



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

APPELLANT: Gregg Garmisa
DOCKET NO.: 24-02713.001-R-1
PARCEL NO.: 16-25-106-021

The parties of record before the Property Tax Appeal Board are Gregg Garmisa, the appellant, by attorney Emily Barraza of O'Keefe Lyons & Hynes, LLC 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: \$96,648
IMPR.: \$170,759
TOTAL: \$267,407

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 Colonial style dwelling of brick exterior construction with 2,736 square feet of living area. The dwelling was constructed in 1928 and is 96 years old.¹ Features of the home include a basement with finished area, 2½ bathrooms and a one-car garage with 276 square feet of building area.² The property has an approximately 11,216 square foot site and is located in Highland Park, Moraine 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 \$660,000

¹ The appellant's appraiser described the effective age of the subject dwelling to be 20 to 23 years, while the board of review described the subject dwelling with an effective year built of 1958 due to remodeling in 2017.

² The appellant's appraiser disclosed the subject dwelling has basement finish, which was not refuted by the board of review.

as of January 1, 2024. The appraisal was prepared by Scott E. Reicin, a certified residential real estate appraiser. The property rights appraised were fee simple and the purpose of the appraisal was to form an opinion of market value. The appraiser described the subject property to be in average condition as compared to competing properties within its market area. The appraiser disclosed the subject property has “energy efficient” appliances, no central air, a modern kitchen, typical ceramic tile bathrooms, a full partially finished basement, a rear patio and an attached one-car garage.

In estimating the subject’s market value, the appraiser developed the sales comparison approach to value utilizing three comparable sales that are located from .12 to .72 of a mile from the subject property. The comparables have sites ranging in size from 8,246 to 22,965 square feet of land area. The comparables are described as Colonial, split-level or traditional style dwellings ranging in size from 2,389 to 3,480 square feet of living area. The dwellings are from 65 to 112 years old. The comparables each have a basement, two of which have finished area. Two comparables each have central air conditioning. Each comparable has 2½ or 3½ bathrooms and either a one-car or a two-car garage. The properties sold from February to August 2023 for prices ranging from \$617,350 to \$711,000 or from \$201.15 to \$297.61 per square foot of living area, including land. The appraiser applied adjustments to the comparables for differences when compared to the subject in location, site size, quality of construction, condition, bathroom count, gross living area, basement finish, central air conditioning, garage amenity and other features to arrive at adjusted prices ranging from \$597,864 to \$712,820. The appraiser stated that equal consideration was given to all three comparables in the reconciliation process. Based on the adjusted sale prices, the appraiser estimated the subject had a market value of \$660,000 as of January 1, 2024.

Based on this evidence, the appellant requested the subject’s total assessment be reduced to \$216,645, which would reflect a market value of \$650,000 or \$237.57 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 \$267,407. The subject's assessment reflects a market value of \$802,301 or \$293.24 per square foot of living area, including land, when using the statutory level of assessment of 33.33%.³

In response to the appeal, the board of review critiqued the appraisal submitted by the appellant. The board of review argued that the appellant’s appraiser’s comparable #2 is located approximately ¾ of a mile southwest from the subject and away from the lake and downtown Highland Park, in a different neighborhood. Additionally, this dwelling is a split-level style, when compared to the subject’s two-story design. The board of review also argued that the appraiser’s comparable #1 is an estate sale that sold “as is” in just four days and was “in need of updating and TLC,” which was not refuted by the appellant in rebuttal. The board of review questioned the appraisers site size and gross living area adjustments of \$2.00 per square foot of

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.

land area and \$60.00 per square foot of living area, given homes in the subject's market area are selling for \$250.00 to \$400.00 per square foot of living area, including land.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales that have the same assessment neighborhood code as the subject and are located within .51 of a mile from the subject property. The board of review's comparable #3 is the same property as the appellant's appraiser's comparable #3. The comparables have sites that range in size from 9,980 to 21,369 square feet of land area. The comparables are improved with two-story or two and one-half story dwellings of brick or wood siding exterior construction ranging in size from 2,389 to 3,553 square feet of living area. The dwellings are from 96 to 101 years old. The comparables each have a basement, two of which have finished area. Each comparable has central air conditioning, 2½ to 4½ bathrooms, one or two fireplaces and a garage ranging in size from 264 to 576 square feet of building area. The properties sold from February 2023 to June 2024 for prices ranging from \$711,000 to \$1,361,000 or from \$297.61 to \$383.06 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 argued that the appellant's appraiser verified the information contained in the appraisal report and made appropriate adjustments to those sales based on his expertise and knowledge of the real estate market. In contrast, counsel argued that the board of review provided raw, unadjusted, unsubstantiated sales comparables. Based on this evidence, the appellant requested a reduced assessment of \$219,978 reflective of the appellant's appraised value.

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 of the subject property and the board of review submitted five comparable sales to support their respective positions before the Property Tax Appeal Board. The Board has given less weight to the appellant's appraiser's conclusion of value as the appraiser chose comparable #2 which is a dissimilar split-level design when compared to the subject's two-story design and the dwelling is substantially larger in dwelling size, when compared to the subject. The Board also questions why the appraiser made no adjustment for age without explanation, although comparable #2 is 34 years newer than the subject dwelling. Lastly, the Board finds the appraiser's per square foot of land area and per square foot of gross living area adjustments to be questionable and not supported by any market value evidence. However, the Board will examine the raw sales data in the appraisal report.

The record contains six comparable sales for the Board's consideration, as one sale was common to both parties. The Board has given less weight to the appellant's appraisal comparable #2, as well as board of review comparables #2 and #4, due to their substantially larger dwelling sizes

and/or site sizes when compared to the subject. Additionally, the appellant's appraisal comparable #2 is a dissimilar split-level design.

The Board finds the best evidence of the subject's market value to be the appellant's appraisal comparable #1 and #3, along with board of review comparables #1 and #3, which includes the common comparable. The Board finds these three comparables are overall more similar to the subject in location, site size, dwelling size, design, age and some features. The comparables sold from February 2023 to June 2024 for prices ranging from \$617,350 to \$855,700 or from \$250.96 to \$316.57 per square foot of living area, including land. The subject's assessment reflects a market value of \$802,301 or \$293.24 per square foot of living area, land included, which falls within the range established by the best comparable sales in the record. 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 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



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

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