FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Percy Franklin
DOCKET NO.: 24-46767.001-R-1
PARCEL NO.: 29-10-231-049-0000

The parties of record before the Property Tax Appeal Board are Percy Franklin, the appellant, the Cook County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds ***A Reduction*** 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:	$2,231
IMPR.:	$6,269
TOTAL:	$8,500

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.

Findings of Fact

The subject property is improved with a two-story, single-family dwelling of frame and masonry construction with 1,988 square feet of living area located in Dolton, Thornton Township, Cook County. The dwelling is approximately 75 years old. Features include a slab foundation, a two-car garage, and two full bathrooms. The subject is located on a 5,250 square foot site. It is a class 2-05 property under the Cook County Real Property Assessment Classification Ordinance.

The appellant asserts overvaluation as the basis of the appeal. The residential appeal form submitted by the appellant to this Board states that the evidence upon which the appeal was based was a recent appraisal. The appellant’s assessment request on the form was $2,231 for the subject’s land, and $6,269 for the improvements, for a total assessment of $8,500.

The appellant submitted with the appeal petition an appraisal by Howard Edwards estimating that the subject property had a market value of $85,000, land included, as of December 21, 2024.

The appraisal states that Mr. Edwards personally inspected the interior and exterior of the subject home.

The appraisal also states that the subject dwelling's condition is "within the lower average to poor range." According to the appraisal, the owner stated that an issue with asbestos had contributed to the home's condition and had resulted in walls being removed and escalating maintenance problems. Drywall was missing in most rooms, there was unfinished and untreated concrete flooring, and portable heaters were used because there was no adequate heat source. Additionally, the front sections of the roof were covered by a blue tarp because of a leak. The appraisal stated that extensive repairs to the home were needed. Photographs of the subject dwelling's interior and exterior were included with the appraisal, and some of them showed the roof tarp, missing interior walls, and other defects.

The appraiser relied primarily on the sales comparison approach, for which he used data from sales of three suggested comparable properties. The sales took place between December 27, 2023, and October 17, 2024, for amounts ranging from $71,925 to $92,000, land included, or from $46.11 to $73.72 per square foot of living area. The appraiser adjusted the sales prices to account for differences between the subject and the comparables. The adjusted sales prices ranged from $78,585 to $100,370. The appraiser determined that the subject's value under the sales comparison approach was $85,000.

The board of review submitted its "Board of Review Notes on Appeal" stating that the subject's total assessment was $11,972. The subject's assessment reflects a market value of $119,720 under the 10% level provided in the Cook County Real Property Assessment Classification Ordinance. The board of review presented no evidence about the subject's value.

Despite the board of review's failure to submit evidence supporting the assessment, the appellant submitted rebuttal evidence, which included another copy of the Edwards appraisal, numerous photographs of the home's interior and exterior, invoices for repairs, and an estimate from a contractor who proposed to retrofit the home for $108,423.10. The rebuttal evidence included a letter to this Board dated December 22, 2025. The letter was signed by the appellant and by Marketha Franklin, both of whom reside in the subject residence. It states that the evidence did not support the assessor's original valuation of $130,000, and it criticized the board of review for reducing this valuation by only $11,000 when the Edwards appraisal showed that the subject property was worth $85,000. The letter stated further that the appellant had to pay $10,000 for a home demo and had to pay for mold treatment and spraying. The mold had to be cut out, causing a need for stud replacement. The letter also mentioned the contractor's estimate of $108,423.10 to retrofit the home.

A hearing was held on August 3, 2026, before an administrative law judge. Ms. Marketha Franklin testified that she is a managing real estate broker. She believes the subject property's value is $50,000, and she stated they had used that figure on the original paperwork to the county assessor challenging the assessment. Ms. Franklin felt that the appraisal the appellant had submitted as evidence fell short by failing to offset the damage to the home from mold and asbestos that necessitated remediation and repairs. She stated that there was $106,000 in damage to the home. Ms. Franklin also stated that the home was uninhabitable and they moved out from

July 2022 until June 2024 because they had become sick, apparently because of the mold in the home.

The board of review's representative, Mr. John Lartz, acknowledged that the board of review had presented no evidence of the subject's value. He noted that the appellant had sought an assessment of $8,500 in the appeal petition and had presented an appraisal stating that the subject's market value was $85,000. He stated that the appraiser ought to be there to testify, and this Board should only consider the unadjusted comparables set forth in the appraisal and not the opinions of the appraiser because he did not testify.

In rebuttal testimony, Ms. Franklin stated that she had tried to contact the appraiser, but he did not respond. She stated that she is pro se and doesn't do this every day. She further stated that the subject property is not worth $85,000, and it was uninhabitable. The appellant submitted the appraisal to this Board because she needed some evidence to dispute the county. She stated that this Board needs to weigh the evidence and that's what she was asking it to do.

Conclusion of Law

The appellant contends that the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of an appeal, the value of the property must be proved by a preponderance of the evidence. 86 Ill. Admin. Code §1910.63(e); Winnebago County Bd. of Review v. Property Tax Appeal Bd., 313 Ill. App. 3d 1038, 1043 (2d Dist. 2000). 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 met this burden of proof and a reduction in the subject's assessment is warranted.

There are some preliminary matters that need to be addressed. The appellant asserts that the living area square footage of the home is less than 1,988 square feet, the figure asserted by the board of review. The appraisal submitted by the appellant also states that the subject's home has 1,988 square feet of living area, however. Although Ms. Franklin testified that the appraiser did not measure the home, the appraisal report states that he inspected the interior of the home which would have given him an idea about its living area square footage. This Board concludes that the home has 1,988 square feet of living area.

Additionally, the board of review asserted at the hearing that the appraisal was inadmissible hearsay except for its suggested comparables because the appraiser did not testify. Mr. Edwards was a qualified, licensed appraiser who used the sales comparison approach, an accepted method for estimating the subject property's value. The Edwards appraisal is therefore admissible because it is a type of evidence that is commonly relied on by reasonably prudent individuals in the conduct of their affairs. See 5 ILCS 100/10-40(a).

This Board finds that the Edwards appraisal is the best evidence of the subject's value. The appellant submitted the appraisal and argued in a December 22, 2025, letter accompanying the rebuttal evidence that this Board should adopt the appraisal's $85,000 valuation. At the hearing, however, Ms. Franklin argued that the valuation should be $50,000. She stated that the appraiser had not offset damage to the home from mold and asbestos in his estimate of the subject's value, but language from the appraisal demonstrates that the appraiser considered the home's condition in reaching the $85,000 figure.

The appraisal states that the subject dwelling's condition is "within the lower average to poor range." According to the appraisal, the owner had stated that an issue with asbestos had contributed to the home's condition and had resulted in walls being removed and escalating maintenance problems. Additionally, drywall was missing in most rooms, there was unfinished and untreated concrete flooring, and portable heaters were used because there was no adequate heat source. Furthermore, the front sections of the roof were covered by a blue tarp because of a leak. The appraisal stated that extensive repairs to the home were needed. Photographs of the subject dwelling's interior and exterior were included with the appraisal, and some of them showed the roof tarp, and missing interior walls.

Thus, the appraiser was aware of the home's need for extensive repairs, and he took that into account in valuing the subject property at $85,000. The appraiser used the sales comparison approach, an accepted method for determining the value of real property. <u>See</u> <u>Cook County Bd. of Review v. Ill. Property Tax Appeal Bd.</u>, 384 Ill. App. 3d 372, 380-81 (1st Dist. 2008). In using that approach, the appraiser relied on data concerning three comparable properties and their recent sales.

After carefully weighing the evidence, this Board determines that the subject's market value at the relevant time was $85,000, as the appraiser concluded. This corresponds with an assessed value of $8,500 under the 10% level provided in the Cook County Real Property Assessment Classification Ordinance. The subject's assessed value for 2024 was $11,972. Accordingly, the appellant has shown overvaluation by a preponderance of the evidence, and a reduction in the subject property's assessed value to $8,500 is 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:

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

Percy Franklin
728 E. Sibley Blvd
Dolton, IL 60419

COUNTY

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