



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

APPELLANT: Mia Schultz  
DOCKET NO.: 24-02062.001-R-1  
PARCEL NO.: 13-24-400-009

The parties of record before the Property Tax Appeal Board are Mia Schultz, the appellant, by Ronald Kingsley, attorney-at-law 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:** \$84,075  
**IMPR.:** \$161,891  
**TOTAL:** \$245,966

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 is improved with a one-story dwelling of cedar exterior construction that contains approximately 3,490 square feet of living area. The dwelling was constructed in 1979 and is approximately 45 years old. Features of the property include a crawl space foundation, central air conditioning, one fireplace, 3½ bathrooms, and an attached 3-car garage with 850 square feet of building area. The property has a 217,800 square foot site located in North Barrington, Cuba Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal estimating the subject property had a market value of \$600,000 as of January 1, 2024. The appraisal was prepared by R. Steven Kephart, an Illinois Certified Residential Real Estate Appraiser. The purpose of the appraisal was to provide the appellant with a credible opinion of market value of the subject property to be used for a real estate tax

appeal. The fee simple property rights were appraised. The appraiser determined the highest and best use of the property is the present use as a residence. The appraiser indicated that he conducted an interior and exterior inspection of the subject property and described the subject as being well cared for but dated.

The appraiser developed the sales comparison approach to value using three comparable sales improved with ranch style or hillside-ranch style dwellings of brick or cedar and brick exterior construction that range in size from 2,224 to 3,361 square feet of living area and are from 48 to 70 years old. Each property has a basement with two being walkout design with finished area, central air conditioning, two or three fireplaces, and a 2-car or 5-car garage. The comparables have two or three full bathrooms and two comparables have an additional one or two half bathrooms. These properties have sites ranging in size from 168,926 to 274,864 square feet of land area. The comparables are located in Barrington or North Barrington from .83 of a mile to 2.63 miles from the subject property. The sales occurred from March to August 2023 for prices ranging from \$544,000 to \$750,000 or from \$161.86 to \$337.23 per square foot of living area, land included. After adjusting comparable #1 for concessions, the appraiser adjusted the comparables for differences from the subject for such characteristics as site size, room count, gross living area, basement area, finished basement area, size of garage, patio area, and/or number of fireplaces to arrive at adjusted prices ranging from \$579,800 to \$628,200 and arrived at an estimated market value of \$600,000 as of January 1, 2024. The appellant requested the subject's total assessment be reduced to \$199,980 to reflect the appraised value.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$245,966. The subject's assessment reflects a market value of \$737,972 or \$211.45 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>1</sup>

The board of review submitted a written statement from the Cuba Township Assessor contending appellant's appraisal has inaccurate data. The assessor asserted the appraisal overstated the size of the basement associated with comparable #1 by 772 square feet. The assessor contends appraisal comparable #2 was in fair condition at the time of sale and is being rehabbed. The assessor also contends comparable #2 was an unqualified estate sale and the property sold "as is." The assessor further contends the assessment records record this property as having 2,812 square feet of living area with a 2,777 square foot basement that has 2,224 square feet of finished area, all larger than reported in the appraisal. With respect to comparable #3, the assessor explained that the listing of this property prompted an inspection where it was discovered the property has living area on the second floor and a total living area of 4,438 square feet, which is larger than reflected in the appellant's appraisal. To support these statements the board of review submitted copies of the property record cards and the Multiple Listing Service (MLS) listing sheets associated with the comparable sales contained in the appellant's appraisal. The assessor completed a revised analysis of the appellant's appraiser's comparable sales using the purported

---

<sup>1</sup> Property Tax Appeal Board procedural rule section 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 (IDOR) will be considered. 86 Ill.Admin.Code §1910.50(c)(1). As of the development of this Final Administrative Decision, the IDOR has not published figures for tax year 2024.

corrected information resulting in sales ranging from \$544,000 to \$750,000 or from \$122.58 to \$266.71 per square foot of living area, land included.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales improved with one-story dwellings of frame construction that range in size from 2,722 to 3,508 square feet of living area. The homes were built from 1948 to 1960. One comparable has a basement that is partially finished. Each property has central air conditioning, one to three fireplaces, 2 or 2½ bathrooms, and a garage ranging in size from 441 to 1,078 square feet of building area. Comparable #2 also has an inground swimming pool. These properties have sites ranging in size from 24,370 to 201,857 square feet of land area. The comparables are located from 1.28 to 1.74 miles from the subject property. The sales occurred from May to November 2024 for prices ranging from \$610,000 to \$658,000 or from \$183.87 to \$241.73 per square foot of living area, land included.

### **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 appellant submitted an appraisal estimating the subject property had a market value of \$600,000 as of January 1, 2024, while the board of review submitted information on four comparable sales to support its conclusion of the correct assessment of the subject property. The Board gives less weight to the conclusion of value contained in the appellant's appraisal due to various inaccuracies in the appraisal as pointed out by the township assessor that undermine the conclusion of value contained in the report. Additionally, the Board finds appraisal comparable #3 is dissimilar to the subject in style and size which detracts from the weight that can be given this sale. Furthermore, the MLS listing sheet associated with appraisal comparable #3 described the home as needing "TLC" as well as a bathroom remodeling and a possible new roof, which calls into question the condition of the home at the time of sale, further detracting from the weight given this transaction. The Board also gives less weight to appraisal comparable sales #1 and #2 as each property has a walkout basement with finished area, unlike the subject's crawl space foundation.

Of the four comparables submitted by the board of review the Board gives less weight to comparable #3 that has a basement with finished area, unlike the subject property. The Board finds the best evidence of market value to be the board of review comparable sales #1, #2 and #4 that are improved with one-story dwellings that range in size from 2,722 to 2,948 square feet of living area and were built from 1948 to 1960. Each comparable has a smaller site than the subject, a home that is from 19 to 31 years older than the subject dwelling, a smaller home than the subject home, fewer bathrooms than the subject, and a smaller garage than the subject, requiring upward adjustments to make them more equivalent to the subject property for these differences. Conversely, two comparables have one or two more fireplaces than the subject and comparable #2 has an inground swimming pool, unlike the subject, suggesting downward

adjustments to the comparables may be appropriate for these differences. These properties sold in 2024 for prices ranging from \$610,000 to \$658,000 or from \$206.92 to \$241.73 per square foot of living area, land included. The subject's assessment reflects a market value of \$737,972 or \$211.45 per square foot of living area, including land, which is above the overall price range but within the range on a per square foot of living area basis as established by the best comparable sales in the record. The Board finds the subject's overall higher value is appropriate given the suggested adjustments to the comparables for inferior land area, age, dwelling size and features. Based on this evidence the Board finds the subject's assessment reflects the property's fair cash value and 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

State of Illinois  
Property Tax Appeal Board  
William G. Stratton Building, Room 402  
401 South Spring Street  
Springfield, IL 62706-4001

APPELLANT

Mia Schultz, by attorney:  
Ronald Kingsley  
Lake County Real Estate Tax Appeal, LLC  
40 Landover Parkway  
Suite 3  
Hawthorn Woods, IL 60047

COUNTY

Lake County Board of Review  
Lake County Courthouse  
18 North County Street, 7th Floor  
Waukegan, IL 60085