



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

APPELLANT: Sarah Santi  
DOCKET NO.: 24-01940.001-R-1  
PARCEL NO.: 16-33-202-001

The parties of record before the Property Tax Appeal Board are Sarah Santi, 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 **A Reduction** 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:** \$67,131  
**IMPR.:** \$99,519  
**TOTAL:** \$166,650

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 1,710 square feet of living area. The dwelling was constructed in 1967 and has a chronological age of 57 years old. Features of the home include a basement with finished area, central air conditioning, two fireplaces and a 462 square foot garage. The property has an approximately 16,200 square foot site and is located in Deerfield, West Deerfield 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 from 0.62 of a mile to 1.44 miles from the subject property. Four comparables have sites that range in size from 8,503 to 10,123 square feet of land area and are improved with 1.5-story or 2-story dwellings of wood frame exterior construction ranging in size from 1,644 to 2,005 square feet of living area. The dwellings range in age from 61 to 69 years old. Each comparable has a basement with "0"

finished area and a garage ranging in size from 312 to 550 square feet of building area. Four dwellings have central air conditioning and four homes each have one fireplace. The properties sold from March 2023 to May 2024 for prices ranging from \$377,000 to \$525,000 or from \$229.32 to \$272.73 per square foot of living area, land included. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$155,025 which reflects a market value of \$465,122 or \$272.00 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 \$183,563. The subject's assessment reflects a market value of \$550,744 or \$322.07 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>1</sup>

In support of its contention of the correct assessment the board of review submitted two grids with information on three comparable sales located within 0.48 of a mile from the subject property. Two comparables have sites with 13,500 or 16,200 square feet of land area. The parcels are improved with 2-story dwellings of brick and frame exterior construction ranging in size from 2,058 to 2,509 square feet of living area. The homes range in age from 59 to 64 years old. Each comparable has a basement with finished area, central air conditioning, one fireplace and a 462 square foot garage. The properties sold from April 2022 to October 2023 for prices ranging from \$532,000 to \$640,000 or from \$250.12 to \$265.79 per square foot of living area, land included.

The board of review's supplemental grid included handwritten comments asserting the subject property was remodeled in 2010 resulting in an effective age of 1981 and that all of the appellant's comparables are located in a different neighborhood than the subject. The board of review's supplemental grid included the total assessments for each of the board of review comparables. When compared to the statutory level of assessment of 33.33%, the board of review's three comparables depict total assessment-to-sale price ratios of 34.97%, 35.53% and 33.92% for an average of 34.81%.

Based on this evidence, the board of review requested the subject's assessment be confirmed.

### **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 met this burden of proof and a reduction in the subject's assessment is warranted.

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<sup>1</sup> 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 parties submitted eight comparable sales for the Board's consideration. The Board gives less weight to appellant comparables #1, #2, #4 and #5 which are located more than one mile from the subject or differ from the subject in design. The Board gives less weight to board of review comparable #3 which sold in 2022, less proximate to the January 1, 2024 assessment date than other properties in the record.

The Board finds the best evidence of market value to be appellant comparable #3 along with board of review comparables #1 and #2 which sold proximate to the assessment date at issue and are more similar to the subject in location, age, design and some features. However, these properties present varying degrees of similarity to the subject in dwelling size, site size and finished basement amenity, suggesting adjustments are needed to make these properties more equivalent to the subject. These comparables sold from April to October 2023 for prices ranging from \$465,000 to \$547,000 or from \$250.12 to \$265.79 per square foot of living area, including land. The subject's assessment reflects a market value of \$550,744 or \$322.07 per square foot of living area, including land, which falls above 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 excessive and a reduction in the subject's assessment is warranted.

As a final note, the Board finds evidence in the record demonstrates the ratio of total assessment-to-sale price for the board of review comparables all exceed the statutory level of 33.33%, which provides further support for a reduction in the subject's assessment.

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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