



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

APPELLANT: Debra Karberg
DOCKET NO.: 24-02100.001-R-1
PARCEL NO.: 10-17-300-015

The parties of record before the Property Tax Appeal Board are Debra Karberg, the appellant, by attorney Arden Edelcup of Tax Appeals Lake County in Lake Zurich; 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: \$57,526
IMPR.: \$144,637
TOTAL: \$202,163

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 wood siding exterior construction with 3,326 square feet of living area. The dwelling was constructed in 1986 and is approximately 38 years old. Features of the home include a 574 square foot basement, central air conditioning, 4½ bathrooms, three fireplaces and a garage with 936 square feet of building area. The property has an approximately 248,290 square foot site and is located in Grayslake, Fremont Township, Lake County.

The appellant contends assessment inequity with respect to the improvement assessment as the basis of the appeal. In support of this argument, the appellant submitted information on three equity comparables that have the same assessment neighborhood code as the subject and are located approximately .85 of a mile or 1.38 miles from the subject property. The comparables are improved with two-story dwellings of wood exterior construction ranging in size from 3,354

to 3,745 square feet of living area. The dwellings were built from 1983 to 1988. The comparables each have a basement ranging in size from 1,442 to 2,154 square feet, central air conditioning, one or two fireplaces and a garage ranging in size from 855 to 988 square feet of building area. Each comparable has 2½, 3 or 3½ bathrooms. Comparable #2 has a gazebo. The comparables have improvement assessments that range from \$135,053 to \$151,909 or from \$39.81 to \$40.56 per square foot of living area. Based on this evidence, the appellant requested the subject's improvement assessment be reduced to \$134,160 or \$40.34 per square foot of living area.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$202,163. The subject has an improvement assessment of \$144,637 or \$43.49 per square foot of living area.

In support of its contention of the correct assessment, the board of review submitted information on five equity comparables that have the same assessment neighborhood code as the subject and are located from approximately .62 of a mile to 3.15 miles from the subject property. The comparables are improved with one-story or two-story dwellings of wood siding or brick exterior construction ranging in size from 2,906 to 3,802 square feet of living area. The dwellings are 36 or 37 years old. The comparables each have a basement ranging in size from 2,050 to 2,822 square feet, central air conditioning and a garage ranging in size from 682 to 876 square feet of building area. Each comparable has either 2½, 3 or 3½ bathrooms and three comparable each have a fireplace. Comparable #2 has a frame utility shed and comparable #3 has pole barn. The comparables have improvement assessments that range from \$144,973 to \$166,851 or from \$42.74 to \$51.01 per square foot of living area. Based on this evidence, the board of review requested the subject's assessment be confirmed.

Conclusion of Law

The taxpayer contends assessment inequity as the basis of the appeal. When unequal treatment in the assessment process is the basis of the appeal, the inequity of the assessments must be proved by clear and convincing evidence. 86 Ill.Admin.Code §1910.63(e). Proof of unequal treatment in the assessment process should consist of documentation of the assessments for the assessment year in question of not less than three comparable properties showing the similarity, proximity and lack of distinguishing characteristics of the assessment comparables to the subject property. 86 Ill.Admin.Code §1910.65(b). 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 seven equity comparables for the Board's consideration. The Board has given less weight to the appellant's comparables #2 and #3, as well as board of review comparables #2, #3 and #4 due to their distant locations from the subject being more than one mile away and/or their dissimilar dwelling size, when compared to the subject. Additionally, the board of review comparable #3 has a pole barn, unlike the subject and board of review comparable #4 is a dissimilar one-story design when compared to the subject's two-story design.

The Board finds the best evidence of assessment equity to be the appellant's comparable #1 and board of review comparable #1, which are overall more similar to the subject in location, dwelling size, design and age. However, the Board finds both dwellings are inferior to the

subject in bathroom count and fireplace count, suggesting upward adjustments for these differences would be necessary to make the comparables more equivalent to the subject. Conversely, both dwellings have larger basement areas when compared to the subject, suggesting downward adjustments for this difference would be necessary. Nevertheless, these two comparables have improvement assessments of \$135,053 and \$144,973 or \$40.27 and \$43.22 per square foot of living area, respectively. The subject property's improvement assessment of \$144,637 or \$43.49 per square foot of living area is bracketed by the two best comparables in the record in terms of total improvement assessment but somewhat above the comparables on a per square foot of living area basis, which appears to be logical given the subject's superior bathroom count and fireplace count. Based on this record, the Board finds the appellant did not demonstrate with clear and convincing evidence that the subject's improvement was inequitably assessed.

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

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