FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Jamie Gayle
DOCKET NO.: 25-01210.001-R-1
PARCEL NO.: 16-32-312-052

The parties of record before the Property Tax Appeal Board are Jamie Gayle, the appellant, by attorney Ronald Kingsley of Lake County Real Estate Tax Appeal, LLC in Hawthorn Woods; 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:	$61,094
IMPR.:	$230,868
TOTAL:	$291,962

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 two-story dwelling of wood siding exterior construction with 3,451 square feet of living area. The dwelling was constructed in 1920 and is approximately 105 years old. The dwelling has an effective year built of 1988.[1] Features of the property include a basement with finished area, three full bathrooms, two half bathrooms, a fireplace, a garage with 539 square feet of building area and an 800 square foot inground swimming pool. The property has an approximately 10,800 square foot site and is located in Deerfield, West Deerfield Township, Lake County.

[1] The subject's property record card disclosed the subject dwelling was remodeled in 2021 and has an effective year built of 1988 and features include three full bathrooms, two additional half bathrooms, 742 square feet of basement finish and an 800 square foot inground swimming pool, which were not reported by nor were they refuted by the appellant.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on four comparable properties that have the same assessment neighborhood code as the subject and are located within .45 of a mile from the subject property. Comparables #3 and #4 have sites that contain approximately 11,465 and 16,200 square feet of land area, respectively. No site sizes were provided for comparables #1 and #2. The comparables are improved with two-story dwellings of wood frame exterior construction ranging in size from 2,888 to 3,311 square feet of living area. The dwellings are from 49 to 53 years old. Each comparable has a basement, central air conditioning, two full bathrooms, one additional half bathroom, one fireplace and a garage with 440 or 504 square feet of building area. The comparables sold from March to November 2023 for prices ranging from $460,000 to $780,000 or from $159.28 to $263.69 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to $249,597, which would reflect a market value of $748,866 or $217.00 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 $291,962. The subject's assessment reflects a market value of $875,974 or $253.83 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.

In support of its contention of the correct assessment the board of review submitted information on three comparable properties that have the same assessment neighborhood code as the subject and are located within approximately .46 of a mile from the subject property. The comparables have sites that range in size from 9,600 to 10,800 square feet of land area. The comparables are improved with two-story dwellings of brick exterior construction ranging in size from 2,888 to 3,307 square feet of living area. The dwellings are 48 or 50 years old. The comparables each have a basement, two of which have finished area. Each comparable has central air conditioning, two or three full bathrooms, one additional half bathroom, one fireplace and a garage with 440 square feet of building area. The comparables sold from June 2023 to December 2025 for prices ranging from $819,000 to $1,050,036 or from $273.22 to $317.52 per square foot of living area, including land. Based on this evidence, the board of review requested confirmation of the subject's assessment.

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 parties submitted seven comparable sales for the Board's consideration. The Board has given less weight to the appellant's four comparables and board of review comparable #3, due to their sale dates occurring in 2023, less proximate to the lien date at issue than other sales in the record and/or they have smaller dwelling sizes, when compared to the subject.

The Board finds the best evidence of market value to be board of review comparables #1 and #2, which sold more proximate to the January 1, 2025 assessment date and overall are more similar to the subject in location, site size, dwelling size and design. However, the Board finds these two comparables lack an inground swimming pool and board of review #1 lacks basement finish, both features of the subject. Additionally, each dwelling has a fewer number of bathrooms, when compared to the subject. These differences suggest upward adjustments would be necessary to make the comparables more equivalent to the subject. Nevertheless, these two properties sold in December 2024 and December 2025 for prices of $900,000 and $1,050,036 or for $273.22 and $317.52 per square foot of living area, including land. The subject's assessment reflects a market value of $875,974 or $253.83 per square foot of living area, including land, which falls below the two best comparable sales in the record. Based on this record and after considering adjustments to the best comparables for differences from 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:

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

AGENCY

State of Illinois
Property Tax Appeal Board
William G. Stratton Building, Room 402
401 South Spring Street
Springfield, IL 62706-4001

APPELLANT

Jamie Gayle, by attorney:
Ronald Kingsley
Lake County Real Estate Tax Appeal, LLC
40 Landover Parkway
Suite 3
Hawthorn Woods, IL 60047

COUNTY

Lake County Board of Review
Lake County Courthouse
18 North County Street, 7th Floor
Waukegan, IL 60085