argued that the subject property is located on a smaller and more private body of water unlike the board of review comparables which are located on a larger lake and have "wide, unobstructed lake views and direct dock access, conditions not shared by the subject property." Appellant's counsel also critiqued the board of review's comparable sales, specifically noting the various features, upgrades, and amenities depicted in the Multiple Listing Service (MLS) sheets associated with their sales. However, the said MLS listing sheets are not

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.

submitted into evidence. Lastly, counsel contended that the board of review did not refute the appellant's evidence.

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.

Initially, with respect to the appellant's arguments in rebuttal, the Board finds that with respect to the subject being located on a smaller, more private lake than the board of review comparables, the record contains no evidence of market value differences between the properties on the smaller versus larger lakes. The record does, however, show that only the board of review comparables are located in the same assessment neighborhood code as the subject property and that the appellant's comparables are either "inland" or "channel"-front properties. Therefore, the Board finds unpersuasive the appellant's inference that subject's location is inferior to that of the board of review comparables. Additionally, with respect to the argument relative to the upgrades, renovations, and features of the board of review comparables, counsel did not submit the MLS listings associated with the sales of the board of review comparables. Finally, while counsel argues superior locations and features of the board of review comparables, counsel did not address the inferior features of the board of review comparables such as significantly smaller lots and dwelling sizes relative to the subject. Consequently, the Board finds the appellant's argument in rebuttal unsupported and unpersuasive.

The parties submitted a total of seven comparable sales for the Board's consideration. After analyzing the evidence submitted, the Board gave less weight to appellant's comparables as they are not lakefront properties like the subject and are located outside of the subject's assessment neighborhood code.

On this record, the Board finds the best evidence of market value to be the three comparable properties submitted by the board of review which are each lakefront properties located within the subject's assessment neighborhood code. However, each of these properties has a significantly smaller lot size and dwelling size relative to the subject, older age than the subject's effective age, and two comparables lack a garage which is a feature of the subject property. Consequently, these comparables would require upward adjustments to their overall values for these inferior characteristics when compared to the subject in order to make them more equivalent to the subject property. Conversely, board of review comparable #3 has a finished basement, superior to the subject's concrete slab and crawl space foundation, thus necessitating downward adjustment to this comparable for this difference.

The best comparables in this record sold from February 2021 to June 2022 for prices ranging from \$330,000 to \$460,000 or from \$233.05 to \$375.24 per square foot of living area, including land. The subject's assessment reflects a market value of \$529,616 or \$223.66 per square foot of living area, including land, which falls above the range established by the best comparable sales

in this record in terms of overall value and below the range on a price per square foot of living area basis. After considering adjustments to the best comparables in this record for differences from the subject, the Board finds that the appellant did not establish by a preponderance of the evidence that the subject property is overvalued. Therefore, the Board finds that 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

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: February 17, 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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