



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

APPELLANT: Mary Birmingham
DOCKET NO.: 24-01867.001-R-1
PARCEL NO.: 13-01-301-006

The parties of record before the Property Tax Appeal Board are Mary Birmingham, 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: \$30,261
IMPR.: \$202,323
TOTAL: \$232,584

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 2-story dwelling of brick and frame exterior construction with 3,707 square feet of living area. The dwelling was constructed in 1979. Features of the home include an unfinished basement, central air conditioning, two fireplaces and an 891 square foot garage. The property has an approximately 41,209 square foot site and is located in Tower Lakes, Cuba 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 within 0.56 of a mile from the subject property. The comparables have sites that range in size from 18,207 to 46,257 square feet of land area and are improved with 2-story dwellings of frame and brick exterior construction ranging in size from 3,184 to 4,357 square feet of living area. The dwellings were built from 1980 to 2008. Each comparable has a basement with finished area, central air

conditioning, a fireplace and a garage ranging in size from 678 to 786 square feet of building area. The properties sold from January 2022 to June 2024 for prices ranging from \$510,000 to \$775,000 or from \$160.18 to \$177.87 per square foot of living area, land included. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$212,859 which reflects a market value of \$638,641 or \$172.28 per square foot of living area, land included, when applying 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 \$232,584. The subject's assessment reflects a market value of \$697,822 or \$188.24 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.¹

In support of its contention of the correct assessment the board of review submitted information on three comparable sales located from 0.30 of a mile to 1.23 miles from the subject property. The comparables have sites that range in size from 40,641 to 47,466 square feet of land area and are improved with 2-story dwellings of frame or brick and frame exterior construction ranging in size from 3,147 to 3,762 square feet of living area. The homes were built in 1985 or 1986. Each comparable has a basement, two of which have finished area. Each dwelling has central air conditioning, one or two fireplaces and a garage ranging in size from 725 to 748 square feet of building area. The properties sold from August 2023 to August 2024 for prices ranging from \$685,000 to \$805,000 or from \$194.05 to \$217.67 per square foot of living area, land included. Based on this evidence, the board of review requested the subject's assessment be confirmed.

In written rebuttal, the appellant critiqued the board of review's comparables contending each property had recent updating or renovations, making the board of review's comparables improper comparables for the subject property. The appellant submitted no documentary evidence to support the claims of updating or renovations to board of review comparables.

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 six comparable sales for the Board's consideration. The Board gives less weight to appellant comparable #1 which is substantially newer in age when compared to the subject. The Board gives less weight to appellant comparables #2 and #3 which sold in 2022, less proximate in time to the January 1, 2024 assessment date than other properties in the record.

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 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 board of review comparables which sold proximate to the assessment date at issue in this appeal and are more similar to the subject in age, design, site size, dwelling size and some features. However, two of these properties have a finished basement in contrast to the subject's unfinished basement, suggesting downward adjustments are needed to make these two properties more equivalent to the subject. These comparables sold from August 2023 to August 2024 for prices ranging from \$685,000 to \$805,000 or from \$194.05 to \$217.67 per square foot of living area, including land. The subject's assessment reflects a market value of \$697,822 or \$188.24 per square foot of living area, including land, which falls within the range established by the best comparable sales in this record. After considering appropriate adjustments to the best comparables for differences from the subject, the Board finds the subject's assessment is justified and 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

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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