FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Joan Junod
DOCKET NO.: 25-02117.001-R-1
PARCEL NO.: 09-17-376-005

The parties of record before the Property Tax Appeal Board are Joan Junod, the appellant, by attorney David Kieta, of Kieta Law LLC in Winfield; and the Kane 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 **Kane** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$63,450
IMPR.:	$205,430
TOTAL:	$268,880

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the Kane 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 2-story dwelling of wood and brick exterior construction with 4,231 square feet of living area. The dwelling is approximately 35 years old. Features of the home include basement with finished area[1], central air conditioning and a 3-car garage. The property has a 55,321 square foot site and is located in Saint Charles, St. Charles Township, Kane County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal estimating the subject property had a market value of $718,000 as of January 1, 2025. The appraisal was prepared by Reagan R. Schwarzlose, a Certified General Real Estate Appraiser. The intended use of the appraisal was to provide a basis for the appeal of the subject's ad valorem property tax assessment. The appraiser noted the subject

[1] The Board finds the best description of the subject property was found in the property record card and Multiple Listing Service (MLS) sheet provided by the board of review and not refuted by the appellant.

property was not inspected and extraordinary assumptions made that the characteristics of the subject and comparables properties were as described on the appraisal district's records, as of the effective date of the report and subject and comparable data was obtained from Realist and Tax records.

In estimating the market value of the subject property, the appraiser developed the sales comparison approach to value selecting five comparable sales located from 1.24 to 1.61 miles from the subject property. The comparables have sites that range in size from 54,118 to 64,055 square feet of land area and are improved with two-story dwellings of average to good quality construction that range in size from 3,483 to 4,808 square feet of living area. The homes range in age from 22 to 38 years old. Each comparable has a 3-car garage. The comparables sold from January 2022 to December 2024 for prices of $530,000 to $799,000 or from $134.88 to $197.17 per square foot of living area, land included.

The appraiser adjusted the comparables for differences with the subject in location, site size, dwelling size, bathroom/bedroom count, porch/deck/patio amenity and pool amenity arriving at adjusted prices ranging from $554,723 to $816,000 and an opinion of market value for the subject of $718,000.

Based on this evidence, the appellant requested the subject's assessment be reduced to $239,309 which equates to a market value of $717,999 or $169.70 per square foot of living area, land included.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $268,880. The subject's assessment reflects a market value of $806,721 or $190.68 per square foot of living area, including land.

In response to the appellant's appraisal evidence, the board of review, County of Kane submitted the subject's property record card, an old MLS listing sheet for the subject's 2017 sale showing many items the appraiser has misreported or egregiously left off the sales grid, GIS map showing subject proximity to IL-Route 47, MLS boundary map of neighborhood boundaries used in the appraisal report, MLS statistical data for marketing times using the neighborhood boundaries used in the appraisal report, a five-year median sale price history report for the St. Charles zip code area of 60175 showing a sharp increase in sale prices since 2021 and copies of the MLS listing sheets for the county comparables. The assessor asserted the appraiser did not perform an interior or an exterior inspection of the subject property or the comparables and the appraiser's address in Houston, Texas, which calls into question just how knowledgeable the appraiser is of the subject's market area. The assessor included the following items that are questionable, misreported or left off the appraisal report; the comparables used by the appraiser are location more than one mile from the subject, the appraiser reported the subject's market area as Stable, In-Balance and had a 3-6 month marketing time, fireplace count, basement size and finished area, and only reported a patio.

In support of its contention of the correct assessment the board of review submitted information on four comparables. Three comparables are located in the subject's neighborhood and within .01 of a mile of the subject property. One comparable is located outside the subject's neighborhood and within 1.65 miles of the subject. The comparables have sites that range in size

from 53,143 to 71,438 square feet of land area and are improved with 2-story dwellings of frame and brick or cedar and brick exterior construction that range in size from 3,524 to 4,182 square feet of living area. The homes were built in 1990 or 2001. Each comparable has a basement, with three having finished area. Each has central air conditioning, from one to three fireplaces and a garage ranging in size from 713 to 1,198 square feet of building area. The comparables sold from September 2023 to June 2025 for prices ranging from $824,500 to $1,067,500 or from $202.73 to $255.26 per square foot of living area, land included. Based on this evidence, the board of review requests the subject's assessment be confirmed.

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 appellant submitted an appraisal estimating the subject property had an estimated market value of $718,000 as of January 1, 2025 and the board of review submitted four comparable sales for the Board's consideration. The Board finds that the comparables selected by the appraiser are dissimilar to the subject in location and/or sold less proximate to the January 1, 2025 assessment date. As a result, less weight is given to the opinion of value for the subject as presented in the appraisal. The Board also gives less weight to the board of review's comparables #1 and #4 which are less similar to the subject in location and/or sold less proximate to the January 1, 2025 assessment date.

The Board finds the best evidence of market value to be the board of review's comparable sales #2 and #3 which are more similar to the subject in location, age, basement finished area and other features. These board of review's comparables sold in April and June 2025 for prices of $829,900 and $1,067,500 or $235.50 and $255.26 per square foot of living area, including land. The subject's assessment reflects a market value of $806,721 or $190.68 per square foot of living area, including land, which falls below the two best comparable sales in the record. After considering adjustments to the two best comparables for differences with 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: October 20, 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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