FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Catherine Leahy
DOCKET NO.: 25-00984.001-R-1
PARCEL NO.: 10-24-205-065

The parties of record before the Property Tax Appeal Board are Catherine Leahy, the appellant, by attorney Andrew J. Rukavina of The Tax Appeal Company in Mundelein; and the Lake 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 **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$71,859
IMPR.:	$233,111
TOTAL:	$304,970

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 2025 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 1-story dwelling of wood siding exterior construction with 2,669 square feet of living area. The dwelling was constructed in 1963 and is approximately 62 years old with an effective year built of 1980.[1] Features of the property include a full walkout basement with finished area, central air conditioning, two fireplaces, a 572 square foot garage, and an inground swimming pool. The property has an approximately 22,790 square foot site and is located in Mundelein, Fremont Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on five comparable sales located within 0.47 of a mile from the

[1] The subject's property record card disclosed the subject has an effective year built of 1980 due to remodeling in 1980 and the property has an inground swimming pool, which was not reported by nor was it refuted by the appellant in rebuttal.

subject, one of which has the same assessment neighborhood code as the subject. The parcels range in size from 9,910 to 24,620 square feet of land area and are improved with 1-story or 1.5-story dwellings of wood siding or brick exterior construction ranging in size from 1,986 to 2,843 square feet of living area. The dwellings were built from 1955 to 2006. Two comparables each have a lower level and three comparables each have a full walkout basement, two of which have finished area. Each comparable has central air conditioning and a garage ranging in size from 441 to 520 square feet of building area. Three comparables each have one or two fireplaces. The comparables sold from September 2022 to July 2023 for prices ranging from $375,000 to $760,000 or from $154.83 to $298.96 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to $250,567, which would reflect a market value of $751,776 or $281.67 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 $312,606. The subject's assessment reflects a market value of $937,912 or $351.41 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.

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 0.39 of a mile from the subject. The board of review's comparable #2 is the same property as the appellant's comparable #1. The parcels range in size from 11,831 to 22,998 square feet of land area and are improved with 1-story dwellings of brick or wood siding exterior construction ranging in size from 1,776 to 2,368 square feet of living area. The dwellings range in age from 40 to 70 years old. Each dwelling has a basement with finished area, central air conditioning, one or two fireplaces and a garage ranging in size from 440 to 624 square feet of building area. The comparables sold from January to November 2023 for prices ranging from $650,000 to $757,500 or from $281.67 to $426.52 per square foot of living area, including land.

The board of review also reported the subject sold in December 2022 for a price of $915,000 or $342.82 per square foot of living area, including land.

The board of review submitted a brief that was prepared by the township assessor. The assessor contended that the appellant has only provided one comparable, comparable #1, that is located within the subject's assessment neighborhood and is a 1-story ranch style home on the water, along with four other comparables of dissimilar style homes. The assessor explained the subject has been significantly expanded and renovated and has a newer effective age.[2] The subject was sold by the previous owners after being advertised with a sign in the yard for 2 weeks.

Based on this evidence the board of review requested confirmation of the subject's assessment.

[2] The subject's property record card disclosed that building permits were issued in August 2009, May 2011, July 2011 and March 2014 for an addition, basement, miscellaneous and an outbuilding for estimated construction costs of $300,000, $25,000, $2,500 and $64,050, respectively, which were not refuted by the appellant in rebuttal.

In rebuttal, counsel for the appellant contended that the county's comparables #2 and #3 are in line with the appellant's four comparables[3] and that these six comparables show a reduction for the subject is in order. The appellant argued that the county's comparable #1 is a recent rebuild of a 40 year old residence that was rebuilt in 2016. The appellant contended that this home is in superior condition when compared to the subject's 62 year old home. The appellant argued that the county's comparable #4 is also a recently rehabbed property from 2015. Most importantly, both of these homes are almost 1,000 square feet smaller than the subject.

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 a reduction in the subject's assessment is warranted based upon the evidence in the record.

The record contains a total of eight comparable sales, one of which is common to both parties, and a December 2022 sale of the subject for the Board's consideration. The Board finds the best evidence of market value to be the subject's December 2022 sale for a price of $915,000. The board of review reported the subject was advertised for sale with a sign in the yard for 2 weeks. The Board finds the appellant did not present any evidence to challenge the arm's length nature of the transaction or to refute the contention that the purchase price was reflective of market value. The Board gave less weight to the comparables presented by the parties, which differ substantially from the subject in design, dwelling size, and/or effective age and lack an inground swimming pool that is a feature of the subject.

The Board finds the subject's December 2022 purchase price of $915,000 is below the subject's estimated market value of $937,912 as reflected by the assessment. Based on this record, the Board finds a reduction in the subject's assessment is justified.

[3] The Board finds the appellant's appeal petition contained information on five comparable sales.

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: November 17, 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 9-215 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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