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	19363210250000
Property address	2907 W 86TH ST
Township	Lake (72)
Assessor neighborhood	72230
Property class	203 Single-family, 1,000-1,800 sq ft
Assessment stage	Mailed value for 2026

ASSESSED NOW	COMPARABLES IMPLY	REDUCTION REQUESTED
$25,000	**$20,217**	**$4,783**

19.1% of the current assessed value.
Estimated tax effect about $1,014 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 255 other properties in assessor neighborhood 72230 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 $16.67 per square foot. This home is assessed at $20.61 per square foot, which is 24% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,213 square feet gives $20,217. 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	1,213 square feet
Land area	6,250 square feet
Year built	1965
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Frame + Masonry
Basement	Partial
Central air	No Central A/C
Rooms	8
Bedrooms	4
Full bathrooms	1
Half bathrooms	2

Total assessed value	$25,000
Assessed value per square foot	$20.61

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	322
2	Building area within 15% of this home	256
3	Built within 15 years of this home	256
4	Same building type	255
5	Same construction quality grade	255

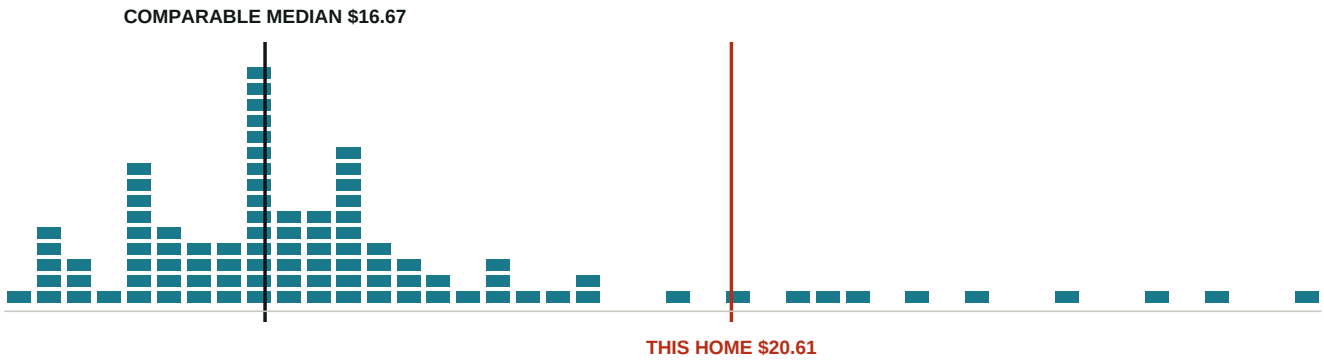
The comparable figure used is the median of all 255 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 255 properties 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	255
Lowest assessed	$14.46 per square foot
25th percentile	$15.96 per square foot
Median	$16.67 per square foot
75th percentile	$17.36 per square foot
Highest assessed	$25.60 per square foot
This home	$20.61 per square foot
Position	assessed above 241 of the 255 comparable properties, the 95th percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 255 comparables	$16.67
Building area of this home	1,213 sq ft
Median multiplied by building area	**$20,217**
Current total assessed value	$25,000
Difference, the reduction requested	**$4,783**

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 $4,783 in assessed value is worth roughly $1,014 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

255 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 255 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
19364150060000	2739 W SEIPP ST	1,213	1966	3	1	$17,926	$14.78
19363280190000	2811 W 86TH PL	1,213	1967	3	1	$18,000	$14.84
19363270040000	2817 W 86TH ST	1,213	1964	3	1	$18,000	$14.84
19363270120000	2812 W 86TH PL	1,213	1964	3	1	$18,000	$14.84
19364170120000	2751 W 86TH PL	1,213	1964	3	1	$18,000	$14.84
19363210240000	2911 W 86TH ST	1,213	1965	3	1	$18,000	$14.84
19364160130000	2707 W 86TH ST	1,213	1964	3	1	$18,000	$14.84
19364160250000	2714 W 86TH PL	1,213	1964	3	1	$18,000	$14.84
19364160220000	2728 W 86TH PL	1,213	1964	3	1	$19,000	$15.66
19364170030000	2711 W 86TH PL	1,213	1964	3	1	$19,000	$15.66
19363260030000	2811 W SEIPP ST	1,213	1964	3	1	$19,000	$15.66
19364170090000	2739 W 86TH PL	1,213	1965	3	1	$19,000	$15.66
19364170100000	2743 W 86TH PL	1,213	1965	3	1	$19,000	$15.66
19363200300000	2904 W 86TH ST	1,213	1965	3	1	$19,000	$15.66
19364150190000	2742 W 86TH ST	1,213	1964	3	1	$19,000	$15.66
19363200240000	2917 W SEIPP ST	1,213	1965	3	1	$19,000	$15.66
19363200310000	2908 W 86TH ST	1,213	1965	3	1	$19,000	$15.66
19363280210000	2801 W 86TH PL	1,213	1966	3	1	$19,000	$15.66
19364150200000	2738 W 86TH ST	1,213	1964	3	1	$19,000	$15.66
19364160170000	2750 W 86TH PL	1,213	1964	3	1	$19,000	$15.66
19363200330000	2916 W 86TH ST	1,213	1965	3	1	$19,000	$15.66
19363260070000	2831 W SEIPP ST	1,213	1964	3	1	$19,000	$15.66
19363270140000	2800 W 86TH PL	1,213	1965	3	1	$19,000	$15.66
19364170050000	2721 W 86TH PL	1,213	1964	3	1	$19,000	$15.66
19364170070000	2729 W 86TH PL	1,213	1964	3	1	$19,000	$15.66
19364150110000	2715 W SEIPP ST	1,213	1964	3	1	$19,000	$15.66
19364160100000	2721 W 86TH ST	1,213	1964	3	1	$19,000	$15.66
19363270130000		1,213	1964	3	1	$20,000	$16.49
19364170060000		1,213	1964	3	1	$20,000	$16.49
19363280180000		1,213	1965	3	1	$20,000	$16.49
19364150020000		1,213	1964	3	1	$20,000	$16.49
19364160020000		1,213	1964	3	1	$20,000	$16.49
19364160110000		1,213	1964	3	1	$20,000	$16.49
19364140180000		1,213	1964	3	1	$20,000	$16.49
19364160030000		1,213	1964	3	1	$20,000	$16.49
19364150170000		1,213	1964	3	1	$20,000	$16.49
19364170130000		1,213	1964	3	1	$20,000	$16.49
19364140230000		1,213	1964	3	1	$20,000	$16.49
19364160080000		1,213	1964	3	1	$20,000	$16.49
19364170020000		1,213	1964	3	1	$20,000	$16.49

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
19363260080000		1,213	1964	3	1	$20,000	$16.49
19363270080000		1,213	1964	3	1	$20,000	$16.49
19364160010000		1,213	1964	3	1	$20,000	$16.49
19363270060000		1,213	1964	3	1	$20,000	$16.49
19363280480000		1,213	1965	3	1	$20,000	$16.49
19363260110000		1,213	1964	3	1	$20,000	$16.49
19364150040000		1,213	1964	3	1	$20,000	$16.49
19364160230000		1,213	1964	3	1	$20,000	$16.49
19364140270000		1,213	1965	3	1	$20,000	$16.49
19363280160000		1,213	1965	3	1	$20,000	$16.49
19363260050000		1,213	1964	3	1	$20,000	$16.49
19364140210000		1,213	1964	3	1	$20,000	$16.49
19363270110000		1,213	1964	3	1	$20,000	$16.49
19363200260000		1,213	1965	3	1	$20,000	$16.49
19364150130000		1,213	1964	3	1	$21,000	$17.31
19363270050000		1,213	1964	3	1	$21,000	$17.31
19363280410000		1,213	1965	3	1	$21,000	$17.31
19363270020000		1,213	1964	3	1	$21,000	$17.31
19363280390000		1,213	1965	3	1	$21,000	$17.31
19363280440000		1,213	1965	3	1	$21,000	$17.31
19363210250000	**2907 W 86TH ST**	**1,213**	**1965**	**4**	**1**	**$25,000**	**$20.61**

Median of all 255 comparables: $16.67 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 72230, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 255 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.

19364040050000	19363210070000	19364080330000	19364150060000	19364070480000
19364080370000	19363280190000	19363270040000	19363270120000	19364170120000
19363210240000	19364160130000	19364160250000	19364140100000	19364100230000
19364090210000	19364090220000	19364030260000	19364030090000	19364030070000
19364040010000	19364060430000	19364080390000	19364070560000	19364040470000
19364130140000	19364030200000	19364030250000	19364140060000	19364040400000
19364160220000	19364170030000	19363260030000	19364170090000	19364170100000
19363200300000	19364150190000	19363200240000	19363200310000	19363280210000
19364150200000	19364160170000	19363200330000	19363260070000	19363270140000
19364170050000	19364170070000	19364150110000	19364160100000	19364070380000
19364040440000	19364040450000	19364040090000	19364030060000	19364070470000
19364090300000	19363200160000	19364050210000	19363200050000	19364050020000
19364120240000	19364040120000	19364140200000	19364030220000	19364140120000
19363220100000	19364070490000	19364060490000	19363220090000	19364030130000
19364040030000	19364030190000	19364070350000	19364030100000	19364070580000
19364060600000	19364070400000	19364030270000	19364090240000	19363200170000
19364080410000	19364050070000	19364120170000	19364140020000	19364050240000
19364030240000	19364040380000	19364090250000	19364040490000	19363270130000
19364170060000	19363280180000	19364150020000	19364160020000	19364160110000
19364140180000	19364160030000	19364150170000	19364170130000	19364140230000
19364160080000	19364170020000	19363260080000	19363270080000	19364160010000
19363270060000	19363280480000	19363260110000	19364150040000	19364160230000
19364140270000	19363280160000	19363260050000	19364140210000	19363270110000
19363200260000	19364050270000	19363220050000	19364030040000	19364070370000
19364070410000	19364050200000	19364120010000	19364100380000	19364040040000
19363200030000	19363200080000	19363200020000	19363200070000	19363200150000
19363200040000	19364050190000	19364030110000	19364050260000	19364030150000
19364030180000	19364030210000	19364040420000	19363210040000	19364070330000
19364030290000	19364030300000	19364030350000	19364050220000	19364030320000
19364040100000	19364070430000	19363210120000	19364060080000	19364030050000
19364050150000	19363210320000	19364130030000	19364140010000	19363200060000
19364070500000	19364080360000	19364040180000	19364030360000	19364040170000
19364040190000	19364060030000	19364060120000	19364060020000	19364060100000
19364050050000	19364050010000	19364040070000	19364090290000	19364060440000
19364060460000	19364090230000	19364150130000	19363270050000	19363280410000
19363270020000	19363280390000	19363280440000	19363280140000	19363210270000
19363260040000	19363280420000	19364150260000	19363260130000	19364170110000
19363210330000	19364140150000	19363220070000	19364060830000	19364050320000
19364070530000	19364080420000	19364070390000	19364030080000	19364050080000
19364050060000	19364120080000	19364050040000	19364120190000	19364120270000
19364080640000	19364140080000	19363210060000	19364050310000	19364030230000
19364090280000	19364030330000	19364060410000	19364050160000	19364030140000
19364030170000	19364030160000	19364030020000	19364120150000	19364080430000
19364080400000	19364040160000	19364040150000	19364040130000	19363280430000
19364070540000	19364060820000	19364120250000	19364050170000	19364040140000

19364050280000	19364050300000	19364050250000	19364030310000	19364080450000
19364040060000	19364100200000	19363280350000	19364040430000	19364080620000
19364080630000	19364080340000	19363220210000	19363210110000	19364040110000
19364050180000	19364150050000	19363200270000	19363280150000	19364160210000
19364050030000	19364050140000	19363200250000	19364060050000	19364070340000
19364040480000	19364080440000	19363270100000	19364060060000	19364130040000

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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