



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

APPELLANT: Atif & Lisa Khan  
DOCKET NO.: 24-04074.001-R-1  
PARCEL NO.: 08-09.0-204-029

The parties of record before the Property Tax Appeal Board are Atif & Lisa Khan, the appellants; and the St. Clair 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 **St. Clair** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$26,739  
**IMPR.:** \$135,838  
**TOTAL:** \$162,577

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellants timely filed the appeal from a decision of the St. Clair 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 2-story dwelling of frame and masonry exterior construction with 5,120 square feet of living area. The dwelling was constructed in 2003. Features of the home include a basement with finished area, central air conditioning, two 621 square foot garages, a sport court, and an inground swimming pool.<sup>1</sup> The property has a 61,420 square foot site and is located in Swansea, St. Clair Township, St. Clair County.

The appellants contend overvaluation based on a recent appraisal as the basis of the appeal.<sup>2</sup> In support of this argument, the appellants submitted a brief contending that the subject has active mine subsidence that stopped in August 2022. The appellants contend their total estimate of loss and damage is more than \$1 million. Instead of an appraisal, the appellants submitted an estimate

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<sup>1</sup> Additional information on the subject's features not reported by the appellants is found in the board of review's evidence and was not refuted by the appellants.

<sup>2</sup> The Board notes the appellants did not submit an appraisal in support of their recent appraisal basis for the appeal.

from MidAmerica Loss Services LLC with an inspection date of September 28, 2022. The estimate shows an actual cash value of \$949,677.84 including depreciation for the dwelling, garages, a swimming pool, and other improvements.

The appellants submitted a final decision of the board of review disclosing a total assessment for the subject of \$162,577. The subject's assessment reflects a market value of \$487,780 or \$95.27 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.

Based on this evidence, the appellants requested a reduction in the subject's improvement assessment to \$90,000, consistent with a 2019 tax year final administrative decision of the Board in Docket No. 19-02004, reducing the improvement assessment to \$90,000 based on the agreement of the parties. The appellants requested a total assessment of \$116,370, which would reflect a market value of \$349,145 or \$68.19 per square foot of living area, including land.

The board of review submitted its "Board of Review Notes on Appeal." In support of its contention of the correct assessment, the board of review submitted information on four comparable sales with three sales located next door and on the same street as the subject and one sale located in the next subdivision. The parcels range in size from 33,541 to 95,396 square feet of land area and are improved with 1-story or 1.5-story homes ranging in size from 2,996 to 5,331 square feet of living area. The dwellings were built from 1986 to 2005. Each home has a basement with finished area, central air conditioning, and a garage ranging in size from 672 to 1,516 square feet of building area. Comparables #2 and #3 each have an inground swimming pool. Comparables #1, #3, and #4 are reported to have mine subsidence like the subject. The comparables sold from November 2021 to October 2024 for prices ranging from \$395,000 to \$775,000 or from \$112.95 to \$186.03 per square foot of living area, including land.

The board of review submitted photographs of the subject, depicting cracks in the exterior walls, areas of settling in the landscaping and paving. Based on this evidence, the board of review requested the subject's assessment be sustained.

### **Conclusion of Law**

The appellants contend 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 appellants did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

As an initial matter, the Board finds the appellants based their appeal on a recent appraisal of the subject property but did not submit any appraisal. The appellants only submitted cost estimates to repair damage caused by mine subsidence. The Board gives less weight to this estimate as it does not present an opinion of the subject's market value as of the assessment date, which may differ from the cost to repair the subject property.

The Board finds the only evidence of market value to be the board of review's comparables. The Board gives less weight to the board of review's comparable #2, which is not reported to have mine subsidence like the subject, and to the board of review's comparable #3, which sold in 2021, less proximate in time to the January 1, 2024 assessment date and is less likely to be indicative of market value as of that date.

The Board finds the best evidence of market value to be the board of review's comparables #1 and #4, which sold more proximate in time to the assessment date, are affected by mine subsidence like the subject, and are similar to the subject in location, age, and some features. These comparables are much smaller homes on smaller sites than the subject, have one garage compared to the subject's two garages, and each lack an inground swimming pool that is a feature of the subject, suggesting upward adjustments to these comparables would be needed to make them more equivalent to the subject. These comparables also differ from the subject in design, suggesting additional adjustments would be needed.

These comparables sold for prices of \$395,000 and \$440,000 or \$112.95 and \$146.86 per square foot of living area, including land, respectively. The subject's assessment reflects a market value of \$487,780 or \$95.27 per square foot of living area, including land, which is above the two best comparable sales in terms of total market value but below the best comparables on a per square foot basis. Based on this evidence and after considering appropriate adjustments to the best comparables for differences from the subject, such as their considerably smaller dwelling size, older age, and/or inferior features compared to the subject, the Board finds 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

AGENCY

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