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	12112110310000
Property address	5524 N PANAMA AVE HSE
Township	Jefferson (71)
Assessor neighborhood	71390
Property class	234 Single-family, split level with basement
Assessment stage	Mailed value for 2026

ASSESSED NOW

$47,000

11.6% of the current assessed value.
Estimated tax effect about $1,155 a year at a 7% composite rate.

COMPARABLES IMPLY

$41,553

REDUCTION REQUESTED

$5,447

SECTION 1

The argument in one paragraph

The Assessor values 112 other properties in assessor neighborhood 71390 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 $31.13 per square foot. This home is assessed at $35.21 per square foot, which is 13% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,335 square feet gives $41,553. 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	1,335 square feet
Land area	10,400 square feet
Year built	1964
Building type	Split Level
Construction quality	Average
Repair condition	Average
Exterior wall	Frame + Masonry
Basement	Full
Central air	Central A/C
Rooms	7
Bedrooms	4
Full bathrooms	2
Half bathrooms	None recorded

Total assessed value	$47,000
Assessed value per square foot	$35.21

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	160
2	Building area within 15% of this home	129
3	Built within 15 years of this home	112
4	Same building type	112
5	Same construction quality grade	112

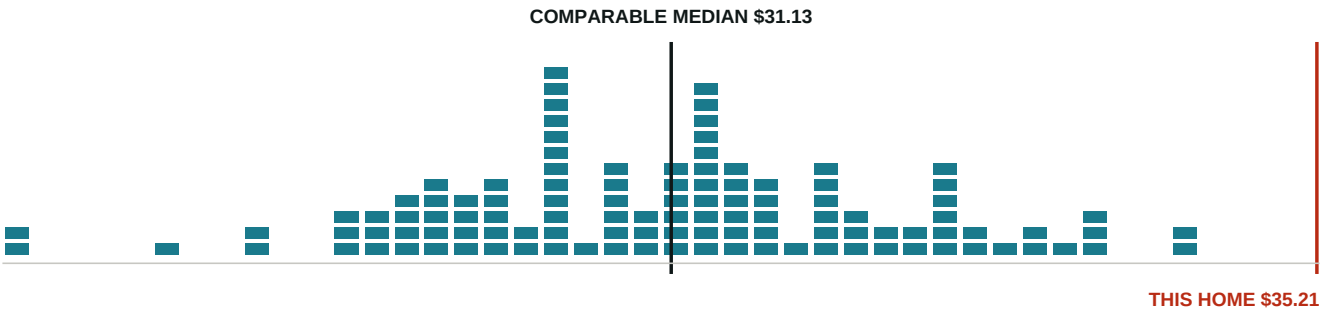
The comparable figure used is the median of all 112 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 112 properties 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	112
Lowest assessed	$26.92 per square foot
25th percentile	$30.10 per square foot
Median	$31.13 per square foot
75th percentile	$32.11 per square foot
Highest assessed	$34.29 per square foot
This home	$35.21 per square foot
Position	assessed above 112 of the 112 comparable properties, the 100th percentile



$26.92 per sq ft — 112 comparable properties by assessed value per square foot, one mark is one property — $35.21 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 112 comparables	$31.13
Building area of this home	1,335 sq ft
Median multiplied by building area	**$41,553**
Current total assessed value	$47,000
Difference, the reduction requested	**$5,447**

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 $5,447 in assessed value is worth roughly $1,155 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

112 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 112 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
12141180300000	4606 N RESERVE AVE	1,368	1963	3	1	$37,000	$27.05
12141010300000	4638 N MARIA CT	1,345	1973	3	1	$39,065	$29.04
12141200260000	8651 W LELAND AVE	1,415	1966	4	2	$41,234	$29.14
12141170130000	4618 N FORESTVIEW AVE	1,368	1963	3	1	$40,000	$29.24
12112110960000	8141 W RASCHER AVE	1,334	1967	3	2	$39,042	$29.27
12112080310000	8126 W GREGORY ST	1,310	1964	4	1	$38,774	$29.60
12112080300000	8132 W GREGORY ST	1,404	1967	4	2	$41,581	$29.62
12112110630000	5503 N PARIS AVE	1,350	1963	3	1	$40,000	$29.63
12113140210000	8526 W WINONA ST	1,347	1963	3	1	$40,000	$29.70
12113160040000	8547 W CARMEN AVE	1,310	1964	3	1	$39,000	$29.77
12113150010000	8563 W WINONA ST	1,303	1966	3	1	$39,000	$29.93
12113150110000	8513 W WINONA ST	1,266	1963	3	1	$38,000	$30.02
12113150170000	8546 W CARMEN AVE	1,266	1963	3	1	$38,000	$30.02
12141180150000	4671 N FORESTVIEW AVE	1,368	1963	3	1	$41,201	$30.12
12112160190000	8158 W CATHERINE AVE	1,388	1972	3	1	$42,000	$30.26
12112110740000	5431 N PITTSBURGH AVE	1,350	1968	3	1	$41,000	$30.37
12141160010000	4465 N POTAWATOMIE ST	1,415	1966	3	1	$43,000	$30.39
12141170160000	8760 W WILSON AVE	1,415	1965	4	2	$43,001	$30.39
12141010260000	4616 N MARIA CT	1,345	1974	3	1	$41,001	$30.48
12141170020000	4670 N FORESTVIEW AVE	1,368	1964	3	2	$42,000	$30.70
12141180070000	4633 N FORESTVIEW AVE	1,368	1965	3	1	$42,104	$30.78
12141010210000	4605 N ANTHON AVE	1,298	1973	3	1	$40,001	$30.82
12141010410000	4629 N MARIA CT	1,270	1977	3	2	$39,338	$30.97
12141010440000	4615 N MARIA CT	1,270	1977	3	2	$39,419	$31.04
12141180160000	8751 W LELAND AVE	1,415	1963	3	1	$44,001	$31.10
12112110390000	5424 N PANAMA AVE	1,350	1963	3	1	$42,000	$31.11
12112110790000	5503 N PITTSBURGH AVE H	1,362	1967	3	1	$42,413	$31.14
12013160520000	7919 W SEMINOLE ST	1,311	1962	3	1	$41,001	$31.27
12141140330000		1,396	1975	3	2	$43,686	$31.29
12112080390000		1,341	1967	3	1	$42,000	$31.32
12112110950000		1,326	1968	4	1	$41,648	$31.41
12112080370000		1,305	1967	3	1	$41,000	$31.42
12141180020000		1,368	1964	3	1	$43,000	$31.43
12141200450000		1,368	1965	3	1	$43,000	$31.43
12141190130000		1,368	1966	3	1	$43,000	$31.43
12112110800000		1,336	1967	3	1	$42,000	$31.44
12112110770000		1,362	1967	3	1	$43,000	$31.57
12112110750000		1,361	1968	3	1	$43,000	$31.59
12112020470000		1,378	1971	3	1	$43,539	$31.60
12112140240000		1,325	1966	4	1	$42,001	$31.70

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
12141140380000		1,415	1970	4	2	$45,000	$31.80
12141180310000		1,415	1967	3	1	$45,000	$31.80
12141000250000		1,350	1971	3	2	$43,001	$31.85
12141010420000		1,276	1975	3	2	$40,950	$32.09
12112110830000		1,401	1965	4	1	$45,000	$32.12
12141010460000		1,400	1975	3	2	$45,000	$32.14
12141010380000		1,400	1975	3	2	$45,000	$32.14
12141180200000		1,368	1965	3	1	$44,000	$32.16
12112150280000		1,397	1968	3	1	$45,001	$32.21
12112030470000		1,300	1962	3	1	$42,000	$32.31
12141190430000		1,415	1965	4	2	$46,001	$32.51
12112030450000		1,346	1955	3	1	$44,000	$32.69
12112110810000		1,336	1967	3	1	$44,000	$32.93
12112110380000		1,324	1964	4	2	$43,700	$33.01
12141190410000		1,415	1967	3	2	$47,000	$33.22
12112130010000		1,350	1964	4	1	$45,000	$33.33
12112110610000		1,350	1963	3	2	$45,000	$33.33
12112080320000		1,340	1964	4	1	$45,000	$33.58
12112080360000		1,305	1967	4	1	$44,000	$33.72
12112080330000		1,305	1967	4	1	$44,000	$33.72
12112110310000	**5524 N PANAMA AVE HSE**	**1,335**	**1964**	**4**	**2**	**$47,000**	**$35.21**

Median of all 112 comparables: $31.13 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 71390, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 112 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.

12112110670000	12141180300000	12141160050000	12141190070000	12141250010000
12141010300000	12112030430000	12141200260000	12141170130000	12112110960000
12113160070000	12141210010000	12141210040000	12141010230000	12141000160000
12112080310000	12112080300000	12112110630000	12141250080000	12113140210000
12113160040000	12141010450000	12141210080000	12113150010000	12141160160000
12113150110000	12113150170000	12141010220000	12141180150000	12141220010000
12112160190000	12113150180000	12112110740000	12141160010000	12141170160000
12113160060000	12113140200000	12113150120000	12113010190000	12113160030000
12141140300000	12141240010000	12141010260000	12141010320000	12141170020000
12141230100000	12141180070000	12112140210000	12141000240000	12141010210000
12141010410000	12141010440000	12141140360000	12141180160000	12141010430000
12112110390000	12112110790000	12113140150000	12112110890000	12013160520000
12141140330000	12141140340000	12112080390000	12141200360000	12112110950000
12112080370000	12141180020000	12141200450000	12141190130000	12112110800000
12112120050000	12112110770000	12141160130000	12141160030000	12112110750000
12112020470000	12141250090000	12112140240000	12141230120000	12141140380000
12141180310000	12141000250000	12141010420000	12141200470000	12112110830000
12141010460000	12141010380000	12141180200000	12141220300000	12112150280000
12112030470000	12112160110000	12141190430000	12112030450000	12141250160000
12141140270000	12141210110000	12112120060000	12112020440000	12112150510000
12112110810000	12141210100000	12112110380000	12141190410000	12112130010000
12112110610000	12112080320000	12112080360000	12112080330000	12141010130000
12141010390000	12141010400000			

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.