



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

APPELLANT: Monica Kozak
DOCKET NO.: 24-02633.001-R-1
PARCEL NO.: 13-14-401-017

The parties of record before the Property Tax Appeal Board are Monica Kozak, the appellant, by attorney Eric Feldman of Eric Feldman & Assoc. P.C. in Chicago; 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: \$80,127
IMPR.: \$172,552
TOTAL: \$252,679

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 one-story ranch style dwelling of frame exterior construction with 3,280 square feet of living area.¹ The dwelling was constructed in 1939 and is approximately 85 years old.² Features of the home include an unfinished basement, central air conditioning, two fireplaces, a two-car garage with 597 square feet of building area and a barn with 560 square feet of building area. The property has an approximately 195,431 square foot site and is located in North Barrington, Cuba Township, Lake County.

¹ The Board finds the best description of the subject property is found in the property information printout provided by the board of review, which contained a more detailed sketch with dimensions of the improvements.

² The appellant's appraiser reported the subject dwelling has an effective age of 15 years, whereas the subject's property information printout provided by the board of review depicted the subject with an effective year built of 1976.

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, 2023. The appraisal was prepared by Gordon E. Shore, MNAA, a Certified Residential Real Estate Appraiser. The intended use of the appraisal report is to estimate the market value of the subject as of the effective date of the appraisal. The appraiser described the property to be in good overall condition at the time of inspection with good upgrades.

In estimating the market value of the subject property, the appraiser developed the sales comparison approach to value selecting three comparable sales located in North Barrington and from .86 of a mile to 1.12 miles from the subject property. The comparables have sites that range in size from 87,120 to 125,267 square feet of land area. The comparables are improved with traditional two-story or split-level style dwellings ranging in size from 2,330 to 4,603 square feet of living area. The dwellings range in age from 26 to 90 years old. The comparables each have a basement with finished area, central air conditioning and a two-car to a four-car garage. Comparable #1 has an inground swimming pool. The comparables sold from January 2021 to February 2022 for prices ranging from \$580,000 to \$740,000 or from \$160.76 to \$248.93 per square foot of living area, land included. The appraiser adjusted the comparables for date of sale and differences from the subject in site size, bathroom count, gross living area, basement size, basement finish, garage capacity and other features arriving at adjusted prices ranging from \$578,500 to \$620,500 and an opinion of market value for the subject of \$600,000 under the sales comparison approach.

Based on this evidence, the appellant requested an assessment reflective of the appraised value conclusion at 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 \$252,679. The subject's assessment reflects a market value of \$758,113 or \$231.13 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.³

In support of its contention of the correct assessment, the board of review submitted information on four comparable sales that are located from .25 of a mile to 1.74 miles from the subject property, two of which have the same assessment neighborhood code as the subject. Three comparables are located in North Barrington and one comparable is located in Barrington. The comparables have sites that range in size from 24,370 to 602,435 square feet of land area. The comparables are improved with one-story dwellings of brick or frame exterior construction ranging in size from 2,711 to 3,063 square feet of living area. The dwellings were built from 1948 to 1976. Two comparables each have a basement with finished area. Each comparable has central air conditioning, two fireplaces and a garage ranging in size from 441 to 1,764 square feet of building area. Two comparables each have a barn and one comparable has a greenhouse. The comparables sold from April 2023 to June 2024 for prices ranging from \$649,000 to \$940,000 or from \$239.40 to \$306.89 per square foot of living area, land included.

³ 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 of review also submitted a spreadsheet with two additional comparables that were not presented on the Board's prescribed forms as required by Section 1910.80 of the Board's procedural rules (86 Ill. Admin. Code § 1910.80). Therefore, pursuant to the Board's strict application of Section 1910.80, as articulated in Standing Order No. 2, the spreadsheet containing information on the additional comparable properties submitted by the board of review is given no weight.

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 did not meet this burden of proof and a reduction in the subject's assessment, based on overvaluation, is not warranted.

The appellant submitted an appraisal estimating the subject property has a market value of \$510,000 as of January 1, 2023. The Board has given little weight to the appraisal report. The effective date of the appraisal was one year prior to the subject's assessment date. Moreover, all three comparable sales contained within the appraisal occurred in 2021 and 2022 and are, thus, less likely to be indicative of market value as of the subject's January 1, 2024 assessment date. Additionally, the appraiser chose three comparables that were not ranch homes, like the subject and two comparables differ substantially from the subject dwelling in size. The appraiser also made no adjustments to the comparables for differences in age without explanation, although comparables #1 and #2 are significantly newer than the subject. Lastly, the schematic diagram found in the appraisal report disclosed the subject property has a barn, which was not reported in the sales comparison approach section of the report, without explanation. These factors undermine the credibility of the appraisal's final value conclusion.

The Board finds the best evidence of market value to be the board of review comparables #1, #3 and #4, which sold more proximate in time to the assessment date at issue and are overall more similar to the subject in location, dwelling size and design. However, the Board finds these three comparables have varying degrees of similarity when compared to the subject in site size, dwelling age, foundation type, garage size and other features, suggesting adjustments would be required to make the comparables more equivalent to the subject. Nevertheless, these three comparables sold from April 2023 to June 2024 for prices ranging from \$658,000 to \$940,000 or from \$241.73 to \$306.89 per square foot of living area, including land. The subject's assessment reflects an estimated market value of \$758,113 or \$231.13 per square foot of living area, including land, which falls within the range established by the best comparable sales contained 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. Less weight was given to board of review comparable #2 which is located in a different city than the subject. Based on this record and after considering adjustments to the best comparables for differences when compared to the subject, the Board

finds the subject's estimated market value as reflected by its assessment is supported 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



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

Monica Kozak, by attorney:
Eric Feldman
Eric Feldman & Assoc. P.C.
53 W. Jackson Blvd.
Suite 1622
Chicago, Il 60604

COUNTY

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