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	12322080060000
Property address	320 E PALMER AVE
Township	Leyden (20)
Assessor neighborhood	20050
Property class	203 Single-family, 1,000-1,800 sq ft
Assessment stage	Certified value for 2026

ASSESSED NOW

$28,000

15.0% of the current assessed value.

COMPARABLES IMPLY

$23,806

REDUCTION REQUESTED

$4,194

Estimated tax effect about $890 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 535 other properties in assessor neighborhood 20050 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 $22.87 per square foot. This home is assessed at $26.90 per square foot, which is 18% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,041 square feet gives $23,806. 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	1,041 square feet
Land area	7,500 square feet
Year built	1948
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Frame + Masonry
Basement	Partial
Central air	Central A/C
Rooms	5
Bedrooms	3
Full bathrooms	2
Half bathrooms	None recorded

Total assessed value	$28,000
Assessed value per square foot	$26.90

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	2,891
2	Building area within 15% of this home	839
3	Built within 15 years of this home	777
4	Same building type	535
5	Same construction quality grade	535

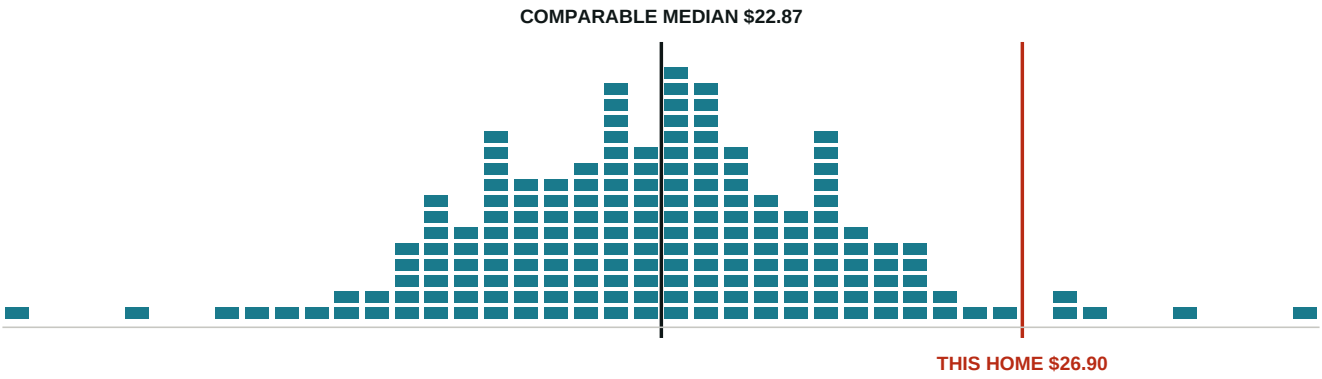
The comparable figure used is the median of all 535 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 535 properties 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	535
Lowest assessed	$15.51 per square foot
25th percentile	$21.53 per square foot
Median	$22.87 per square foot
75th percentile	$24.00 per square foot
Highest assessed	$30.21 per square foot
This home	$26.90 per square foot
Position	assessed above 525 of the 535 comparable properties, the 98th percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 535 comparables	$22.87
Building area of this home	1,041 sq ft
Median multiplied by building area	**$23,806**
Current total assessed value	$28,000
Difference, the reduction requested	**$4,194**

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 $4,194 in assessed value is worth roughly $890 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

535 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 535 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
12332290030000	9741 W MCLEAN AVE	1,031	1954	3	1	$20,000	$19.40
12292060070000	10623 W GRAND AVE	1,056	1957	3	1	$21,000	$19.89
12332290100000	9736 ARMITAGE AVE	1,031	1954	3	1	$21,000	$20.37
12302090060000	3006 RHODES AVE	1,026	1954	2	1	$21,000	$20.47
12314060080000		1,054	1956	3	1	$22,000	$20.87
12302200010000		1,050	1952	2	1	$22,000	$20.95
12302110080000		1,028	1960	3	1	$21,547	$20.96
12314050240000		1,043	1953	3	1	$22,000	$21.09
12302100120000		1,041	1956	3	1	$22,000	$21.13
12324050190000		1,040	1954	3	1	$22,000	$21.15
12324070110000		1,040	1954	3	1	$22,000	$21.15
12302110140000		1,040	1950	3	1	$22,000	$21.15
12324110050000		1,036	1948	2	1	$22,000	$21.24
12302100100000		1,032	1955	3	1	$22,000	$21.32
12332300060000		1,031	1954	3	1	$22,000	$21.34
12331280260000		1,056	1939	3	1	$22,572	$21.38
12314090030000		1,029	1955	3	1	$22,000	$21.38
12302110190000		1,028	1957	2	1	$22,624	$22.01
12332030060000		1,038	1951	2	1	$22,965	$22.12
12322050300000		1,026	1955	3	1	$23,104	$22.52
12321060200000		1,054	1952	2	1	$24,000	$22.77
12291050140000		1,050	1948	2	1	$24,000	$22.86
12314070270000		1,050	1952	2	2	$24,000	$22.86
12322090440000		1,048	1940	3	1	$24,000	$22.90
12322020120000		1,048	1939	2	1	$24,000	$22.90
12314090110000		1,046	1957	3	1	$24,000	$22.94
12293110190000		1,044	1953	2	1	$24,001	$22.99
12331140140000		1,042	1958	2	1	$24,000	$23.03
12294080120000		1,042	1945	2	1	$24,000	$23.03
12321060380000		1,034	1951	3	1	$24,000	$23.21
12323180080000		1,034	1950	2	1	$24,000	$23.21
12323300100000		1,034	1951	3	1	$24,000	$23.21
12321120020000		1,034	1950	2	1	$24,001	$23.21
12314040040000		1,032	1955	3	1	$24,000	$23.26
12322070660000		1,026	1955	3	1	$24,000	$23.39
12322070560000		1,026	1955	3	1	$24,000	$23.39
12314060090000		1,054	1956	3	1	$25,000	$23.72
12314080020000		1,050	1951	3	1	$25,000	$23.81
12302190140000		1,048	1949	2	1	$25,000	$23.85
12332250040000		1,048	1954	2	1	$25,000	$23.85

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
12294000510000		1,047	1954	2	1	$25,000	$23.88
12321000090000		1,041	1954	3	1	$25,000	$24.02
12324040260000		1,040	1951	2	1	$25,000	$24.04
12314040030000		1,038	1955	3	1	$25,000	$24.08
12302040240000		1,038	1953	2	1	$25,000	$24.08
12322000380000		1,038	1956	3	1	$25,000	$24.08
12322120130000		1,036	1942	2	1	$25,000	$24.13
12302080140000		1,031	1954	3	1	$25,000	$24.25
12321060240000		1,027	1955	3	1	$25,000	$24.34
12331140180000		1,042	1959	3	1	$25,393	$24.37
12322090070000		1,049	1956	3	1	$26,000	$24.79
12321180140000		1,042	1954	3	1	$26,000	$24.95
12291090340000		1,042	1956	3	1	$26,000	$24.95
12291150110000		1,040	1949	3	1	$26,000	$25.00
12321050110000		1,027	1956	3	1	$26,025	$25.34
12331210110000		1,053	1955	2	1	$27,000	$25.64
12331120240000		1,046	1942	3	1	$27,000	$25.81
12331260140000		1,040	1947	2	1	$27,000	$25.96
12332050030000		1,037	1956	3	1	$27,000	$26.04
12322080060000	**320 E PALMER AVE**	**1,041**	**1948**	**3**	**2**	**$28,000**	**$26.90**
12323110120000		1,048	1955	3	1	$30,000	$28.63

Median of all 535 comparables: $22.87 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 20050, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 535 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.

12294001670000	12294150150000	12332290130000	12291080200000	12302090040000
12322020480000	12294170350000	12332290030000	12291030200000	12332280050000
12332280030000	12331230200000	12322090220000	12321210240000	12321200240000
12324080130000	12291100120000	12322140190000	12292060070000	12332280130000
12324070010000	12291070230000	12331290180000	12323090010000	12324040010000
12332200050000	12332250060000	12332160090000	12332300080000	12332160080000
12332190010000	12291050190000	12331000100000	12332260080000	12332150120000
12332270130000	12332160070000	12332210010000	12332190130000	12314080070000
12323290020000	12332240080000	12324120350000	12312080030000	12332290100000
12332280070000	12332280110000	12332240110000	12332280040000	12332160140000
12332210080000	12321060070000	12324110320000	12332150010000	12302090060000
12321090210000	12332180010000	12314030280000	12294040160000	12302130100000
12294020090000	12323090070000	12294100160000	12321120200000	12321000360000
12331220200000	12324050150000	12331050160000	12294150120000	12332070190000
12331030210000	12323300170000	12332120030000	12314060080000	12291050160000
12331240090000	12323160200000	12322120210000	12302050040000	12323100130000
12302200010000	12322050210000	12322050370000	12302110080000	12291070130000
12331140080000	12324120310000	12322010170000	12302110010000	12321140170000
12322020300000	12294001100000	12322100150000	12332180130000	12314050240000
12314060130000	12331260130000	12294001510000	12302100120000	12291030270000
12324080050000	12312050330000	12322100080000	12314080320000	12324050190000
12324070110000	12302110140000	12302010420000	12322030070000	12294160200000
12324110050000	12332030070000	12294010220000	12324070140000	12331080080000
12302100100000	12323190200000	12314020130000	12332250110000	12292000250000
12332300060000	12331280260000	12291070040000	12314090030000	12314090050000
12324120050000	12322090020000	12323240040000	12314050050000	12291080450000
12331240190000	12324050080000	12331030270000	12324060010000	12331050210000
12324090090000	12314030020000	12314050040000	12314100110000	12323150120000
12323300130000	12312080090000	12331050260000	12332160110000	12312050310000
12302190120000	12332130020000	12322090080000	12324060030000	12314020330000
12323160120000	12294001350000	12323150020000	12314040020000	12312050250000
12292040380000	12332130010000	12323110210000	12294100140000	12323130110000
12314090080000	12323060070000	12323160020000	12323110330000	12323050020000
12302030180000	12323060140000	12331250020000	12284130060000	12293050340000
12294001030000	12323190060000	12324090100000	12302110190000	12302030150000
12332180080000	12291060230000	12332210060000	12332260200000	12332150140000
12323270100000	12321180350000	12302230130000	12332030060000	12323100040000
12314060250000	12332130090000	12332110090000	12323290010000	12322090270000
12321180080000	12331190270000	12294210110000	12312050040000	12321200220000
12314100010000	12332120130000	12291030220000	12314020100000	12302010590000
12292000240000	12314040200000	12323070180000	12323160190000	12323230010000
12324130030000	12294240190000	12332290040000	12294050140000	12332240190000
12332260210000	12332290050000	12321060120000	12291130110000	12331150250000
12323050240000	12322080150000	12323290230000	12331140210000	12321150040000
12294040180000	12331270220000	12302010530000	12321080230000	12324080080000

12312080020000	12302050090000	12322140230000	12291060210000	12332110050000
12302080100000	12321040110000	12322050300000	12331200060000	12321130080000
12291130120000	12291050050000	12294160130000	12291120020000	12312030140000
12284140060000	12314080060000	12322100140000	12302070110000	12332180050000
12322120230000	12314030080000	12331290130000	12323300120000	12322080330000
12291080160000	12323060120000	12302220300000	12294090080000	12314050100000
12321110100000	12321060200000	12294090140000	12294001580000	12294220140000
12314050190000	12291070220000	12291070210000	12291120060000	12331220170000
12291050140000	12314070270000	12322110370000	12331280210000	12323050050000
12314070050000	12322100260000	12322090440000	12322020120000	12291020150000
12291020160000	12332220160000	12331200160000	12332210040000	12314090110000
12332250050000	12332240010000	12332190080000	12332180110000	12332150100000
12332150020000	12291060260000	12321100040000	12332220140000	12302120230000
12291130140000	12293110190000	12321220010000	12331140140000	12294080120000
12322100110000	12302090030000	12323290120000	12323190190000	12294001550000
12323290070000	12291150100000	12292000170000	12314080290000	12314080260000
12312070090000	12331150120000	12314060260000	12314080130000	12324090010000
12331270180000	12332270140000	12293030330000	12284140070000	12321060380000
12323180080000	12323300100000	12321120020000	12332260180000	12332260060000
12332260040000	12332260130000	12332200140000	12331280250000	12302120060000
12332150110000	12314040040000	12332140050000	12321120010000	12321100180000
12332040050000	12323220030000	12331270140000	12322070660000	12322070560000
12321070090000	12322070640000	12322070540000	12294001650000	12322050110000
12322070570000	12322070550000	12322050100000	12322070630000	12331030340000
12291030310000	12294080180000	12302030090000	12294010180000	12294240020000
12321180250000	12323070160000	12331020130000	12294130140000	12322020110000
12302080020000	12323290140000	12332130050000	12323260150000	12324120360000
12332070030000	12302070090000	12321090280000	12291080100000	12322050280000
12312050070000	12323290250000	12323190050000	12324050010000	12323090150000
12314060140000	12302010130000	12332210110000	12302010490000	12332070050000
12314060090000	12291120100000	12302070170000	12321160150000	12302230200000
12331090080000	12302120160000	12302130160000	12323220130000	12314080020000
12331090090000	12302130260000	12294250120000	12284140040000	12302190140000
12332250040000	12294000950000	12294000510000	12291020170000	12294170170000
12331190120000	12332060260000	12321140130000	12322030200000	12331260080000
12331260050000	12332190020000	12331230190000	12321000090000	12324040260000
12291040040000	12294001560000	12302190080000	12302060230000	12314040030000
12302040240000	12322000380000	12322120130000	12331140110000	12321140050000
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12321060240000	12323240080000	12294040150000	12322050070000	12331220050000
12321070260000	12331140180000	12323060080000	12323290110000	12294001110000
12302120100000	12314020170000	12302050170000	12322110160000	12321100170000
12332060290000	12294180140000	12294040170000	12294130110000	12302010430000
12294001000000	12321100150000	12294030110000	12321040060000	12324110150000
12302010520000	12302040220000	12322090070000	12321140030000	12314060010000
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12332290060000	12323170130000	12302130230000	12322140360000	12324040100000
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12314070070000	12332190030000	12294130090000	12294010190000	12324060100000
12321040290000	12302010610000	12321180140000	12291090340000	12331220160000
12291040060000	12291150110000	12302180030000	12312040120000	12323070110000
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12322070580000	12302110200000	12331230130000	12294240230000	12292040320000
12294000500000	12294001270000	12321170060000	12331280220000	12323220010000
12321180010000	12331210110000	12331200180000	12332060270000	12294001570000
12324110260000	12302010470000	12294001600000	12332270070000	12332220010000
12323240230000	12302010360000	12302010400000	12331120240000	12294001810000
12321180160000	12292060030000	12331260140000	12302010440000	12332050030000
12312040050000	12331260030000	12294001310000	12302010480000	12332190060000
12322070590000	12322070690000	12322050130000	12294200220000	12322130030000
12322130220000	12323110120000	12324080170000	12321040070000	12322050120000

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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