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	25321160170000
Property address	12712 S LOOMIS 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
$19,000	**$15,284**	**$3,716**

19.6% of the current assessed value.
Estimated tax effect about $788 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 387 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 $11.20 per square foot. This home is assessed at $13.92 per square foot, which is 24% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,365 square feet gives $15,284. 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	1,365 square feet
Land area	5,125 square feet
Year built	1955
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	No Central A/C
Rooms	6
Bedrooms	4
Full bathrooms	2
Half bathrooms	1

Total assessed value	$19,000
Assessed value per square foot	$13.92

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	495
3	Built within 15 years of this home	438
4	Same building type	387
5	Same construction quality grade	387

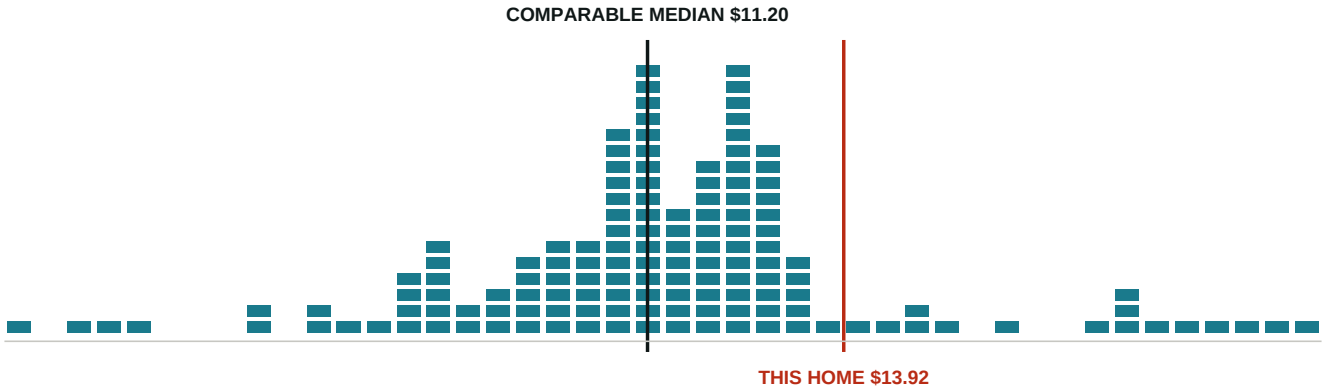
The comparable figure used is the median of all 387 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 387 properties 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	387
Lowest assessed	$2.28 per square foot
25th percentile	$10.27 per square foot
Median	$11.20 per square foot
75th percentile	$12.50 per square foot
Highest assessed	$20.55 per square foot
This home	$13.92 per square foot
Position	assessed above 357 of the 387 comparable properties, the 92nd percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 387 comparables	$11.20
Building area of this home	1,365 sq ft
Median multiplied by building area	**$15,284**
Current total assessed value	$19,000
Difference, the reduction requested	**$3,716**

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 $3,716 in assessed value is worth roughly $788 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

387 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 387 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
25304200240000	12614 S PAGE ST	1,313	1958	3	1	$2,988	$2.28
25294050320000	12322 S PEORIA ST	1,415	1963	3	1	$4,725	$3.34
25294110260000	12410 S MORGAN ST	1,404	1944	4	1	$4,938	$3.52
25294080210000	12400 S MAY ST	1,362	1956	3	1	$5,400	$3.96
25293240550000	12608 S LOOMIS ST HSE	1,392	1952	3	1	$10,000	$7.18
25293160620000	12541 S BISHOP ST	1,375	1953	3	1	$10,000	$7.27
25294110250000	12410 S MORGAN ST	1,404	1944	4	1	$10,313	$7.35
25294090480000	12414 S ABERDEEN ST	1,410	1952	2	1	$12,000	$8.51
25294080220000	12400 S MAY ST	1,362	1956	3	1	$11,829	$8.69
25293270540000	12612 S ELIZABETH ST	1,339	1953	3	1	$12,000	$8.96
25293240510000	12627 S BISHOP ST	1,326	1952	2	1	$12,000	$9.05
25304200250000	12614 S PAGE ST	1,313	1958	3	1	$11,888	$9.05
25293200450000	12501 S ELIZABETH ST	1,325	1954	3	2	$12,000	$9.06
25293190760000	12513 S THROOP ST	1,312	1950	3	1	$12,000	$9.15
25304130580000		1,392	1956	3	1	$13,000	$9.34
25321150380000		1,391	1958	3	1	$13,000	$9.35
25294050330000		1,415	1963	3	1	$13,275	$9.38
25294000440000		1,383	1944	4	1	$13,000	$9.40
25304120740000		1,375	1954	3	1	$13,000	$9.45
25294000460000		1,369	1944	2	1	$13,000	$9.50
25293100710000		1,352	1948	2	1	$13,000	$9.62
25293050440000		1,345	1951	2	1	$13,000	$9.67
25293260610000		1,343	1952	4	2	$13,000	$9.68
25293090550000		1,341	1960	3	1	$13,000	$9.69
25304060570000		1,322	1954	3	1	$14,000	$10.59
25322060410000		1,400	1952	3	1	$15,000	$10.71
25293240590000		1,380	1952	3	2	$15,000	$10.87
25321130230000		1,372	1961	4	1	$15,000	$10.93
25293020630000		1,368	1959	3	1	$15,000	$10.96
25293020610000		1,366	1956	3	1	$15,000	$10.98
25293020670000		1,356	1961	3	1	$15,000	$11.06
25304190440000		1,345	1961	3	1	$15,000	$11.15
25293090590000		1,341	1960	3	1	$15,000	$11.19
25293090620000		1,341	1959	3	1	$15,000	$11.19
25293090540000		1,341	1960	3	1	$15,000	$11.19
25293090690000		1,341	1960	3	1	$15,000	$11.19
25294110580000		1,341	1959	3	1	$15,000	$11.19
25293090670000		1,341	1960	3	1	$15,000	$11.19
25304180520000		1,340	1959	2	1	$15,000	$11.19
25304110680000		1,340	1963	3	1	$15,000	$11.19

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
25322170210000		1,340	1961	3	1	$15,000	$11.19
25321160310000		1,330	1955	3	1	$15,000	$11.28
25293190540000		1,329	1953	3	1	$15,000	$11.29
25322170390000		1,410	1969	3	1	$16,000	$11.35
25293110630000		1,319	1955	3	1	$15,000	$11.37
25293090570000		1,313	1960	3	1	$15,000	$11.42
25293040670000		1,310	1956	3	1	$15,000	$11.45
25321130210000		1,372	1960	3	1	$16,000	$11.66
25322010550000		1,350	1957	2	1	$16,000	$11.85
25321170250000		1,346	1961	3	1	$16,000	$11.89
25321020300000		1,342	1957	3	1	$16,000	$11.92
25321170020000		1,329	1956	3	1	$16,000	$12.04
25294010520000		1,400	1953	3	1	$17,000	$12.14
25321040450000		1,400	1955	4	2	$17,000	$12.14
25294130150000		1,370	1957	3	1	$18,000	$13.14
25293240540000		1,340	1952	3	1	$18,000	$13.43
25321120220000		1,368	1955	4	2	$19,000	$13.89
25321160170000	**12712 S LOOMIS ST**	**1,365**	**1955**	**4**	**2**	**$19,000**	**$13.92**
25321170330000		1,337	1961	3	2	$18,630	$13.93
25321150480000		1,350	1955	4	2	$20,000	$14.81
25321090140000		1,343	1954	3	1	$26,092	$19.43

Median of all 387 comparables: $11.20 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 387 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.

25304200240000	25304120430000	25294050320000	25294110260000	25294090010000
25294080210000	25293200570000	25304200290000	25304200280000	25294040210000
25294040220000	25294040200000	25294040190000	25294000230000	25294000220000
25293240550000	25293160620000	25294110250000	25293160480000	25293230440000
25304200560000	25293240150000	25293240140000	25293240450000	25293240560000
25293250520000	25294090020000	25293250440000	25293260640000	25293190620000
25293200490000	25293160420000	25293220310000	25293180490000	25293160650000
25293280530000	25293150610000	25293170500000	25293130550000	25293190700000
25293100750000	25293250580000	25293060420000	25293230450000	25293200170000
25293170570000	25293140550000	25293170520000	25294090480000	25293280550000
25293250460000	25304120420000	25294080220000	25293030060000	25293270540000
25293240510000	25304200250000	25293200450000	25293190760000	25293250500000
25293280540000	25293250430000	25304130580000	25321150380000	25294050330000
25294000440000	25304190450000	25304120740000	25304190460000	25294000460000
25293100710000	25293050440000	25293260610000	25293090550000	25293160560000
25293180410000	25304100420000	25293190420000	25293260440000	25293120450000
25293120490000	25293120510000	25294010460000	25293270600000	25293110640000
25304170600000	25294070200000	25293030080000	25293030160000	25293110440000
25293100700000	25293060270000	25293030350000	25293140570000	25293170590000
25293180570000	25293310250000	25293160640000	25294090120000	25293040410000
25304110520000	25293040250000	25293160630000	25293040540000	25293040550000
25304130550000	25322190100000	25293060520000	25293110550000	25293090600000
25304060570000	25293300130000	25293040660000	25322060410000	25293120470000
25293110450000	25293140310000	25293310150000	25304200510000	25294110240000
25293300150000	25293120330000	25293300160000	25293300140000	25293120320000
25293220140000	25294090280000	25293240590000	25293310340000	25293310100000
25321130230000	25321180180000	25293310110000	25293300250000	25293300200000
25293300290000	25293300230000	25293300270000	25293300190000	25293300180000
25293300210000	25293170420000	25293020630000	25293120500000	25293100760000
25293020610000	25293030240000	25294050400000	25293030330000	25293030250000
25293030290000	25293030310000	25293030230000	25293060370000	25304170580000
25304190400000	25293060360000	25304190410000	25293190100000	25293030280000
25293040440000	25293090560000	25293040450000	25322180240000	25293020670000
25293020540000	25293020560000	25293020530000	25293310290000	25293310310000
25293310240000	25293310270000	25293310330000	25293310230000	25293310190000
25293310280000	25293310210000	25293060470000	25294050740000	25293310010000
25293310060000	25304190440000	25294080480000	25293090590000	25293090620000
25293090540000	25293090690000	25294110580000	25293090670000	25304180520000
25304110680000	25322170210000	25304230070000	25293050570000	25321140070000
25321160310000	25293190540000	25322170390000	25293110630000	25294040730000
25293090570000	25293040670000	25321120310000	25293020730000	25293020710000
25293040600000	25304170590000	25293020720000	25293180560000	25293020750000
25293020760000	25304070520000	25294070600000	25322180150000	25322180140000
25322180160000	25321130210000	25321170200000	25294130170000	25294030370000
25294060460000	25304130680000	25321160340000	25321170110000	25322190110000

25322010550000 25321170250000 25321020300000 25321180030000 25321180040000
25321190360000 25293180540000 25321190110000 25321180110000 25321170020000
25293020640000 25294000210000 25322190530000 25322190090000 25294040690000
25322190200000 25322190210000 25322190470000 25294040700000 25294080200000
25294010520000 25321040450000 25322190120000 25294030450000 25322070490000
25322070570000 25294080470000 25321010250000 25293090610000 25321010590000
25294110230000 25294000540000 25294000530000 25321000390000 25321000380000
25321000450000 25304190470000 25321170280000 25293090650000 25322170370000
25293090660000 25321190370000 25294100400000 25322010560000 25293310130000
25322170060000 25321130160000 25293190530000 25293130390000 25321040640000
25294010360000 25321040670000 25293160030000 25294010370000 25321040630000
25321030570000 25322010610000 25321040600000 25321030500000 25321030510000
25294010390000 25322070450000 25322190460000 25294020280000 25321180230000
25321030490000 25294040740000 25322180430000 25322070600000 25294040450000
25322180290000 25322010650000 25322010620000 25321190100000 25322180300000
25322180230000 25321180160000 25293310170000 25322070580000 25322010600000
25293030200000 25321000440000 25321140130000 25304190430000 25304190390000
25304190420000 25294030400000 25294010500000 25294010400000 25294010130000
25321170270000 25293020810000 25321170230000 25294050750000 25294070570000
25294070560000 25293030190000 25321170210000 25322180110000 25321170310000
25322180130000 25322180120000 25294000570000 25321120330000 25321040570000
25321190270000 25321000330000 25321000350000 25321000360000 25321000410000
25321000340000 25321000290000 25321000400000 25321000370000 25294130150000
25293090680000 25322170380000 25321180060000 25321030530000 25321040580000
25321030550000 25322010580000 25321030480000 25321030520000 25322010540000
25321030560000 25321030540000 25293240540000 25322180270000 25321160020000
25321170300000 25321120220000 25321170330000 25293190730000 25294040270000
25294050260000 25293280490000 25321150480000 25294030460000 25321040610000
25321040650000 25321190020000 25294040710000 25293020550000 25294090510000
25321040620000 25304120730000 25294030440000 25293060230000 25294070550000
25304170550000 25293310200000 25321130090000 25321000300000 25321040660000
25293120430000 25294010510000 25321090140000 25304200500000 25294010350000
25293310260000 25293310050000

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.

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