FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Lois Jacob
DOCKET NO.: 24-39144.001-R-1
PARCEL NO.: 25-07-124-017-0000

The parties of record before the Property Tax Appeal Board are Lois Jacob, the appellant(s); and the Cook 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 **Cook** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$9,610
IMPR.:	$22,873
TOTAL:	$32,483

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the Cook 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. Evidence was received on this matter in the form of sworn testimony and exhibits offered by both parties.

Findings of Fact

The subject property consists of a one and a half-story dwelling with 1,426 square feet of living area of frame and masonry construction. The home is located on a 6,200 square foot site; the dwelling is approximately ninety-eight years old. Features of the home include a full basement, a fireplace, one and a half bathrooms and a two-car garage. The property is in Chicago, Lake Township, Cook County. The subject is classified as a class 2 property under the Cook County Real Property Assessment Classification Ordinance.

The appellant contends overvaluation as the basis of the appeal. In furtherance of that position the appellant filed a pro se appeal which included section 2d which gives the appellant the opportunity to choose one (or more) of six theories under which to proceed in this matter. The appellant checked one box, that for “Comparable Sales”, the appellant will therefore be limited to that theory. It is worth noting that at hearing the ALJ referred to the matter as an "Equity" case, this was error, the matter will be considered only under the comparable sales approach.

In support of this argument the appellant submitted information on fourteen sales comparable properties of varying degrees of similarity to the subject property. The properties offered had the same neighborhood code as the subject and were located from .3 miles to .75 miles from the subject property. The appellants suggested comparable properties are single-family dwellings of masonry construction. They ranged in size from eighty-two to ninety-nine years old and in size from 1,018 to 1,716 square feet of living space. The date range of sales is provided by comparable properties five and six that were sold from June 2023 to August 2025 for prices ranging from $110.00 to $120.00 per square foot of living area., including land. It is worth noting that Based on this evidence, the appellant requested a reduction in the subjects' total assessment to $18,758. It is worth mentioning that certain information on appellant comparable properties two, six, eight and nine had certain information omitted, including location, proximity to subject property and exterior construction material, which may have affected the ranges mentioned above. The filing is accepted in this pro se matter as it is, weight will be afforded to those comparables that are fully detailed.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $32,483. The subject's assessment reflects a market value of $324,830 or $16.04 per square foot of living area, including land, when applying the three-year average median level of assessment for class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10% as determined by the Illinois Department of Revenue.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales with varying degrees of similarities to the subject property. The board of review disclosed that the submitted comparable properties were within a quarter of a mile radius of the subject. They ranged in age from ninety-three to one hundred and nine years old and in size from 1,224 to 1,530 square feet of living area. They sold from August 2021 to July 2024 for prices ranging from $229.97 to $441.09 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 and surrebuttal there was testimony offered at hearing, under oath by both the appellant and the representative of the Board of Review. The two witnesses offered testimony regarding price per square foot evidence that was diametrically opposed. The reconciliation of those differing views will be discussed below.

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 board of review comparable sales most favored the subject property by virtue of their similarity in size, features and location; the Board finds further the sales information provided by the Board more accurately frames comparable sales in the relevant time frame and geographic area. The appellant filing was lacking in important details of the comparable properties as well as sales information. These omissions and inaccuracies coupled with bearing the burden of proof were fatal to the appellants' contention of overvaluation. Reduction in the subject's assessment *is not* warranted.

The Board finds the best evidence of market value to be *board of review comparable sales, one, two and four.* These comparables sold for prices ranging from $20.16 to $24.73 per square foot of living area, including land. The subject's assessment reflects a market value of $16.04 per square foot of living area, including land which is below the range established by the best comparable sales in this record. Based on this evidence 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: __________ __________

C E R T I F I C A T I O N

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: September 15, 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

Lois Jacob
9820 S. Hamilton
Chicago, IL 60643

COUNTY

Cook County Board of Review
County Building, Room 601
118 North Clark Street
Chicago, IL 60602