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	25163090190000
Property address	10820 S UNION AVE
Township	Lake (72)
Assessor neighborhood	72321
Property class	202 Single-family, up to 999 sq ft
Assessment stage	Mailed value for 2026

ASSESSED NOW	COMPARABLES IMPLY	REDUCTION REQUESTED
$13,000	**$9,927**	**$3,073**

23.6% of the current assessed value.
Estimated tax effect about $652 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 358 other properties in assessor neighborhood 72321 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 $11.17 per square foot. This home is assessed at $14.62 per square foot, which is 31% above that median. Applying the median the Assessor already uses for those neighbors to this home's 889 square feet gives $9,927. 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	889 square feet
Land area	4,125 square feet
Year built	1954
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Partial
Central air	No Central A/C
Rooms	5
Bedrooms	3
Full bathrooms	1
Half bathrooms	1

Total assessed value	$13,000
Assessed value per square foot	$14.62

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	973
2	Building area within 15% of this home	899
3	Built within 15 years of this home	389
4	Same building type	359
5	Same construction quality grade	358

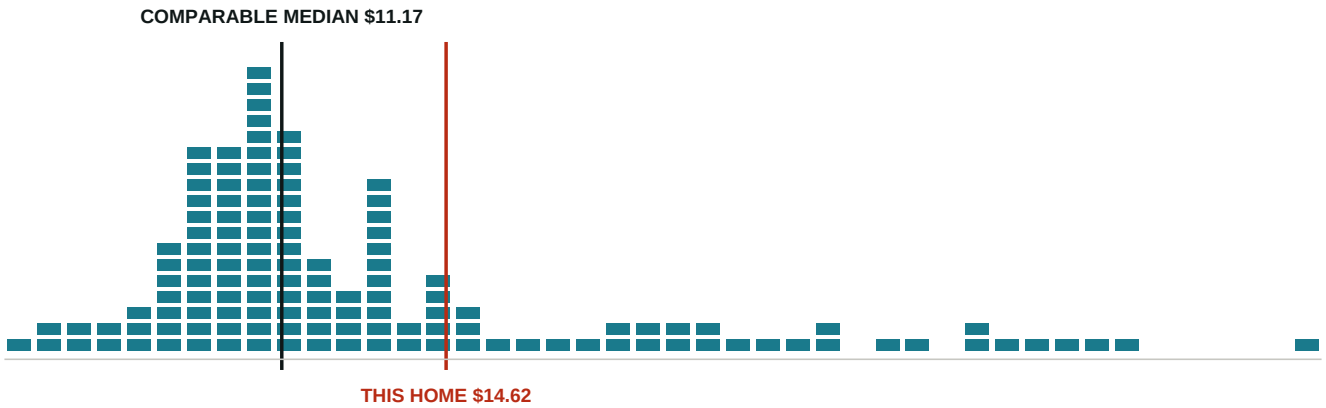
The comparable figure used is the median of all 358 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 358 properties 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	358
Lowest assessed	$5.33 per square foot
25th percentile	$9.90 per square foot
Median	$11.17 per square foot
75th percentile	$13.45 per square foot
Highest assessed	$33.04 per square foot
This home	$14.62 per square foot
Position	assessed above 296 of the 358 comparable properties, the 83rd percentile



$5.33 per sq ft — 358 comparable properties by assessed value per square foot, one mark is 3 properties — $33.04 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 358 comparables	$11.17
Building area of this home	889 sq ft
Median multiplied by building area	**$9,927**
Current total assessed value	$13,000
Difference, the reduction requested	**$3,073**

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 $3,073 in assessed value is worth roughly $652 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

358 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 358 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
25093010180000	9943 S EMERALD AVE HSE	892	1941	3	1	$6,281	$7.04
25093010170000	9943 S GILBERT CT HSE	892	1941	3	1	$6,281	$7.04
25093080430000	10022 S EMERALD AVE	884	1942	2	1	$7,400	$8.37
25093270310000	10235 S LOWE AVE	886	1954	2	1	$7,500	$8.47
25093090680000	10019 S EMERALD AVE HSE	890	1947	2	1	$7,600	$8.54
25172210700000	10502 S GREEN ST HSE	893	1952	2	1	$8,420	$9.43
25163180150000		891	1950	2	1	$8,800	$9.88
25161020450000		891	1955	2	1	$8,800	$9.88
25093190320000		891	1950	2	1	$8,800	$9.88
25172060320000		891	1954	2	1	$8,800	$9.88
25093190330000		891	1950	2	1	$8,800	$9.88
25211300410000		890	1954	3	1	$8,800	$9.89
25161260350000		885	1951	2	1	$8,800	$9.94
25093220340000		890	1955	2	1	$8,900	$10.00
25093090730000		890	1943	2	1	$8,900	$10.00
25172140730000		894	1954	2	1	$10,000	$11.19
25172140720000		894	1954	2	1	$10,000	$11.19
25161160120000		893	1952	2	1	$10,000	$11.20
25161090070000		893	1952	2	1	$10,000	$11.20
25172130510000		892	1950	2	1	$10,000	$11.21
25093200360000		891	1956	2	1	$10,000	$11.22
25163190080000		891	1950	2	1	$10,000	$11.22
25161240400000		890	1952	2	1	$10,000	$11.24
25161230140000		890	1950	2	1	$10,000	$11.24
25163110030000		889	1954	2	1	$10,000	$11.25
25163090230000		889	1954	2	1	$10,000	$11.25
25163090210000		889	1954	2	1	$10,000	$11.25
25172200570000		888	1951	2	1	$10,000	$11.26
25161230310000		886	1954	2	1	$10,000	$11.29
25161180060000		885	1951	2	1	$10,000	$11.30
25172140680000		894	1954	2	1	$12,000	$13.42
25172290200000		893	1952	2	1	$12,000	$13.44
25093200370000		891	1956	2	1	$12,000	$13.47
25093190350000		891	1957	2	1	$12,000	$13.47
25172120210000		890	1950	2	1	$12,000	$13.48
25163090270000		889	1954	2	1	$12,000	$13.50
25163110090000		889	1954	2	1	$12,000	$13.50
25172280270000		888	1951	2	1	$12,000	$13.51
25163240020000		888	1947	3	1	$12,000	$13.51
25172140710000		894	1954	2	1	$13,000	$14.54

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
25172140740000		894	1954	2	1	$13,000	$14.54
25163090110000		892	1954	2	1	$13,000	$14.57
25172190020000		891	1954	2	1	$13,000	$14.59
25172210720000		890	1953	2	1	$13,000	$14.61
25172210710000		890	1957	2	1	$13,000	$14.61
25163090190000	**10820 S UNION AVE**	**889**	**1954**	**3**	**1**	**$13,000**	**$14.62**
25163090380000		889	1954	2	1	$13,392	$15.06
25163090170000		889	1954	2	1	$14,000	$15.75
25163090100000		892	1954	2	1	$14,579	$16.34
25172110130000		886	1951	2	2	$15,000	$16.93
25172280200000		886	1951	2	1	$15,400	$17.38
25172210730000		890	1953	3	1	$16,259	$18.27
25172060310000		891	1954	2	1	$17,000	$19.08
25211300420000		890	1954	2	1	$17,000	$19.10
25093220180000		890	1955	2	1	$18,000	$20.22
25163060160000		894	1947	2	1	$19,000	$21.25
25163120030000		887	1951	4	1	$21,000	$23.68
25172290180000		893	1952	2	1	$23,000	$25.76
25172200540000		888	1951	2	1	$25,400	$28.60
25172290250000		893	1956	2	1	$26,000	$29.12
25163090090000		892	1954	2	1	$26,000	$29.15

Median of all 358 comparables: $11.17 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 72321, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 358 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.

25161020180000	25163070130000	25163070140000	25093200060000	25093200070000
25172150190000	25161010400000	25161010390000	25161020170000	25093010180000
25093010170000	25093000450000	25093000460000	25172160270000	25172020430000
25161130230000	25093230370000	25093000380000	25093090690000	25093160420000
25211080280000	25161130220000	25163210310000	25093080430000	25093270310000
25172200210000	25093090680000	25093150380000	25172150180000	25093230440000
25163080240000	25093250330000	25161110560000	25161110540000	25163190110000
25161260360000	25163010030000	25163030180000	25163270170000	25093010550000
25172160310000	25161240130000	25172300480000	25161230230000	25163030150000
25163270110000	25211160090000	25093090800000	25172290120000	25093040560000
25163180110000	25161290030000	25211080230000	25161240380000	25172210700000
25093000350000	25163180040000	25163160070000	25093140670000	25093050290000
25163220140000	25161240170000	25161250060000	25161240050000	25163000320000
25163020140000	25163090400000	25163310020000	25163000330000	25163020190000
25163090430000	25163020110000	25163080200000	25163300050000	25163080280000
25163090410000	25161190220000	25163010220000	25163080350000	25163080380000
25163020170000	25163030090000	25172290240000	25163010330000	25163180150000
25161020450000	25093190320000	25172060320000	25093190330000	25211300410000
25161260350000	25093220340000	25093090730000	25163020220000	25163020270000
25093050230000	25161230220000	25163020020000	25163190140000	25163180070000
25163190130000	25163040340000	25172140800000	25172290100000	25172140510000
25163040350000	25163030100000	25093090700000	25093090670000	25093170190000
25163030170000	25093140630000	25161270110000	25161240420000	25161240120000
25093250340000	25093040080000	25163110310000	25172170370000	25163020080000
25211000420000	25172150490000	25093180200000	25161180230000	25172060130000
25172060120000	25163030390000	25161180100000	25161220300000	25163220050000
25161230080000	25211250050000	25093080470000	25093080480000	25172160320000
25172290110000	25163020320000	25161260400000	25093150370000	25093040100000
25172100090000	25163010240000	25163190150000	25211280040000	25172090160000
25172040420000	25093090650000	25161250040000	25161240250000	25161220270000
25093250350000	25161250050000	25093310320000	25172060140000	25161120100000
25161150090000	25161150070000	25161160100000	25163300020000	25163020150000
25163090340000	25163310030000	25161150080000	25163080370000	25163020230000
25163300040000	25163010270000	25163080270000	25163090330000	25161120140000
25163020180000	25163010250000	25161160110000	25161230330000	25211300430000
25172050140000	25161270050000	25161180130000	25161260210000	25161260180000
25172140730000	25172140720000	25161160120000	25161090070000	25172130510000
25093200360000	25163190080000	25093140570000	25161240400000	25161230140000
25163110030000	25163090230000	25163090210000	25172200570000	25161230310000
25161180060000	25093220280000	25161180140000	25172290090000	25172280230000
25161240270000	25172210610000	25163190060000	25163190100000	25163190090000
25093050090000	25093050270000	25093050400000	25172130600000	25172130630000
25163030120000	25163020290000	25161280270000	25163310050000	25163030240000
25172130550000	25172200330000	25161220310000	25161170100000	25093090640000
25172040330000	25163300030000	25172280480000	25172280490000	25172290050000

25172280470000	25172280520000	25163020050000	25172290150000	25163160140000
25172290330000	25172020440000	25172110250000	25172170450000	25172170470000
25093040530000	25172300600000	25172290070000	25161190010000	25093130470000
25211240230000	25172210660000	25093140560000	25093080460000	25093140170000
25163010120000	25172290340000	25093050310000	25172140790000	25172140780000
25172140810000	25211000480000	25163030140000	25163020100000	25163020130000
25163010060000	25163020160000	25163090080000	25163010200000	25163010290000
25163010320000	25163020300000	25172300570000	25172190530000	25172020420000
25163020330000	25172140680000	25172290200000	25172110280000	25093200370000
25093190350000	25172120210000	25163090270000	25163110090000	25172280270000
25163240020000	25172120200000	25172210600000	25161230320000	25172300530000
25172300650000	25163110150000	25172280260000	25161220290000	25161250100000
25161250170000	25172210630000	25172290220000	25163230290000	25172140710000
25172140740000	25172280510000	25163090110000	25172190020000	25172210720000
25172210710000	25093030390000	25172200200000	25163020090000	25172190040000
25163090380000	25172020460000	25163010260000	25163080330000	25163090170000
25172020450000	25163090100000	25163130370000	25172110130000	25172130640000
25172280200000	25163090420000	25093130480000	25163190070000	25172300610000
25172210730000	25161190280000	25161110280000	25093130460000	25172060310000
25211300420000	25172110290000	25172060350000	25093050050000	25172300540000
25161240070000	25093040120000	25172130590000	25211250060000	25172140540000
25093220180000	25093050200000	25163010310000	25161010100000	25163060160000
25093280300000	25163220060000	25161120120000	25172140640000	25172210580000
25161270080000	25211160130000	25163120030000	25163190050000	25172140650000
25172210510000	25161110220000	25161060370000	25172290180000	25093050410000
25093140160000	25161190230000	25161240300000	25172200540000	25172290250000
25163090090000	25093050030000	25161110460000		

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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