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	14331020160000
Property address	644 W KEMPER PL
Township	North Chicago (74)
Assessor neighborhood	74012
Property class	206 Single-family, split level
Assessment stage	Mailed value for 2026

ASSESSED NOW

$164,615

13.4% of the current assessed value.

COMPARABLES IMPLY

$142,513

Estimated tax effect about $4,688 a year at a 7% composite rate.

REDUCTION REQUESTED

$22,102

SECTION 1

The argument in one paragraph

The Assessor values 156 other properties in assessor neighborhood 74012 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 $57.33 per square foot. This home is assessed at $66.22 per square foot, which is 16% above that median. Applying the median the Assessor already uses for those neighbors to this home's 2,486 square feet gives $142,513. 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	2,486 square feet
Land area	3,350 square feet
Year built	1890
Building type	2 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	Central A/C
Rooms	13
Bedrooms	4
Full bathrooms	2
Half bathrooms	1

Total assessed value	$164,615
Assessed value per square foot	$66.22

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	517
2	Building area within 15% of this home	201
3	Built within 15 years of this home	184
4	Same building type	172
5	Same construction quality grade	156

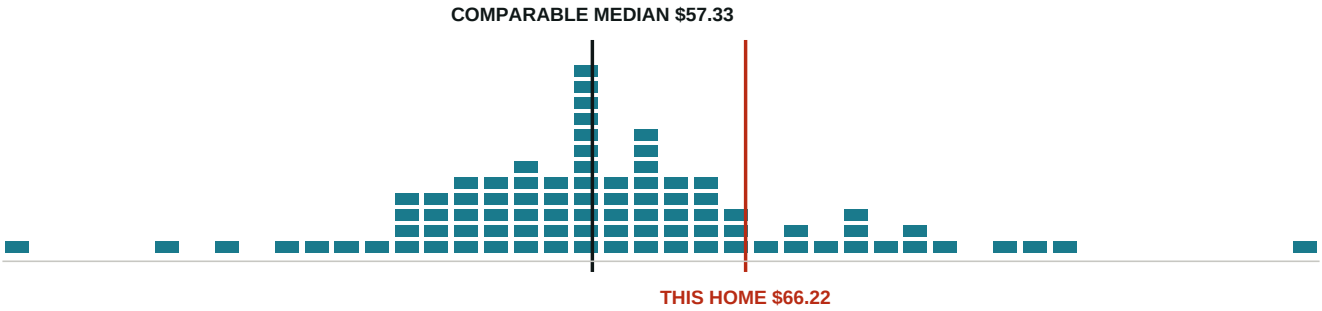
The comparable figure used is the median of all 156 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 156 properties 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	156
Lowest assessed	$23.10 per square foot
25th percentile	$52.48 per square foot
Median	$57.33 per square foot
75th percentile	$62.44 per square foot
Highest assessed	$99.52 per square foot
This home	$66.22 per square foot
Position	assessed above 133 of the 156 comparable properties, the 85th percentile



$23.10 per sq ft — 156 comparable properties by assessed value per square foot, one mark is 2 properties — $99.52 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 156 comparables	$57.33
Building area of this home	2,486 sq ft
Median multiplied by building area	**$142,513**
Current total assessed value	$164,615
Difference, the reduction requested	**$22,102**

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 $22,102 in assessed value is worth roughly $4,688 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

156 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 156 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
14322170370000	2116 N BISSELL ST	2,518	1892	6	3	$101,633	$40.36
14321090190000	2252 N SOUTHPORT AVE	2,400	1888	4	2	$100,525	$41.89
14321080030000	2253 N GREENVIEW AVE	2,520	1884	3	2	$116,288	$46.15
14321040100000	2337 N SOUTHPORT AVE 2	2,480	1887	3	2	$115,000	$46.37
14321010330000	2314 N GREENVIEW AVE 2	2,480	1886	3	2	$115,547	$46.59
14321020350000	2320 N JANSSEN AVE	2,438	1880	6	4	$114,621	$47.01
14334200290000	324 W CONCORD PL	2,444	1898	4	3	$119,206	$48.77
14333050250000	511 W ARMITAGE AVE 2	2,485	1889	7	3	$122,500	$49.30
14322070420000	2206 N KENMORE AVE	2,551	1888	4	2	$128,000	$50.18
14324030370000	1891 N POE ST	2,560	1878	4	2	$129,000	$50.39
14321010320000	2318 N GREENVIEW AVE	2,398	1887	4	3	$121,001	$50.46
14324070240000	1913 N SHEFFIELD AVE 1	2,596	1899	4	2	$132,000	$50.85
14322190160000	2127 N FREMONT ST	2,567	1886	4	3	$132,252	$51.52
14324030590000	1904 N SHEFFIELD AVE	2,520	1882	6	2	$130,327	$51.72
14331250360000	2054 N BURLING ST	2,559	1889	5	4	$136,157	$53.21
14321100140000	2217 N SOUTHPORT AVE 2	2,450	1899	6	2	$132,858	$54.23
14334220780000	215 W EUGENIE ST	2,380	1888	4	2	$132,000	$55.46
14322100300000	920 W WEBSTER AVE	2,399	1888	4	2	$133,942	$55.83
14324000500000	1950 N SEMINARY AVE	2,431	1888	3	3	$135,729	$55.83
14322130340000		2,409	1885	4	3	$135,762	$56.36
14322110200000		2,512	1878	4	3	$141,584	$56.36
14322110080000		2,489	1888	4	2	$140,380	$56.40
14333240440000		2,575	1878	4	4	$145,313	$56.43
14322190380000		2,456	1889	4	2	$141,103	$57.45
14334200100000		2,458	1892	3	2	$141,334	$57.50
14322060040000		2,496	1889	4	2	$144,001	$57.69
14322220120000		2,398	1890	4	2	$139,000	$57.96
14324090080000		2,423	1885	4	2	$140,779	$58.10
14334120140000		2,477	1901	4	3	$144,288	$58.25
14321090220000		2,472	1889	5	3	$145,000	$58.66
14334080150000		2,432	1890	4	2	$144,963	$59.61
14322180150000		2,413	1880	5	3	$145,001	$60.09
14322100380000		2,546	1889	4	3	$153,100	$60.13
14333010120000		2,462	1890	4	2	$149,417	$60.69
14333040190000		2,596	1875	4	3	$158,245	$60.96
14333020050000		2,397	1878	5	2	$146,703	$61.20
14322120130000		2,485	1888	4	2	$152,142	$61.22
14324120400000		2,454	1889	7	2	$150,991	$61.53
14322100270000		2,582	1890	4	4	$159,336	$61.71
14324080080000		2,582	1883	4	3	$161,000	$62.35

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
14333010550000		2,512	1879	5	3	$156,682	$62.37
14322120290000		2,376	1884	4	3	$148,900	$62.67
14334060220000		2,506	1893	5	2	$157,224	$62.74
14331100150000		2,379	1888	3	3	$149,700	$62.93
14333100100000		2,407	1888	4	2	$152,000	$63.15
14324120450000		2,576	1894	4	2	$163,000	$63.28
14333050190000		2,388	1890	4	2	$152,001	$63.65
14331230060000		2,414	1903	5	2	$153,940	$63.77
14334200150000		2,448	1891	5	3	$157,772	$64.45
14322120120000		2,468	1884	3	2	$163,000	$66.05
14333100410000		2,522	1888	4	3	$166,849	$66.16
14331020160000	**644 W KEMPER PL**	**2,486**	**1890**	**4**	**2**	**$164,615**	**$66.22**
14331280080000		2,467	1892	3	3	$163,935	$66.45
14331100290000		2,454	1888	5	1	$164,001	$66.83
14324120430000		2,475	1888	5	4	$166,000	$67.07
14331120220000		2,552	1893	3	4	$184,000	$72.10
14322070130000		2,556	1888	3	3	$185,000	$72.38
14331050070000		2,420	1883	4	4	$176,179	$72.80
14332050160000		2,522	1900	4	3	$189,000	$74.94
14331100210000		2,581	1888	5	3	$195,001	$75.55
14331230080000		2,490	1888	4	2	$247,801	$99.52

Median of all 156 comparables: $57.33 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 74012, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 156 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.

14322140420000	14324000640000	14322130430000	14322170370000	14321090190000
14331240140000	14322140430000	14321080030000	14321040100000	14321130110000
14321010330000	14321340220000	14321020350000	14324070070000	14321090110000
14321020140000	14321090230000	14321090280000	14334200290000	14322190140000
14321020160000	14324030210000	14333050250000	14322070210000	14322070080000
14322070420000	14333290070000	14322140120000	14324030370000	14321030150000
14321010320000	14324070240000	14322190160000	14321040270000	14324030590000
14322130240000	14321020180000	14321090030000	14321100340000	14324120370000
14322220400000	14321080020000	14324220310000	14321040130000	14331250360000
14334200340000	14324120110000	14322130370000	14333190010000	14333290030000
14324120480000	14321100140000	14334220160000	14324080220000	14322100310000
14321110110000	14334220780000	14334160100000	14322100300000	14324000500000
14334220740000	14321340030000	14321090260000	14324160370000	14322120140000
14322220100000	14322130340000	14322110200000	14322110080000	14333240440000
14324130130000	14322100060000	14334060290000	14322060190000	14322060200000
14333310540000	14333310130000	14322230040000	14332060570000	14322190380000
14334200100000	14322150140000	14322240060000	14322060040000	14322120190000
14322220120000	14322150210000	14331120210000	14324090080000	14334120140000
14334210110000	14334210150000	14321090220000	14334210180000	14334070150000
14334080150000	14334200140000	14322110190000	14334060250000	14322180150000
14322100380000	14331040690000	14322210080000	14331130040000	14333230150000
14333020380000	14333010120000	14333040190000	14333020050000	14322120130000
14334120220000	14331300190000	14324120400000	14322100270000	14324080080000
14322260270000	14333010550000	14322060330000	14322120290000	14334060220000
14331100150000	14333100100000	14322070020000	14324120450000	14334210210000
14333050190000	14331230060000	14331100300000	14334200150000	14333240590000
14322120210000	14322120120000	14333100410000	14322120030000	14331280080000
14331100290000	14324120430000	14331120060000	14331240060000	14333050350000
14334060110000	14321130260000	14331120220000	14322070130000	14333020560000
14331050070000	14331240170000	14332050160000	14331100210000	14331030150000
14333090270000	14324070170000	14333240240000	14332070110000	14334060130000
14331230080000				

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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