LACK OF UNIFORMITY

Residential assessment appeal evidence

Cook County, Illinois. Tax year 2026. Prepared 15 November 2026 from the Cook County Assessor's published assessment roll.

Property index number	32294200100000
Property address	2831 COMMERCIAL AVE
Township	Bloom (12)
Assessor neighborhood	12141
Property class	203 Single-family, 1,000-1,800 sq ft
Assessment stage	Mailed value for 2026

ASSESSED NOW

$16,528

24.8% of the current assessed value.

COMPARABLES IMPLY

$12,432

REDUCTION REQUESTED

$4,096

Estimated tax effect about $869 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 35 other properties in assessor neighborhood 12141 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 $10.30 per square foot. This home is assessed at $13.69 per square foot, which is 33% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,207 square feet gives $12,432. 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	1,207 square feet
Land area	4,125 square feet
Year built	1916
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Frame
Basement	Full
Central air	Central A/C
Rooms	6
Bedrooms	3
Full bathrooms	2
Half bathrooms	1

Total assessed value	$16,528
Assessed value per square foot	$13.69

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	405
2	Building area within 15% of this home	336
3	Built within 15 years of this home	54
4	Same building type	35
5	Same construction quality grade	35

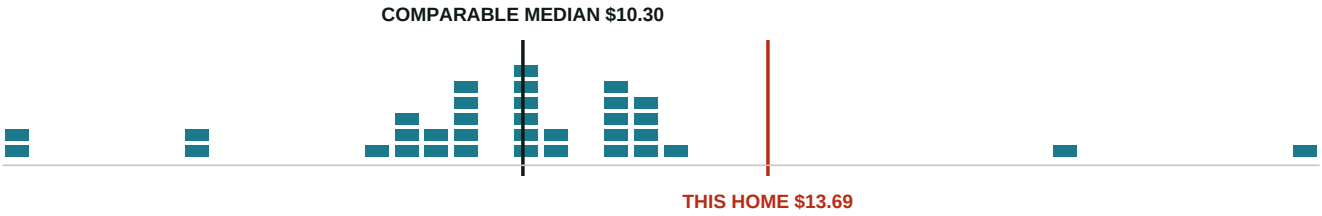
The comparable figure used is the median of all 35 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 35 properties 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	35
Lowest assessed	$3.09 per square foot
25th percentile	$9.21 per square foot
Median	$10.30 per square foot
75th percentile	$11.52 per square foot
Highest assessed	$21.33 per square foot
This home	$13.69 per square foot
Position	assessed above 33 of the 35 comparable properties, the 94th percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 35 comparables	$10.30
Building area of this home	1,207 sq ft
Median multiplied by building area	**$12,432**
Current total assessed value	$16,528
Difference, the reduction requested	**$4,096**

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 $4,096 in assessed value is worth roughly $869 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

All 35 properties that passed every filter, sorted by assessed value per square foot. This home is shown in its own place in that order.

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
32322120050000	3109 COMMERCIAL AVE	1,053	1921	2	1	$3,255	$3.09
32322100050000	3113 CHICAGO PL	1,152	1927	3	1	$3,662	$3.18
32294000270000	203 INTEROCEAN AVE	1,210	1927	3	1	$7,000	$5.79
32294000280000	203 INTEROCEAN AVE	1,210	1927	3	1	$7,000	$5.79
32294320240000	2916 JACKSON AVE	1,198	1922	3	1	$10,000	$8.35
32322120040000	3109 COMMERCIAL AVE	1,053	1921	2	1	$9,064	$8.61
32294130330000	2726 COMMERCIAL AVE	1,135	1914	3	2	$10,000	$8.81
32294030060000	2615 COMMERCIAL AVE	1,240	1908	3	1	$11,000	$8.87
32294180260000	2810 CHICAGO RD	1,092	1930	2	1	$10,000	$9.16
32322100040000	3113 CHICAGO PL	1,152	1927	3	1	$10,666	$9.26
32294060030000	204 INTEROCEAN AVE	1,380	1929	3	1	$13,000	$9.42
32294190140000	2839 CHICAGO RD	1,054	1923	3	1	$10,001	$9.49
32322060130000	3031 COMMERCIAL AVE	1,370	1927	3	2	$13,000	$9.49
32322150450000	3230 JACKSON AVE	1,137	1906	4	1	$11,000	$9.67
32322080180000	3110 MILLER AVE	1,134	1915	3	1	$11,000	$9.70
32322090370000	97 SAUK TRL	1,174	1927	3	1	$12,000	$10.22
32294230050000	94 28TH PL	1,168	1905	2	1	$12,000	$10.27
32294060180000	162 INTEROCEAN AVE	1,068	1924	2	1	$11,000	$10.30
32322090410000	3121 MILLER AVE	1,260	1929	3	1	$13,000	$10.32
32294000440000	165 INTEROCEAN AVE	1,152	1918	3	1	$12,000	$10.42
32294190240000	2812 COMMERCIAL AVE	1,047	1908	3	1	$11,000	$10.51
32294190370000	2806 COMMERCIAL AVE	1,123	1925	2	1	$12,000	$10.69
32321020040000	284 SAUK TRL	1,215	1921	3	1	$13,000	$10.70
32294070210000	100 INTEROCEAN AVE	1,050	1910	3	1	$12,000	$11.43
32322090030000	3105 MILLER AVE	1,044	1930	2	1	$12,000	$11.49
32294200080000	2825 COMMERCIAL AVE	1,043	1926	2	1	$12,000	$11.51
32322030350000	3010 CHICAGO RD	1,300	1921	3	1	$15,000	$11.54
32294070100000	128 INTEROCEAN AVE	1,036	1923	2	1	$12,000	$11.58
32322080160000	3104 MILLER AVE	1,085	1916	2	1	$13,001	$11.98
32294300160000	104 29TH PL	1,152	1926	3	1	$14,000	$12.15
32294070010000	148 INTEROCEAN AVE	1,232	1923	3	1	$15,000	$12.18
32294300010000	108 29TH PL	1,230	1925	3	1	$15,000	$12.20
32294060160000	168 INTEROCEAN AVE	1,056	1919	3	1	$13,000	$12.31
32294200100000	**2831 COMMERCIAL AVE**	**1,207**	**1916**	**3**	**2**	**$16,528**	**$13.69**
32322080200000	3114 MILLER AVE	1,136	1913	3	1	$20,001	$17.61
32294070490000	131 27TH ST	1,125	1926	3	1	$24,000	$21.33

Median of all 35 comparables: $10.30 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 12141, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 35 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.

32322120050000	32322100050000	32294000270000	32294000280000	32294320240000
32322120040000	32294130330000	32294030060000	32294180260000	32322100040000
32294060030000	32294190140000	32322060130000	32322150450000	32322080180000
32322090370000	32294230050000	32294060180000	32322090410000	32294000440000
32294190240000	32294190370000	32321020040000	32294070210000	32322090030000
32294200080000	32322030350000	32294070100000	32322080160000	32294300160000
32294070010000	32294300010000	32294060160000	32322080200000	32294070490000

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	15 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.