



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

APPELLANT: Lucy Towster  
DOCKET NO.: 24-02205.001-R-1  
PARCEL NO.: 13-36-101-104

The parties of record before the Property Tax Appeal Board are Lucy Towster, 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:** \$51,837  
**IMPR.:** \$248,793  
**TOTAL:** \$300,630

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 and brick exterior construction with 4,157 square feet of living area. The dwelling was constructed in 2003. Features of the home include a walkout basement with finished area,<sup>1</sup> central air conditioning, a fireplace and a garage with 855 square feet of building area. The property has a 19,977 square foot site and is located in Barrington, 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 properties that have the same assessment neighborhood code as the subject and are located within .21 of a mile from the subject property, one of which is also located along the same street as the subject. The comparables have sites that range in size from 19,657 to 24,190 square feet of land area. The comparables are improved

---

<sup>1</sup> The board of review revealed the subject dwelling has a walkout basement, which was not refuted by the appellant.

with two-story dwellings of brick or frame and brick exterior construction ranging in size from 4,020 to 5,147 square feet of living area. The dwellings were built from 1997 to 2006. The comparables each have a basement, two of which have finished area. Each comparable has central air conditioning, one or two fireplaces and a garage ranging in size from 690 to 1,189 square feet of building area. The comparables sold in February or April 2021 for prices ranging from \$635,000 to \$975,000 or from \$150.75 to \$189.43 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$218,858, which would reflect a market value of \$656,640 or \$157.96 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 \$300,630. The subject's assessment reflects a market value of \$901,980 or \$216.98 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>2</sup>

In support of its contention of the correct assessment the board of review submitted information on five comparable properties that have the same assessment neighborhood code as the subject and are located within .03 of a mile to 1.01 miles from the subject property. The comparables have sites that range in size from 10,233 to 26,543 square feet of land area. The comparables are improved with two-story dwellings of brick or frame and brick exterior construction ranging in size from 2,641 to 4,627 square feet of living area. The dwellings were built from 1996 to 2015. The comparables each have a basement, four of which have finished area and two are either a walkout or a lookout design. Each comparable has central air conditioning, one to three fireplaces and a garage ranging in size from 743 to 1,021 square feet of building area. The comparables sold from March 2022 to May 2024 for prices ranging from \$675,000 to \$1,017,000 or from \$219.80 to \$284.76 per square foot of living area, including land. Based on this evidence, the board of review requested confirmation of the subject's assessment.

In rebuttal, counsel for the appellant critiqued the comparables submitted by the board of review. Counsel contended that the county has submitted nothing to properly refute the appellant's request for a reduction on the subject's assessment, as demonstrated by the comparables previously submitted with the appeal.

### **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.

---

<sup>2</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 has given less weight to the appellant's comparables, as well as board of review comparables #4 and #5 which have sale dates that occurred in 2021 or 2022, less proximate to the January 1, 2024 assessment date than other sales in the record. The Board has also given less weight to board of review comparables #3 and #5 which differ from the subject dwelling in size. Additionally, board of review comparable #5 has a considerably smaller site size and lacks basement finish, when compared to the subject.

The Board finds the best evidence of market value to be board of review comparables #1 and #2, which sold more proximate in time to the January 1, 2024 assessment date at issue and are similar to the subject in location, site size, design, age and some features. However, the Board finds board of review comparable #1 is 11% larger than the subject dwelling, suggesting a downward adjustment would be required to make this comparable more equivalent to the subject. Conversely, board of review comparable #2 is 21% smaller than the subject dwelling, suggesting an upward adjustment would be necessary for this difference. Nevertheless, these two comparables sold in March 2023 and May 2024 for prices of \$1,017,000 and \$830,000 or for \$219.80 and \$252.89 per square foot of living area, including land, respectively. The subject's assessment reflects a market value of \$901,980 or \$216.98 per square foot of living area, including land, which is bracketed by the two best comparable sales in the record in terms of overall market value but below the comparables on a price per square foot of living area basis, including land. After considering adjustments to the best comparables for differences from the subject, the Board finds the subject's estimated market value as reflected by its assessment is supported. Therefore, based on this record the Board finds a reduction in the subject's assessment is not warranted based on overvaluation.

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:

April 21, 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

LUCY TOWSTER, by attorney:  
Andrew J. Rukavina  
The Tax Appeal Company  
28643 North Sky Crest Drive  
Mundelein, IL 60060

COUNTY

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