



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

APPELLANT: AVA LUO
DOCKET NO.: 24-01724.001-R-1
PARCEL NO.: 07-10-107-009

The parties of record before the Property Tax Appeal Board are AVA LUO, 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: \$33,092
IMPR.: \$185,497
TOTAL: \$218,589

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 two-story dwelling of frame exterior construction with 3,765 square feet of living area. The dwelling was constructed in 2005 and is approximately 19 years old. Features of the home include a full basement of 2,018 square feet with 1,729 square feet of finished area, 3 full bathrooms, 2 half-baths, central air conditioning, one fireplace, and a 710 square foot garage. The property has an approximately 42,885 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 five comparable sales located in the same assessment neighborhood code as the subject and within .35 of a mile from the subject. The parcels range in size from 40,060 to 45,830 square feet of land area. The comparables are improved with two-story dwellings of frame exterior construction ranging in size from 3,924 to 4,646 square feet of

living area. The dwellings range in age from 17 to 20 years old. The comparables each have a full basement ranging in size from 2,026 to 2,480 square feet, one of which has 1,665 square feet of finished area. Each comparable has 3½ or 4½ bathrooms, central air conditioning, one or two fireplaces, and a garage ranging in size from 528 to 789 square feet of building area. The comparables sold from May 2022 to November 2023 for prices ranging from \$635,000 to \$772,500 or from \$155.29 to \$172.50 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$203,867 which would reflect a market value of \$611,662 or \$162.46 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 \$218,589. The subject's assessment reflects a market value of \$655,833 or \$174.19 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.¹

In response to the appellant's evidence, the board of review submitted a letter prepared by the Warren Township Assessor, highlighting differences in dwelling size, bath count and/or lack of basement finish when comparing the appellant's comparables to the subject. In addition, three of the sales presented by the appellant occurred in 2022, 16 to 20 months prior to the lien date of January 1, 2024, and are therefore dated sales.

In support of its contention of the correct assessment, the board of review submitted information on four comparable sales that have the same assessment neighborhood code as the subject and are located within .44 of a mile from the subject property. Board of review comparable #4 is the same property as appellant's comparable #2. The parcels range in size from 40,010 to 42,083 square feet of land area. The comparables are improved with two-story dwellings of frame or frame and masonry exterior construction ranging in size from 3,413 to 4,421 square feet of living area. The dwellings are each 18 years old. Each comparable has a basement ranging in size from 1,714 to 2,576 square feet, one of which has 1,546 square feet of finished area. Features include 2½, 3½ or 4½ bathrooms, central air conditioning, a fireplace, and a garage ranging in size from 672 to 726 square feet of building area. The comparables sold from July 2023 to May 2024 for prices ranging from \$660,000 to \$775,000 or from \$172.50 to \$193.38 per square foot of living area, including land. Based on this evidence, the board of review requested confirmation of the subject's estimated market value as reflected by the 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

¹ 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 Illinois Department of Revenue will be considered. 86 Ill.Admin.Code Sec. 1910.50(c)(1). As of the issuance of this decision, the Department of Revenue has yet to publish figures for tax year 2024.

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 eight comparable sales, as one comparable was common to both parties, to support their respective positions before the Property Tax Appeal Board. The Board has given reduced weight to appellant's comparables #3, #4 and #5 as well as board of review comparable #2, due to significant differences in dwelling sizes of more than 14% when compared to the subject dwelling and/or dates of sale in 2022 which are more remote in time to the valuation date at issue than other sales in the record.

The Board finds the best evidence of market value to be the appellant's comparables #1 and #2/board of review comparable #4 along with board of review comparables #1 and #3, which sold most proximate in time to the assessment date at issue of January 1, 2024, and are each similar to the subject in location, age, dwelling size, and some features. These comparables necessitate varying adjustments for differences in bathroom count when compared to the subject in order to make them more equivalent to the subject. Each comparable also differs in basement size and lacks finished basement area, a feature of the subject, necessitating various adjustments for each characteristic. Three comparables necessitate upward adjustments to account for smaller garage sizes when compared to the subject. Additionally, the comparables differ in site size when compared to the subject suggesting adjustments would also be necessary for this difference. Nevertheless, these four comparables sold from July 2023 to May 2024 for prices ranging from \$637,500 to \$715,000 or from \$162.46 to \$193.38 per square foot of living area, including land. The subject's assessment reflects a market value of \$655,833 or \$174.19 per square foot of living area, including land, which is within the range of the best comparable sales in the record both in terms of overall value and on a per-square-foot of living area basis, including land.

Based on this evidence and after considering appropriate adjustments for differences when compared to the subject, 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: _____

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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