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	20363240210000
Property address	1645 E 86TH ST
Township	Hyde Park (70)
Assessor neighborhood	70080
Property class	203 Single-family, 1,000-1,800 sq ft
Assessment stage	Certified value for 2026

ASSESSED NOW

$23,101

38.8% of the current assessed value.
Estimated tax effect about $1,900 a year at a 7% composite rate.

COMPARABLES IMPLY

$14,145

REDUCTION REQUESTED

$8,956

SECTION 1

The argument in one paragraph

The Assessor values 873 other properties in assessor neighborhood 70080 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 $9.42 per square foot. This home is assessed at $15.39 per square foot, which is 63% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,501 square feet gives $14,145. 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	1,501 square feet
Land area	3,750 square feet
Year built	1928
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	No Central A/C
Rooms	6
Bedrooms	3
Full bathrooms	1
Half bathrooms	None recorded

Total assessed value	$23,101
Assessed value per square foot	$15.39

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	3,644
2	Building area within 15% of this home	1,488
3	Built within 15 years of this home	1,151
4	Same building type	873
5	Same construction quality grade	873

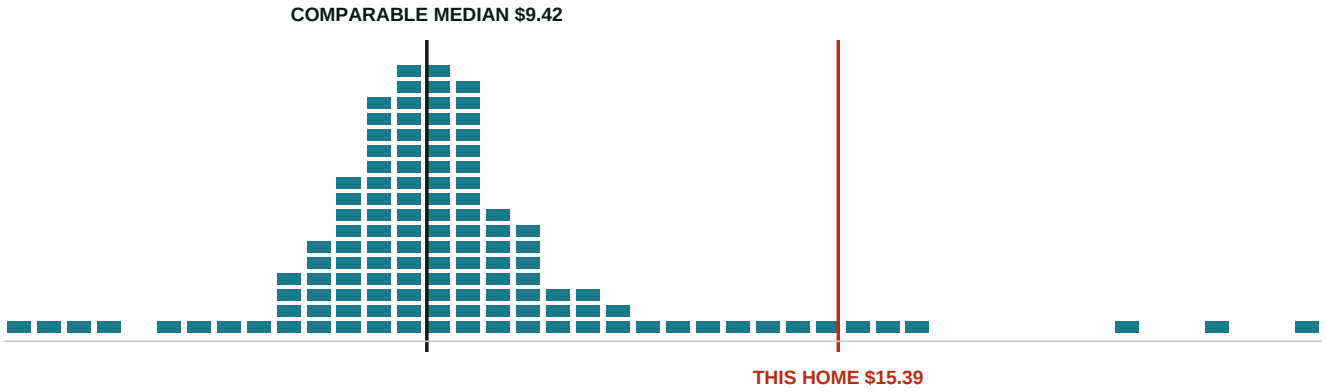
The comparable figure used is the median of all 873 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 873 properties 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	873
Lowest assessed	$3.30 per square foot
25th percentile	$8.70 per square foot
Median	$9.42 per square foot
75th percentile	$10.17 per square foot
Highest assessed	$22.40 per square foot
This home	$15.39 per square foot
Position	assessed above 860 of the 873 comparable properties, the 99th percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 873 comparables	$9.42
Building area of this home	1,501 sq ft
Median multiplied by building area	**$14,145**
Current total assessed value	$23,101
Difference, the reduction requested	**$8,956**

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 $8,956 in assessed value is worth roughly $1,900 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

873 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 873 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
20362120270000	8032 S LUELLA AVE	1,502	1918	3	1	$10,901	$7.26
20352150040000	8011 S HARPER AVE	1,489	1930	3	1	$11,125	$7.47
21303290150000	7828 S SAGINAW AVE	1,488	1913	3	1	$11,200	$7.53
20352010230000	7914 S KIMBARK AVE	1,511	1936	3	1	$11,701	$7.74
20362250160000		1,487	1924	4	1	$11,900	$8.00
20362250150000		1,487	1924	4	1	$11,900	$8.00
20352140230000		1,512	1930	3	1	$12,200	$8.07
20361020150000		1,508	1926	3	1	$12,201	$8.09
21301080140000		1,499	1918	4	1	$12,200	$8.14
20253020060000		1,504	1918	3	1	$12,400	$8.24
21301120390000		1,497	1913	4	2	$12,500	$8.35
20254010340000		1,490	1921	3	1	$12,701	$8.52
21301170040000		1,508	1913	3	1	$12,900	$8.55
20254020200000		1,500	1918	3	1	$12,900	$8.60
20362010130000		1,502	1925	3	1	$13,000	$8.66
20363240170000		1,501	1928	3	1	$13,101	$8.73
20352260020000		1,490	1919	4	1	$13,100	$8.79
20253030140000		1,500	1923	4	2	$13,400	$8.93
20253110020000		1,497	1918	4	1	$13,400	$8.95
20254120370000		1,514	1929	5	1	$13,714	$9.06
20251190020000		1,500	1920	3	2	$13,601	$9.07
20251350130000		1,500	1920	3	1	$13,601	$9.07
20254230200000		1,500	1920	3	2	$13,800	$9.20
20352290110000		1,488	1926	5	1	$13,700	$9.21
20364040350000		1,515	1923	3	1	$14,000	$9.24
20362050160000		1,492	1918	4	2	$13,801	$9.25
20362090260000		1,498	1926	3	1	$13,901	$9.28
20362300130000		1,507	1926	3	1	$14,000	$9.29
20363270140000		1,515	1939	4	1	$14,101	$9.31
20254200440000		1,512	1928	3	1	$14,100	$9.33
20362180200000		1,487	1925	3	1	$13,900	$9.35
20362250170000		1,487	1924	4	1	$13,900	$9.35
20364130040000		1,494	1924	3	1	$14,000	$9.37
20362010110000		1,488	1925	3	1	$14,000	$9.41
20363100170000		1,497	1929	3	1	$14,101	$9.42
20254150130000		1,512	1919	3	1	$14,500	$9.59
20354010310000		1,504	1930	3	1	$14,600	$9.71
20251350070000		1,500	1918	3	1	$14,600	$9.73
20254090050000		1,511	1929	3	1	$14,800	$9.79
20251350090000		1,500	1920	3	2	$14,700	$9.80

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
20362090070000		1,511	1926	3	1	$14,901	$9.86
20254290020000		1,515	1928	3	1	$15,000	$9.90
20361170050000		1,510	1922	3	1	$15,000	$9.93
20352210180000		1,507	1926	3	2	$15,000	$9.95
20361030230000		1,505	1919	3	1	$15,000	$9.97
20362290240000		1,496	1926	4	1	$15,000	$10.03
20352180110000		1,500	1929	3	2	$15,100	$10.07
20251270100000		1,514	1918	3	1	$15,300	$10.11
20362190240000		1,491	1924	3	1	$15,101	$10.13
20254110010000		1,506	1925	3	1	$15,600	$10.36
20361020280000		1,502	1914	3	1	$16,000	$10.65
20254200380000		1,508	1926	3	1	$16,100	$10.68
20254030100000		1,500	1920	3	1	$16,500	$11.00
20254110170000		1,490	1924	4	2	$16,701	$11.21
20361010270000		1,502	1924	3	2	$17,101	$11.39
20362200300000		1,508	1929	3	1	$22,000	$14.59
20251280100000		1,514	1921	3	2	$22,400	$14.80
20254070130000		1,488	1920	3	1	$22,100	$14.85
20363240210000	**1645 E 86TH ST**	**1,501**	**1928**	**3**	**1**	**$23,101**	**$15.39**
20254130040000		1,500	1916	3	1	$23,100	$15.40
20362130080000		1,512	1919	3	2	$31,729	$20.98

Median of all 873 comparables: $9.42 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 70080, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 873 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.

20351240470000	20363170060000	20352130280000	20351240890000	20351240900000
20352060210000	20352060200000	20254200300000	20254200310000	20254290080000
20254290090000	20352130270000	20361030370000	20362020210000	20361050130000
20253200340000	20253200350000	20361170100000	20352210300000	20254150030000
20362120270000	20253190120000	20254300020000	20352150140000	20254150110000
20361040090000	20362010290000	20362140200000	20251140310000	20352140300000
20362120300000	20352150040000	20362200140000	20362230030000	20362140050000
21303290150000	20254230230000	20362120100000	20363160260000	20253110340000
20254300030000	21303290020000	20361080240000	20362050120000	20362010310000
20351241310000	20362170260000	20253110030000	20253220060000	21303290030000
20352140250000	20253190160000	20254150070000	20251190220000	20352010230000
20362190270000	20253190350000	20361100100000	20253020170000	20362090120000
20254150270000	20363020130000	20362150150000	20253230050000	20253090270000
20253190320000	20253190330000	20253120140000	20253190020000	20362200110000
20362010150000	20251200040000	20364110220000	20362230110000	20362010100000
20361110490000	20362200130000	20253080200000	20362250160000	20362250150000
20361010280000	20352300270000	20362140210000	20361050120000	20253120220000
20361160190000	20352140230000	20362060300000	20254150280000	20361090290000
25024110300000	20361020150000	20362300140000	20253040230000	20361040320000
20362210060000	21301080140000	20253100070000	20362060170000	20352200080000
20253120290000	20253120120000	20253090200000	20362210090000	20361100070000
20362010120000	20362060200000	20352280260000	20253110100000	20253090110000
20253110050000	20362160110000	20253020060000	20362090240000	20352130070000
20362120120000	20254230220000	20362060240000	20363170310000	20352310120000
20361090190000	20362270080000	20361040100000	20253020110000	20251140530000
20254030170000	20354020360000	20362210220000	20362190290000	21301120390000
20364030340000	20352290070000	20352250010000	20363100350000	20352210310000
20354150090000	20352270150000	20363310130000	20253090180000	20352010160000
20363160200000	20361170580000	20253080250000	20361210120000	20362150140000
20362200080000	20253090220000	20363080300000	20361010260000	20362200350000
20361070140000	20361010300000	20253090130000	20254260210000	20361030300000
20362270200000	20362270210000	20362210290000	20254230080000	20352020050000
20253100130000	20254100210000	20362140090000	20362200100000	20251190030000
20362270050000	20363080200000	20363170150000	20352250270000	20254150150000
20362010160000	20254010340000	20362140260000	20362140280000	20254130270000
20352100240000	20253080190000	20253080220000	20362140100000	20251140260000
20253220130000	20253220300000	21301170040000	20361100060000	20362190160000
20251190200000	20253210320000	20251130280000	20363020370000	20354050230000
20354100290000	20363240300000	20362190170000	20352150160000	20254020200000
20254040160000	20352260030000	20253110320000	20254130190000	20251200030000
20361040260000	20362270220000	20362210210000	20361160230000	20352310060000
20253220230000	20251350010000	20362010130000	20361170150000	20362200060000
20254110180000	20251290050000	20251140270000	20253110190000	20363240160000
20254230270000	20253040200000	20352150150000	20352090300000	20362060210000
20363040030000	20253080180000	20253080240000	20253200200000	20363180300000

20354110210000	20363240170000	20361050210000	20254230010000	20361170010000
20363180270000	20354060250000	20363240340000	20362010140000	20363180260000
20362250110000	20362140020000	20251280120000	20362020230000	20362060290000
20354110240000	20362290220000	20362180140000	20361040200000	20361090170000
20361160220000	20362050110000	20362210100000	20352260020000	20362160070000
20362150050000	20251300100000	20363240120000	20251300020000	20253120190000
20352230160000	20362290070000	20361120210000	20352160270000	20254110320000
20362190040000	20352300230000	20362140120000	20364010230000	20363240150000
20352190310000	20254190280000	20354110150000	20254230050000	20251350060000
20363080290000	20254110220000	20362270090000	20362180110000	20362100260000
20363100160000	20352210050000	20354150250000	20254110270000	20362010320000
20361100040000	20253030140000	20354070080000	20253110020000	20254040150000
20354110160000	20361080360000	20362220150000	20362140230000	20362190070000
20362290130000	20352050290000	20253030210000	20363110240000	20354090280000
20253090310000	20361040330000	20364140030000	20362200250000	20253120280000
20362220280000	20254060200000	20362220230000	20362220250000	20352300240000
20352310070000	20352270360000	20354110040000	20254230240000	20354080050000
20253010170000	20352130350000	20251290120000	20362150130000	20361030290000
20364060250000	20364140110000	20363110090000	20362090290000	20363150300000
20362060080000	20253030110000	20254120370000	20362260180000	20352260040000
20352190360000	20251190020000	20251350130000	20352130340000	20254060270000
20362230050000	20362230090000	20253020160000	20364040180000	20362150160000
20362270030000	20352010170000	20251140360000	20362120250000	20363110080000
20351241650000	20363030220000	20251290150000	20254120160000	20254010320000
20364030140000	20363240180000	20362010200000	20254090160000	20254270070000
20254270030000	20362300090000	20362220180000	20352260170000	20361030310000
20362150110000	20354120230000	21301150060000	20362180310000	20354120200000
20254210350000	20254230200000	20254220010000	20352290110000	20254140100000
20361090180000	20362300120000	20362000290000	20253120150000	20362190260000
20253030250000	20364040350000	20363170030000	20362040230000	20362050160000
20362120290000	20251270140000	20363100150000	20254200460000	20352120290000
20354100270000	20362090260000	20354060270000	20363110120000	20363220280000
20362300130000	20251350040000	20363110200000	20253080160000	20254220260000
20363270140000	20363090130000	20251190190000	20254270140000	20363210040000
20254130260000	20363160160000	20254200440000	20362290210000	20362020240000
20362150070000	20352290200000	20362200050000	20362180200000	20362250170000
20362270180000	20251190170000	20254270160000	20253090230000	20254110070000
20254060280000	20352170270000	20354100050000	20354080220000	20364140240000
20364130040000	20362090130000	20354140240000	20254190130000	20254170150000
20363270100000	20352280240000	20352280250000	20352130160000	20254050180000
20364050350000	20354090270000	20352290050000	20352290120000	20251280040000
20254010360000	20254010350000	20362010110000	20352180140000	20254210080000
20363100170000	20251280260000	20352220250000	20361190130000	20363080330000
20362160210000	20253080210000	20253080230000	20363180290000	20362150170000
20361030210000	20363000230000	20362100280000	20362120020000	20352250190000
20254260290000	20363250190000	20363250180000	20352270250000	20253080170000
20362060250000	20363310080000	20363310110000	20363180250000	20363310120000
20364130190000	20354100110000	20363290390000	20354010230000	20253030270000
20354010260000	20362180130000	20363100130000	20254100220000	20363230520000
20251290140000	20254120130000	21301100070000	20354060310000	20362120050000
20363080340000	20253030260000	20251270120000	20354100330000	20254220080000
20352170310000	20362070170000	20254060260000	20364120020000	20362280260000
20364030090000	20362070140000	20361160200000	20361030140000	20254270060000

20352150130000	20254150130000	20362190140000	20361100080000	20254050170000
20254220040000	20254260200000	20364120270000	20362290100000	20352300190000
20352040370000	20363170050000	20361100030000	20354090330000	20254230060000
20251360300000	20251350100000	20354100010000	20363290720000	20251280150000
20354100210000	20251300090000	20363210130000	20254100190000	20254110290000
20254110310000	20363000310000	20254170010000	20362120090000	20254010190000
20363250200000	20354010310000	20352150120000	20352260160000	20362140240000
20362140250000	20254190140000	20254270130000	20361090350000	20363090060000
20254040240000	20251350070000	20354090240000	20362060070000	20352300100000
20352300290000	20254110160000	20363120210000	20362290140000	20254150260000
20351190520000	21301170080000	20254090050000	20251350090000	20352090320000
20254220360000	20364120080000	20361030240000	20362150100000	20362060090000
20254100010000	20362260150000	20254070100000	20354120070000	20363010210000
20254260120000	20352260180000	20354110090000	20254270280000	20362090070000
20362050260000	20361010290000	20253090290000	20253230020000	20251340190000
20254120200000	20354120240000	20362140060000	20254290020000	20352140090000
20354140250000	20253230070000	20363280090000	21303290190000	20352120380000
20254010180000	20354010020000	20364030060000	20352260080000	20352250030000
20362300100000	20361170050000	25024030390000	20254150120000	20254270050000
20254110260000	20363170040000	20254070260000	20352210180000	20361030230000
20264260320000	20354060040000	20362220220000	20364050320000	20352280220000
20362220210000	20352190270000	20253090300000	20363200340000	20251350120000
20362230010000	20362180330000	20251300050000	20254100020000	20251300080000
20362290240000	20254190290000	20354150050000	20352170260000	20254120050000
20251280080000	20352020100000	20254100110000	20363170280000	20363210070000
20364030320000	20362190100000	20254040310000	20352180010000	20251280300000
20364050240000	20362140080000	20362270230000	20352180110000	20354100130000
20354110170000	20363100330000	20364030260000	20254180060000	20253020210000
20354140280000	20363270110000	20251270100000	20251290220000	20254260050000
20254030060000	20362300150000	20254140140000	20352120140000	20254270150000
20254270250000	20362190240000	20354150060000	20363110100000	20354020330000
20251280220000	20251280110000	20354150110000	20364050120000	20364210070000
20254130010000	20254120100000	20251280050000	20354110200000	20362100200000
20254090150000	20362060270000	20354100340000	20354050380000	20352100030000
20253120170000	20352280010000	20363310090000	20254050230000	20354100370000
20254030230000	20254030160000	20352130310000	20352130300000	20362190120000
20254220370000	20251140050000	20254190160000	20363250240000	20251360280000
20352140050000	20254200360000	20362290120000	20254110200000	20363010270000
20362060280000	20362150060000	20254090140000	20354060170000	20253190010000
20354030210000	20361170060000	20364130050000	20254110010000	20362190150000
20352200320000	20352190250000	20352150170000	20354070050000	20254100330000
20251340200000	20361040190000	20251350030000	20364040330000	21303290110000
20364040010000	20352160360000	20251370210000	20363050430000	20254120150000
20364050260000	20364120280000	21301130020000	20254140290000	20254270120000
20362230150000	20352300210000	20254010240000	20354050270000	20352100350000
20251340180000	20254250200000	20362190020000	20254180070000	20253090240000
20352220010000	20254140130000	20364040140000	20364040170000	20254050330000
20254040180000	20362190060000	20354150230000	20254220250000	20254270100000
20361020280000	20251340210000	20362280070000	20254220300000	20254190120000
20254200450000	20363280100000	20254200380000	20254010220000	20254040270000
20362300080000	20251280250000	20352100130000	20362270190000	20354060390000
20254270220000	20254270090000	20361080250000	20362160220000	20254050130000
20254130020000	20352120200000	20254200420000	20362020250000	20254130170000

20361090270000	20364210060000	20254100030000	20354020170000	20364040130000
20254230120000	20253210220000	20354150240000	20254270240000	20254180100000
20362140270000	20254210130000	20352050300000	21301150070000	20352190210000
20363270030000	20254270260000	20354060230000	20251280130000	20352220020000
20251270070000	20254090130000	20354100030000	20254190270000	20362120420000
20354010250000	20254200390000	20254030100000	20352130290000	20354090390000
20352210020000	20251280190000	20362280010000	20363180240000	20364020320000
20254270040000	20354100200000	20361070200000	20254170320000	20364140250000
20254210370000	20362060310000	20251340220000	20254110170000	20362190090000
20352120370000	20352130060000	20254110240000	20254090060000	20352300220000
20254210140000	20361010270000	20254160220000	20251290210000	20254220320000
20251340230000	20354050260000	20254180040000	20364130070000	20254270210000
20362060260000	20254070200000	20254220340000	20254180170000	20354060260000
20354100240000	20352160220000	20364010270000	20254130150000	20254130140000
20361070290000	20251350050000	20251280200000	20361030180000	20254140180000
20254210090000	20254190110000	20352100090000	20354050250000	20361020350000
20254210050000	20361080200000	20251360310000	20254160230000	20254200350000
20254190200000	20362220260000	20362020270000	20354060330000	20362140070000
20254220070000	20254180180000	20251340150000	20253220020000	20251190100000
20354100280000	20352210080000	20362200300000	20251200050000	20251280100000
20254070130000	20354010360000	20253030300000	20352190110000	20362140040000
20254130040000	20361170170000	20254100340000	20253120010000	20251190230000
20251350140000	20364120310000	20253090210000	20362220240000	20254250210000
20361050160000	20362130080000	20361080320000		

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.

Prepared from Cook County Assessor published data by appealcomps.com, which is not a law firm, does not file appeals and does not give legal advice.