LACK OF UNIFORMITY

Residential assessment appeal evidence

Cook County, Illinois. Tax year 2026. Prepared 04 November 2026 from the Cook County Assessor's published assessment roll.

Property index number	25294040710000
Property address	12345 S MORGAN ST
Township	Calumet (14)
Assessor neighborhood	14030
Property class	203 Single-family, 1,000-1,800 sq ft
Assessment stage	Certified value for 2026

ASSESSED NOW	COMPARABLES IMPLY	REDUCTION REQUESTED
$19,000	**$14,984**	**$4,016**

21.1% of the current assessed value.
Estimated tax effect about $852 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 724 other properties in assessor neighborhood 14030 that share this home's property class, building type, construction quality grade, size band and age band. Their assessed values run at a median of $12.08 per square foot. This home is assessed at $15.32 per square foot, which is 27% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,240 square feet gives $14,984. The request is to reduce the total assessed value to that figure. Every number in this document comes from the Assessor's own published roll.

This is a uniformity argument, not a market value argument. It does not claim the home is worth less than the Assessor thinks. It claims the Assessor has not treated it the same way as the properties it treats as its equals.

SECTION 2

This property as the Assessor records it

These are the characteristics the county publishes for this parcel.

Building area	1,240 square feet
Land area	4,166 square feet
Year built	1960
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Partial
Central air	No Central A/C
Rooms	5
Bedrooms	3
Full bathrooms	1
Half bathrooms	1

Total assessed value	$19,000
Assessed value per square foot	$15.32

SECTION 3

How the comparable properties were chosen

The selection rule is stated before the result so that it can be checked. It was fixed in advance and applied to every parcel in the county in the same way. No property was added because it helped this argument and none was removed because it hurt it.

	FILTER APPLIED, IN ORDER	PROPERTIES REMAINING
1	In the same assessor neighborhood and property class	1,242
2	Building area within 15% of this home	854
3	Built within 15 years of this home	747
4	Same building type	724
5	Same construction quality grade	724

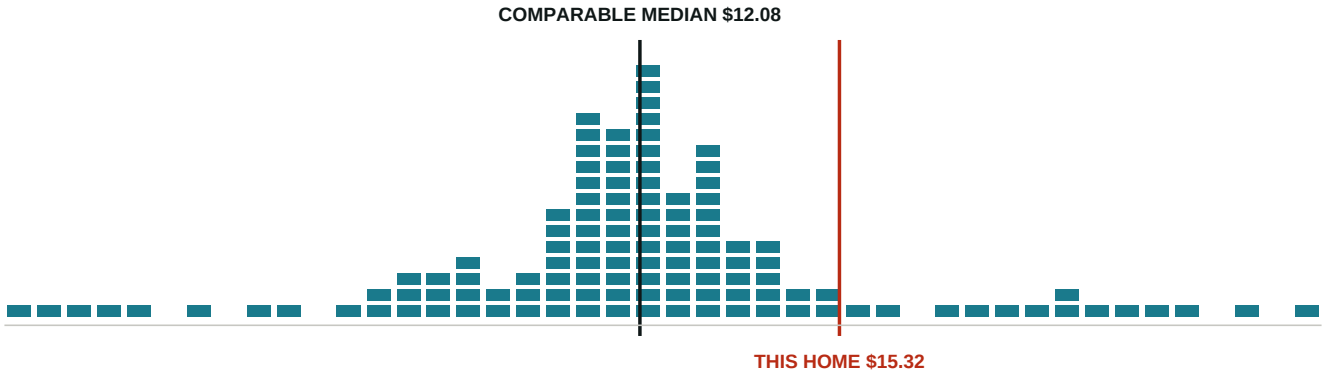
The comparable figure used is the median of all 724 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 724 properties is listed in section 6 by index number, including those assessed above this home.

A claim is made only where the gap is at least 10% of assessed value and at least $3,000, and it is capped at 40%, because a larger gap usually means a recorded characteristic is wrong rather than the assessment. At least 10 surviving properties are required before anything is claimed at all.

SECTION 4

What the comparable properties show

Comparable properties	724
Lowest assessed	$1.77 per square foot
25th percentile	$11.05 per square foot
Median	$12.08 per square foot
75th percentile	$13.20 per square foot
Highest assessed	$23.15 per square foot
This home	$15.32 per square foot
Position	assessed above 673 of the 724 comparable properties, the 93rd percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 724 comparables	$12.08
Building area of this home	1,240 sq ft
Median multiplied by building area	**$14,984**
Current total assessed value	$19,000
Difference, the reduction requested	**$4,016**

At the 3.03 state equalisation factor certified for 2025 by the Illinois Department of Revenue, and a 7% composite tax rate, a reduction of $4,016 in assessed value is worth roughly $852 a year. The owner's own composite rate is printed on the tax bill and will differ. Exemptions are ignored, which makes this figure conservative.

SECTION 5

Comparable properties in detail

724 properties passed every filter. The 60 closest in building area to this home are set out below, sorted by assessed value per square foot. All 724 are listed by index number in section 6, and the median in section 4 is taken over all of them.

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
25304120430000	12544 S HONORE ST	1,256	1955	3	1	$4,100	$3.26
25294000230000	12339 S RACINE AVE	1,226	1955	3	1	$8,125	$6.63
25294000220000	12339 S RACINE AVE	1,226	1955	3	1	$8,125	$6.63
25293240150000	12633 S BISHOP ST	1,224	1951	3	1	$9,500	$7.76
25293240140000	12633 S BISHOP ST	1,224	1951	3	1	$9,500	$7.76
25293250440000	12602 S ADA ST	1,246	1952	3	1	$10,000	$8.03
25293190620000	12534 S ELIZABETH ST	1,244	1953	3	1	$10,000	$8.04
25293200490000	12515 S ELIZABETH ST	1,244	1953	3	1	$10,000	$8.04
25293160420000	12504 S LOOMIS ST	1,236	1949	3	1	$10,000	$8.09
25293160650000	12510 S LOOMIS ST	1,228	1956	3	1	$10,000	$8.14
25293280530000	12623 S ELIZABETH ST	1,226	1955	3	1	$10,000	$8.16
25304120420000	12544 S HONORE ST	1,256	1955	3	1	$10,775	$8.58
25293160560000		1,237	1953	3	1	$12,000	$9.70
25293180410000		1,232	1956	3	1	$12,000	$9.74
25304110520000		1,255	1953	4	1	$13,000	$10.36
25293040250000		1,254	1953	2	1	$13,000	$10.37
25293040540000		1,253	1952	3	2	$13,000	$10.38
25293040550000		1,253	1952	2	1	$13,000	$10.38
25304130550000		1,248	1956	4	1	$13,000	$10.42
25322190100000		1,240	1967	3	1	$13,000	$10.48
25293060520000		1,233	1955	3	1	$13,000	$10.54
25293110550000		1,232	1954	3	1	$13,000	$10.55
25293090600000		1,231	1961	3	1	$13,000	$10.56
25293300130000		1,227	1957	3	1	$13,000	$10.59
25322190110000		1,240	1966	3	1	$14,675	$11.83
25321190360000		1,256	1958	3	1	$15,000	$11.94
25293180540000		1,255	1958	3	1	$15,000	$11.95
25321190110000		1,248	1961	3	1	$15,000	$12.02
25321180110000		1,248	1962	3	1	$15,000	$12.02
25293020640000		1,245	1959	3	1	$15,000	$12.05
25294000210000		1,244	1958	3	1	$15,000	$12.06
25322190530000		1,240	1965	3	1	$15,000	$12.10
25322190090000		1,240	1966	3	1	$15,000	$12.10
25294040690000		1,240	1960	3	1	$15,000	$12.10
25322190200000		1,240	1966	3	1	$15,000	$12.10
25322190210000		1,240	1966	3	1	$15,000	$12.10
25322190470000		1,240	1967	3	1	$15,000	$12.10
25294040700000		1,240	1960	3	1	$15,000	$12.10
25294080200000		1,240	1957	3	1	$15,000	$12.10
25322190120000		1,235	1965	3	1	$15,000	$12.15

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
25294030450000		1,235	1958	3	1	$15,000	$12.15
25322070490000		1,235	1966	3	1	$15,000	$12.15
25322070570000		1,235	1966	3	1	$15,000	$12.15
25294080470000		1,235	1957	3	1	$15,000	$12.15
25321010250000		1,232	1960	3	1	$15,000	$12.18
25293090610000		1,231	1961	3	1	$15,000	$12.19
25321010590000		1,228	1956	3	1	$15,000	$12.21
25294110230000		1,225	1957	3	1	$15,000	$12.24
25294000540000		1,225	1954	3	1	$15,000	$12.24
25294000530000		1,225	1954	3	1	$15,000	$12.24
25321000390000		1,224	1959	3	1	$15,000	$12.25
25321170230000		1,251	1962	3	1	$16,000	$12.79
25294000570000		1,240	1962	3	1	$16,000	$12.90
25321040570000		1,232	1957	3	1	$16,000	$12.99
25321190270000		1,228	1960	3	1	$16,000	$13.03
25293190730000		1,244	1952	3	1	$18,000	$14.47
25294040270000		1,232	1958	3	1	$18,000	$14.61
25294050260000		1,230	1968	3	1	$18,000	$14.63
25294040710000	**12345 S MORGAN ST**	**1,240**	**1960**	**3**	**1**	**$19,000**	**$15.32**
25304120730000		1,255	1961	3	1	$22,000	$17.53
25304200500000		1,230	1968	3	2	$24,000	$19.51

Median of all 724 comparables: $12.08 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 14030, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 724 index numbers, lowest assessed value per square foot first. Nothing was withheld. Any of these can be looked up on the Assessor's public property search.

25293020790000	25304200460000	25293270620000	25304200240000	25294080240000
25304130480000	25304120430000	25294050320000	25294080210000	25293200570000
25294100600000	25304200290000	25304200280000	25304060370000	25304060380000
25294040200000	25294040190000	25294000230000	25294000220000	25293240550000
25293160620000	25294030050000	25294030040000	25293160480000	25293230440000
25293260310000	25304200560000	25293240150000	25293240140000	25293240450000
25293250520000	25293250440000	25293190620000	25293200490000	25293160420000
25293160440000	25293160650000	25293280530000	25293270610000	25293250530000
25293150610000	25293170500000	25293160590000	25293190700000	25293250580000
25304170480000	25293260550000	25293230450000	25293200170000	25293170570000
25293140550000	25294090480000	25293280550000	25293250460000	25304120420000
25293280500000	25293140600000	25293260630000	25293190500000	25294080220000
25293190670000	25293200190000	25304070060000	25304070050000	25293270540000
25293200480000	25293260320000	25293180470000	25293240510000	25304200250000
25293200450000	25304160400000	25293190740000	25293190760000	25293190560000
25293250500000	25293280540000	25294100540000	25293250430000	25304170460000
25293250600000	25293170720000	25304130580000	25321150380000	25304170470000
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25304190450000	25304120740000	25294080120000	25304190460000	25293100710000
25293050440000	25293260610000	25293090550000	25293160560000	25293180410000
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25293140570000	25293170590000	25293180570000	25293310250000	25293160640000
25294090120000	25304110520000	25293040250000	25293040540000	25293040550000
25304130550000	25304230100000	25293240530000	25322190100000	25293060520000
25293110550000	25293090600000	25304060570000	25293300130000	25294110530000
25322060410000	25322180360000	25293140310000	25293310150000	25293030360000
25304200510000	25294110240000	25293300150000	25293120330000	25293300160000
25293300140000	25293120320000	25293220140000	25294090280000	25293040690000
25293240590000	25293050130000	25293310100000	25321180210000	25321130230000
25321180180000	25293310110000	25322170040000	25294090180000	25293300250000
25293300200000	25293300290000	25293300230000	25293300270000	25293300190000
25293300180000	25293300210000	25293020630000	25293120380000	25293120370000
25293100760000	25293020610000	25293030240000	25294050400000	25293030330000
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25304190440000	25294080480000	25293090590000	25293090620000	25293090540000
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25321030580000	25321170300000	25294010120000	25322170300000	25321120040000
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25304230140000	25322010530000	25321190020000	25321180130000	25294100230000
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25321040710000	25321040700000	25304170500000	25321040620000	25304120730000
25294030440000	25293060230000	25294070550000	25304170550000	25321010570000
25293310200000	25321130090000	25321000300000	25321040660000	25322190540000
25293300280000	25304130650000	25321160040000	25293050320000	25294010510000
25321040690000	25321040680000	25293310320000	25294130180000	25294110040000
25322070480000	25321090140000	25304200500000	25322170280000	25294010350000
25293140040000	25322190420000	25321190320000	25294110540000	25293310260000
25321040480000	25293310050000	25293020740000	25321000310000	25293130370000
25293050260000	25294090250000	25322180200000	25321040590000	

SECTION 7

Sources, method and limits

Data

Assessed values	Cook County Assessor, Assessed Values, tax year 2026
Characteristics	Cook County Assessor, residential improvement characteristics
Addresses	Cook County Assessor, parcel address table
Publisher	Cook County Open Data, datacatalog.cookcountyil.gov
Read on	04 November 2026
Equalisation factor	3.03 for 2025, Illinois Department of Revenue

Method

Comparable properties are drawn from the same assessor neighborhood and property class, then filtered on building area, year built, building type and construction quality grade. The comparable figure is the median assessed value per square foot across every surviving property. The requested value is that median multiplied by this home's recorded building area.

Limits

Assessed values change during the year as townships are certified and as appeals are decided, so a figure here can be superseded. The roll's recorded characteristics are sometimes wrong. Condominiums are excluded because they are not assessed per square foot. This document is a presentation of published data. It is not an appraisal and not a prediction.

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