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 | 13264190170000 |
| Property address | 2501 N BERNARD ST |
| Township | Jefferson (71) |
| Assessor neighborhood | 71070 |
| Property class | 205 Single-family, over 1,800 sq ft |
| Assessment stage | Mailed value for 2026 |

**ASSESSED NOW**

**$79,000**

11.5% of the current assessed value.

**COMPARABLES IMPLY**

**$69,928**

Estimated tax effect about $1,924 a year at a 7% composite rate.

**REDUCTION REQUESTED**

**$9,072**

SECTION 1

## The argument in one paragraph

The Assessor values 119 other properties in assessor neighborhood 71070 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 $32.20 per square foot. This home is assessed at $36.37 per square foot, which is 13% above that median. Applying the median the Assessor already uses for those neighbors to this home's 2,172 square feet gives $69,928. 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 | 2,172 square feet |
| Land area | 3,488 square feet |
| Year built | 1896 |
| Building type | 2 Story |
| Construction quality | Average |
| Repair condition | Average |
| Exterior wall | Frame |
| Basement | Slab |
| Central air | No Central A/C |
| Rooms | 8 |
| Bedrooms | 4 |
| Full bathrooms | 2 |
| Half bathrooms | None recorded |

| | |
|---|---|
| Total assessed value | $79,000 |
| Assessed value per square foot | $36.37 |

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 | 514 |
| 2 | Building area within 15% of this home | 180 |
| 3 | Built within 15 years of this home | 122 |
| 4 | Same building type | 121 |
| 5 | Same construction quality grade | 119 |

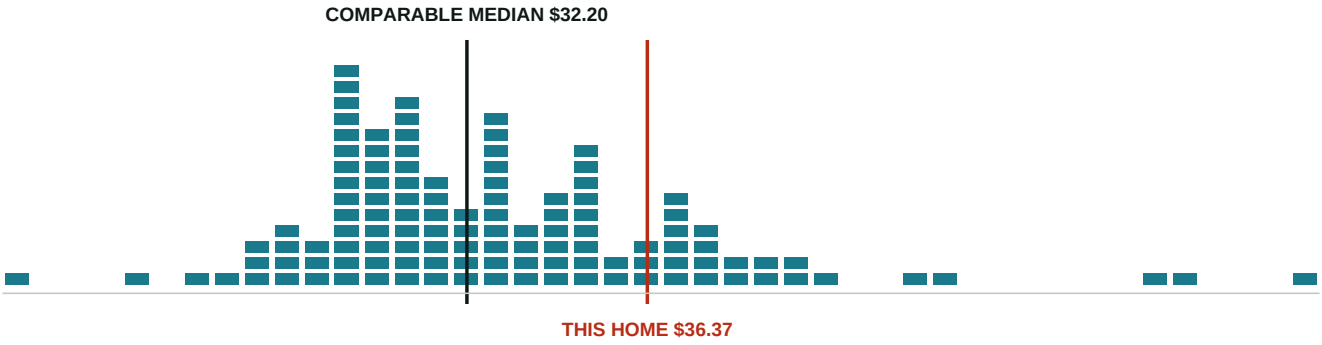
The comparable figure used is the median of all 119 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 119 properties 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 | 119 |
| Lowest assessed | $21.44 per square foot |
| 25th percentile | $29.85 per square foot |
| Median | $32.20 per square foot |
| 75th percentile | $35.15 per square foot |
| Highest assessed | $51.93 per square foot |
| This home | $36.37 per square foot |
| Position | assessed above 94 of the 119 comparable properties, the 79th percentile |




$21.44 per sq ft — 119 comparable properties by assessed value per square foot, one mark is one property — $51.93 per sq ft

### The arithmetic, in full

| STEP | VALUE |
|---|---|
| Median assessed value per square foot, 119 comparables | $32.20 |
| Building area of this home | 2,172 sq ft |
| **Median multiplied by building area** | **$69,928** |
| Current total assessed value | $79,000 |
| **Difference, the reduction requested** | **$9,072** |

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 $9,072 in assessed value is worth roughly $1,924 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

119 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 119 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 |
|---|---|---|---|---|---|---|---|
| 13224060010000 | 4173 W EDDY ST | 2,192 | 1888 | 5 | 1 | $47,000 | $21.44 |
| 13262010350000 | 3120 N SAINT LOUIS AVE | 2,150 | 1893 | 3 | 2 | $53,000 | $24.65 |
| 13232230150000 | 3719 N CHRISTIANA AVE | 2,148 | 1909 | 4 | 2 | $58,673 | $27.32 |
| 13231310170000 | 3648 N CENTRAL PARK AVE | 1,991 | 1910 | 4 | 3 | $55,204 | $27.73 |
| 13233080060000 | 3641 W EDDY ST | 2,130 | 1893 | 4 | 2 | $59,220 | $27.80 |
| 13232180100000 | 3731 N DRAKE AVE | 2,186 | 1908 | 4 | 3 | $61,300 | $28.04 |
| 13263250170000 | 2452 N AVERS AVE | 2,033 | 1910 | 4 | 2 | $58,000 | $28.53 |
| 13262180110000 | 2947 N DAWSON AVE | 2,004 | 1888 | 4 | 1 | $58,000 | $28.94 |
| 13232310300000 | 3628 N CHRISTIANA AVE 2 | 2,001 | 1909 | 4 | 2 | $58,000 | $28.99 |
| 13263160330000 | 2522 N SPRINGFIELD AVE 2 | 2,156 | 1883 | 5 | 2 | $63,000 | $29.22 |
| 13231310230000 | 3632 N CENTRAL PARK AVE | 2,051 | 1908 | 4 | 1 | $60,000 | $29.25 |
| 13232020360000 | 3908 N BERNARD ST 1 | 2,050 | 1893 | 5 | 2 | $60,000 | $29.27 |
| 13263020350000 | 2724 N HAMLIN AVE | 2,088 | 1891 | 4 | 2 | $61,306 | $29.36 |
| 13263080170000 | 2640 N SPRINGFIELD AVE 1 | 2,034 | 1908 | 5 | 3 | $60,000 | $29.50 |
| 13231050080000 | 3939 N LAWNDALE AVE | 2,174 | 1911 | 4 | 2 | $64,295 | $29.57 |
| 13231140210000 | 3842 N MONTICELLO AVE | 2,185 | 1908 | 3 | 1 | $64,622 | $29.58 |
| 13231120270000 | 3818 N RIDGEWAY AVE | 2,196 | 1910 | 4 | 2 | $65,000 | $29.60 |
| 13262040420000 | 3130 N CHRISTIANA AVE | 2,150 | 1903 | 3 | 2 | $64,000 | $29.77 |
| 13234080190000 | 3443 W SCHOOL ST | 2,092 | 1904 | 5 | 2 | $63,001 | $30.12 |
| 13263290230000 | 2442 N MONTICELLO AVE | 2,050 | 1898 | 4 | 1 | $62,001 | $30.24 |
| 13232340100000 | 3631 N SAWYER AVE | 2,152 | 1910 | 4 | 2 | $66,000 | $30.67 |
| 13263140120000 | 2629 N MONTICELLO AVE | 2,200 | 1909 | 4 | 2 | $67,692 | $30.77 |
| 13263300410000 | 3623 W ALTGELD ST HSE | 2,144 | 1888 | 4 | 1 | $66,001 | $30.78 |
| 13264230030000 | 2451 N CENTRAL PARK AVE | 2,126 | 1903 | 4 | 2 | $66,000 | $31.04 |
| 13262110300000 | 3038 N SPAULDING AVE | 1,990 | 1898 | 4 | 2 | $62,190 | $31.25 |
| 13231150170000 | 3852 N CENTRAL PARK AVE | 2,128 | 1910 | 4 | 2 | $67,000 | $31.48 |
| 13262130120000 | 3025 N SAWYER AVE 1 | 2,024 | 1898 | 4 | 2 | $64,000 | $31.62 |
| 13262180240000 | 2911 N DAWSON AVE 1 | 2,050 | 1903 | 4 | 2 | $66,000 | $32.20 |
| 13264100220000 | | 2,088 | 1910 | 4 | 2 | $67,822 | $32.48 |
| 13231140270000 | | 2,108 | 1908 | 3 | 2 | $69,000 | $32.73 |
| 13262150460000 | | 2,025 | 1894 | 3 | 3 | $66,691 | $32.93 |
| 13264090370000 | | 2,116 | 1906 | 4 | 3 | $69,814 | $32.99 |
| 13263120200000 | | 2,090 | 1905 | 4 | 2 | $69,001 | $33.01 |
| 13231150110000 | | 2,140 | 1907 | 4 | 2 | $71,000 | $33.18 |
| 13264100050000 | | 2,015 | 1900 | 4 | 3 | $68,181 | $33.84 |
| 13264250110000 | | 2,032 | 1908 | 3 | 2 | $68,791 | $33.85 |
| 13231000240000 | | 2,092 | 1908 | 4 | 3 | $71,000 | $33.94 |
| 13264100020000 | | 2,045 | 1900 | 4 | 3 | $69,955 | $34.21 |
| 13234080100000 | | 2,040 | 1898 | 4 | 3 | $70,001 | $34.31 |
| 13231030100000 | | 2,080 | 1907 | 5 | 2 | $71,522 | $34.39 |

| INDEX NUMBER | PROPERTY ADDRESS | SQ FT | BUILT | BD | BA | ASSESSED | PER SQ FT |
|---|---|---|---|---|---|---|---|
| 13231120210000 | | 2,028 | 1910 | 3 | 2 | $70,109 | $34.57 |
| 13264250200000 | | 2,074 | 1905 | 4 | 2 | $72,905 | $35.15 |
| 13263040370000 | | 2,014 | 1903 | 3 | 2 | $71,000 | $35.25 |
| **13264190170000** | **2501 N BERNARD ST** | **2,172** | **1896** | **4** | **2** | **$79,000** | **$36.37** |
| 13264250290000 | | 2,100 | 1903 | 4 | 2 | $77,000 | $36.67 |
| 13231030140000 | | 2,040 | 1907 | 3 | 2 | $75,223 | $36.87 |
| 13231140200000 | | 2,081 | 1904 | 3 | 2 | $76,843 | $36.93 |
| 13231000160000 | | 2,004 | 1908 | 4 | 2 | $74,000 | $36.93 |
| 13264190120000 | | 2,112 | 1903 | 5 | 1 | $78,000 | $36.93 |
| 13264180210000 | | 2,088 | 1898 | 4 | 1 | $78,001 | $37.36 |
| 13264180220000 | | 2,140 | 1898 | 4 | 2 | $80,010 | $37.39 |
| 13264180230000 | | 2,122 | 1901 | 4 | 2 | $80,000 | $37.70 |
| 13264170030000 | | 2,036 | 1903 | 4 | 1 | $77,001 | $37.82 |
| 13264030250000 | | 2,166 | 1899 | 5 | 2 | $82,001 | $37.86 |
| 13264120030000 | | 2,080 | 1895 | 5 | 3 | $79,224 | $38.09 |
| 13264190150000 | | 2,037 | 1902 | 3 | 2 | $80,000 | $39.27 |
| 13264190140000 | | 2,011 | 1898 | 4 | 2 | $79,000 | $39.28 |
| 13264280020000 | | 2,170 | 1899 | 4 | 2 | $86,000 | $39.63 |
| 13264120220000 | | 2,100 | 1896 | 4 | 2 | $84,001 | $40.00 |
| 13263040100000 | | 2,001 | 1903 | 5 | 3 | $85,000 | $42.48 |
| 13263210140000 | | 2,085 | 1908 | 3 | 2 | $100,001 | $47.96 |

Median of all 119 comparables: $32.20 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 71070, and is within 15% of its building area and 15 years of its year built.

SECTION 6

## Every comparable property used

All 119 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.

| | | | | |
|---|---|---|---|---|
| 13224060010000 | 13262010350000 | 13224040140000 | 13224050090000 | 13262140780000 |
| 13232230150000 | 13262120090000 | 13231310170000 | 13233080060000 | 13262040270000 |
| 13232180100000 | 13263250170000 | 13262180110000 | 13232310300000 | 13262280050000 |
| 13263100170000 | 13233020260000 | 13263160330000 | 13231310230000 | 13232020360000 |
| 13263100050000 | 13263020350000 | 13232340220000 | 13262250220000 | 13263080170000 |
| 13231050080000 | 13231140210000 | 13231120270000 | 13262040420000 | 13263190290000 |
| 13263260100000 | 13263140160000 | 13234080190000 | 13232080400000 | 13224080100000 |
| 13263040180000 | 13263290230000 | 13262120080000 | 13233010170000 | 13231210240000 |
| 13263250050000 | 13262280250000 | 13232340100000 | 13233020060000 | 13224020220000 |
| 13264160260000 | 13263140120000 | 13263300410000 | 13264230030000 | 13234090230000 |
| 13261240470000 | 13234080420000 | 13263100370000 | 13262110300000 | 13231150170000 |
| 13262130120000 | 13263140230000 | 13231000210000 | 13264160340000 | 13262180240000 |
| 13264160400000 | 13264100220000 | 13231140270000 | 13262010190000 | 13224160160000 |
| 13262150460000 | 13231140340000 | 13264090370000 | 13263120200000 | 13231150120000 |
| 13263300100000 | 13231150110000 | 13262170660000 | 13264030120000 | 13231150140000 |
| 13264100050000 | 13264250110000 | 13231000240000 | 13231140230000 | 13264100020000 |
| 13234080100000 | 13231030100000 | 13231120210000 | 13264020080000 | 13264000320000 |
| 13264030260000 | 13231010130000 | 13264090180000 | 13264240300000 | 13264250200000 |
| 13263040370000 | 13262050400000 | 13264160290000 | 13264180050000 | 13264180280000 |
| 13264180320000 | 13264250290000 | 13231030140000 | 13231140200000 | 13231000160000 |
| 13264190120000 | 13264260120000 | 13264180210000 | 13264180220000 | 13264180230000 |
| 13264170030000 | 13264030250000 | 13264120030000 | 13264180290000 | 13264190150000 |
| 13264190140000 | 13264280020000 | 13264120220000 | 13264170300000 | 13263040100000 |
| 13264220110000 | 13263210140000 | 13263160410000 | 13233110170000 | |

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.