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	25294030460000
Property address	12314 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
$18,000	**$14,575**	**$3,425**

19.0% of the current assessed value.
Estimated tax effect about $726 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 911 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 $12.15 per square foot. This home is assessed at $15.00 per square foot, which is 24% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,200 square feet gives $14,575. 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	1,200 square feet
Land area	3,750 square feet
Year built	1965
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	No Central A/C
Rooms	5
Bedrooms	3
Full bathrooms	1
Half bathrooms	1

Total assessed value	$18,000
Assessed value per square foot	$15.00

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	1,057
3	Built within 15 years of this home	922
4	Same building type	913
5	Same construction quality grade	911

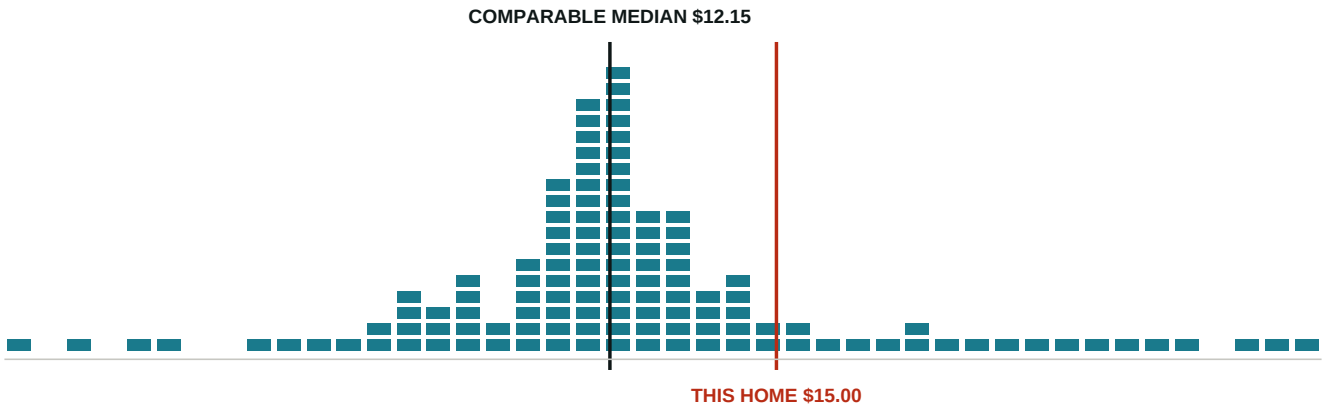
The comparable figure used is the median of all 911 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 911 properties 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	911
Lowest assessed	$1.77 per square foot
25th percentile	$11.10 per square foot
Median	$12.15 per square foot
75th percentile	$13.07 per square foot
Highest assessed	$24.34 per square foot
This home	$15.00 per square foot
Position	assessed above 836 of the 911 comparable properties, the 92nd percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 911 comparables	$12.15
Building area of this home	1,200 sq ft
Median multiplied by building area	**$14,575**
Current total assessed value	$18,000
Difference, the reduction requested	**$3,425**

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 $3,425 in assessed value is worth roughly $726 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

911 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 911 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
25293200570000	12541 S ELIZABETH ST	1,195	1952	4	1	$4,875	$4.08
25294040200000	12329 S MORGAN ST	1,205	1955	3	1	$7,938	$6.59
25294040190000	12329 S MORGAN ST	1,205	1955	3	1	$7,938	$6.59
25293190700000	12516 S ELIZABETH ST	1,198	1952	4	1	$10,000	$8.35
25293250580000	12611 S LOOMIS ST	1,194	1952	3	1	$10,000	$8.38
25293200170000	12541 S ELIZABETH ST	1,195	1952	4	1	$10,125	$8.47
25293270600000		1,202	1952	3	1	$12,000	$9.98
25293140310000		1,207	1961	3	1	$13,000	$10.77
25293310150000		1,207	1957	3	1	$13,000	$10.77
25304200510000		1,205	1962	3	1	$13,000	$10.79
25294110240000		1,201	1957	3	1	$13,000	$10.82
25293300150000		1,200	1958	3	1	$13,000	$10.83
25293120330000		1,200	1959	3	1	$13,000	$10.83
25293300160000		1,200	1958	3	1	$13,000	$10.83
25293300140000		1,200	1958	3	1	$13,000	$10.83
25293120320000		1,200	1964	3	1	$13,000	$10.83
25293220140000		1,200	1962	3	1	$13,000	$10.83
25294090280000		1,200	1963	3	1	$13,000	$10.83
25322170060000		1,205	1961	3	1	$15,000	$12.45
25321130160000		1,205	1961	3	1	$15,000	$12.45
25293190530000		1,205	1953	3	1	$15,000	$12.45
25293130390000		1,200	1954	3	1	$15,000	$12.50
25321040640000		1,200	1957	3	1	$15,000	$12.50
25294010360000		1,200	1960	3	1	$15,000	$12.50
25321040670000		1,200	1958	3	1	$15,000	$12.50
25293160030000		1,200	1961	3	1	$15,000	$12.50
25294010370000		1,200	1960	3	1	$15,000	$12.50
25321040630000		1,200	1959	3	1	$15,000	$12.50
25321030570000		1,200	1956	3	1	$15,000	$12.50
25322010610000		1,200	1957	3	1	$15,000	$12.50
25321040600000		1,200	1957	3	1	$15,000	$12.50
25321030500000		1,200	1956	3	1	$15,000	$12.50
25321030510000		1,200	1956	3	1	$15,000	$12.50
25294010390000		1,200	1961	3	1	$15,000	$12.50
25322070450000		1,200	1965	3	1	$15,000	$12.50
25322190460000		1,200	1967	3	1	$15,000	$12.50
25294020280000		1,200	1963	3	1	$15,000	$12.50
25321180230000		1,200	1963	3	1	$15,000	$12.50
25321030490000		1,200	1956	3	1	$15,000	$12.50
25322180430000		1,196	1968	3	1	$15,000	$12.54

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
25322070600000		1,196	1965	3	1	$15,000	$12.54
25294040450000		1,194	1962	3	1	$15,000	$12.56
25322180290000		1,194	1958	3	1	$15,000	$12.56
25322010650000		1,194	1958	3	1	$15,000	$12.56
25322010620000		1,194	1958	3	1	$15,000	$12.56
25321180060000		1,201	1957	3	1	$16,000	$13.32
25321030530000		1,200	1956	3	1	$16,000	$13.33
25321040580000		1,200	1957	3	1	$16,000	$13.33
25321030550000		1,200	1956	3	1	$16,000	$13.33
25322010580000		1,200	1957	3	1	$16,000	$13.33
25321030480000		1,200	1956	3	1	$16,000	$13.33
25321030520000		1,200	1956	3	1	$16,000	$13.33
25322010540000		1,200	1957	3	1	$16,000	$13.33
25321030560000		1,200	1956	3	1	$16,000	$13.33
25321030540000		1,200	1956	3	1	$16,000	$13.33
25321040610000		1,200	1957	3	1	$18,000	$15.00
25321040650000		1,200	1957	3	1	$18,000	$15.00
25294030460000	**12314 S MORGAN ST**	**1,200**	**1965**	**3**	**1**	**$18,000**	**$15.00**
25321040620000		1,200	1957	3	2	$21,000	$17.50
25321040660000		1,200	1957	3	1	$22,000	$18.33
25294010350000		1,200	1960	3	1	$24,000	$20.00

Median of all 911 comparables: $12.15 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 911 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
25304120430000	25294080210000	25293200570000	25294100600000	25304200290000
25304200280000	25304060370000	25304060380000	25294040200000	25294040190000
25294000230000	25294000220000	25293160620000	25294030050000	25294030040000
25293160480000	25293230440000	25293260310000	25304200560000	25293240150000
25293240140000	25293240450000	25293250520000	25293250440000	25293190620000
25293200490000	25293160440000	25293160650000	25293280530000	25293270610000
25293250530000	25293150610000	25293170500000	25293160590000	25293190700000
25293250580000	25304170480000	25293260550000	25293230450000	25293200170000
25293170570000	25293140550000	25293280550000	25293250460000	25304120420000
25293280500000	25293140600000	25293230530000	25293260630000	25293190500000
25294080220000	25293230500000	25293150700000	25293190590000	25293200460000
25293200540000	25293140500000	25293220570000	25293140510000	25293140450000
25293220300000	25293150420000	25293150530000	25293150520000	25293150690000
25293230620000	25293230630000	25293200550000	25293190670000	25293200190000
25304070060000	25304070050000	25293270540000	25293200480000	25293260320000
25293180470000	25293240510000	25304200250000	25293200450000	25293190740000
25293190760000	25293190560000	25293250500000	25293280540000	25293250430000
25304170460000	25293250600000	25293170720000	25304170470000	25293240460000
25304080660000	25293250470000	25304190450000	25304120740000	25304190460000
25304160570000	25304160580000	25293050440000	25293260610000	25294080380000
25293090550000	25293160560000	25293160580000	25293180410000	25321150470000
25321150330000	25321150350000	25321150410000	25321150460000	25293200560000
25321150310000	25321150500000	25321150360000	25293140540000	25321150370000
25293140440000	25321150290000	25321150340000	25293140430000	25321150390000
25321150280000	25321150420000	25293130540000	25321150320000	25293230150000
25321150300000	25321150400000	25321150440000	25321150490000	25304100420000
25293260440000	25293170530000	25293270600000	25304170600000	25293060270000
25293030350000	25293140570000	25293170590000	25293180570000	25293160640000
25294090120000	25304110520000	25293040250000	25293040540000	25293040550000
25304130550000	25304230100000	25293240530000	25322190100000	25293060520000
25293110550000	25293090600000	25304060570000	25293300130000	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	25293020610000	25293030240000
25294050400000	25293030330000	25293030250000	25293030290000	25293030310000
25293030230000	25293060370000	25304170580000	25304190400000	25293060360000
25304190410000	25293040640000	25293190100000	25293030280000	25293040440000
25293090560000	25293040450000	25322180240000	25293020670000	25293020540000
25293020560000	25293020530000	25322170180000	25293310290000	25293310310000
25293310240000	25293310270000	25293310330000	25293310230000	25293310190000

25293310280000	25293310210000	25293060470000	25294050740000	25293310010000
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25293090620000	25293090540000	25293090690000	25294110580000	25293090670000
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25293060320000	25294090050000	25293220500000	25304020480000	25294000300000
25293020700000	25293020660000	25321160310000	25293030050000	25293190540000
25293050310000	25293050290000	25293050270000	25293060280000	25293120350000
25293150200000	25293110630000	25304230150000	25322190440000	25294030340000
25293030320000	25293120340000	25321170060000	25293300240000	25293300220000
25293300260000	25293090570000	25304160510000	25304160530000	25304160560000
25304240170000	25293030110000	25293030040000	25293030180000	25293030130000
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25293300170000	25293030100000	25293030120000	25293030140000	25293170450000
25293020800000	25293310090000	25321160100000	25293040590000	25293220090000
25321180140000	25321150240000	25304060530000	25321150120000	25293030210000
25293060380000	25293140420000	25321120310000	25293120290000	25294030390000
25293020730000	25293020710000	25293040600000	25304170590000	25293020720000
25293180560000	25293020750000	25293020760000	25293030270000	25293020600000
25293060460000	25293020580000	25294010480000	25293020590000	25322160050000
25294110600000	25294110510000	25304240180000	25304240200000	25304230170000
25304230180000	25304230200000	25304230190000	25293130510000	25293150770000
25304070520000	25293190430000	25321010480000	25321040460000	25293310070000
25294070600000	25293120360000	25293310040000	25322180150000	25322180140000
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25321180080000	25321190070000	25293230130000	25321140160000	25321140200000
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25321160080000	25321160280000	25321160300000	25321140030000	25321140110000
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25293030200000	25321000440000	25321140130000	25321120240000	25322160440000
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25304190390000	25304190420000	25294030400000	25294010500000	25294010130000
25321170270000	25293020810000	25321170230000	25294050750000	25294070570000
25294070560000	25293030190000	25321170210000	25322180110000	25321170310000
25322180130000	25322180120000	25294000570000	25321120330000	25321130180000
25304240330000	25321130190000	25321000320000	25321040570000	25321190270000
25322070530000	25321000330000	25321000350000	25321000360000	25321000410000
25321000340000	25321000290000	25321000400000	25321000370000	25293050280000
25321170240000	25294010110000	25293030300000	25294090270000	25293030340000
25293310080000	25294130150000	25322190150000	25322190510000	25322190450000
25322190490000	25322190480000	25322190500000	25322190430000	25322190160000
25293090680000	25294030350000	25321130220000	25321190350000	25321190260000
25321130200000	25321130150000	25321130170000	25322170380000	25293310140000
25321100270000	25293030070000	25321170290000	25321100280000	25322180050000
25322180040000	25304110710000	25293120300000	25321180060000	25294110610000
25321030530000	25321040580000	25321030550000	25322010580000	25321030480000
25321030520000	25322010540000	25321030560000	25321030540000	25293030220000
25321040540000	25321010490000	25321040560000	25321010550000	25321010610000
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25293200650000

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.