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	14331280870000
Property address	2037 N HOWE ST
Township	North Chicago (74)
Assessor neighborhood	74012
Property class	208 Single-family, luxury
Assessment stage	Mailed value for 2026

ASSESSED NOW

$315,001

12.4% of the current assessed value.

COMPARABLES IMPLY

$275,978

REDUCTION REQUESTED

$39,023

Estimated tax effect about $8,277 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 76 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 $72.09 per square foot. This home is assessed at $82.29 per square foot, which is 14% above that median. Applying the median the Assessor already uses for those neighbors to this home's 3,828 square feet gives $275,978. 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	3,828 square feet
Land area	3,067 square feet
Year built	2017
Building type	3 Story +
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	Central A/C
Rooms	11
Bedrooms	5
Full bathrooms	4
Half bathrooms	2

Total assessed value	$315,001
Assessed value per square foot	$82.29

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	300
2	Building area within 15% of this home	169
3	Built within 15 years of this home	96
4	Same building type	92
5	Same construction quality grade	76

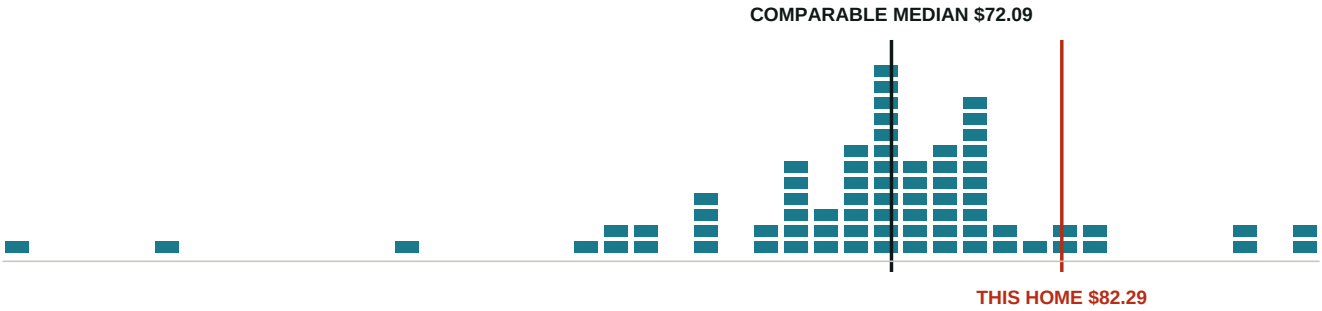
The comparable figure used is the median of all 76 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 76 properties 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	76
Lowest assessed	$18.88 per square foot
25th percentile	$67.23 per square foot
Median	$72.09 per square foot
75th percentile	$76.90 per square foot
Highest assessed	$97.72 per square foot
This home	$82.29 per square foot
Position	assessed above 69 of the 76 comparable properties, the 91st percentile



$18.88 per sq ft — 76 comparable properties by assessed value per square foot, one mark is one property — $97.72 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 76 comparables	$72.09
Building area of this home	3,828 sq ft
Median multiplied by building area	**$275,978**
Current total assessed value	$315,001
Difference, the reduction requested	**$39,023**

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 $39,023 in assessed value is worth roughly $8,277 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

76 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 76 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
14322140270000	2144 N SEMINARY AVE 1	4,278	2026	6	5	$126,504	$29.57
14321040280000	2324 N WAYNE AVE	3,816	2003	4	3	$206,000	$53.98
14321120170000	2244 N MAGNOLIA AVE	3,930	2004	6	4	$215,118	$54.74
14321260370000	2116 N MAGNOLIA AVE	3,864	2016	4	3	$217,411	$56.27
14321120600000	2219 N LAKEWOOD AVE	3,906	2005	4	4	$221,172	$56.62
14321030220000	2311 N JANSSEN AVE	3,854	2004	5	4	$222,259	$57.67
14321260400000	2108 N MAGNOLIA AVE	3,812	2005	6	5	$232,292	$60.94
14321090010000	2263 N JANSSEN AVE	3,983	2009	6	7	$243,273	$61.08
14321030240000	2307 N JANSSEN AVE	3,854	2006	5	4	$237,000	$61.49
14321030230000	2309 N JANSSEN AVE	3,880	2004	5	4	$240,000	$61.86
14321270040000	2151 N MAGNOLIA AVE	4,024	2016	5	4	$260,744	$64.80
14331070150000	2248 N BURLING ST	4,131	2003	4	3	$271,516	$65.73
14333060130000	1925 N CLEVELAND AVE HSE	4,200	2004	3	3	$279,024	$66.43
14322220110000	2031 N CLIFTON AVE	4,276	2004	5	4	$285,710	$66.82
14324080130000	1939 N BISSELL ST	3,951	2003	4	4	$265,000	$67.07
14324120460000	1840 N FREMONT ST	3,916	2008	5	4	$263,133	$67.19
14333060280000	1946 N HUDSON AVE	4,164	2006	5	4	$280,000	$67.24
14333010610000	1948 N ORCHARD ST	4,167	2003	4	4	$280,682	$67.36
14322270060000	2051 N FREMONT ST	3,833	2003	5	5	$262,397	$68.46
14322230240000	2040 N KENMORE AVE	3,880	2008	5	5	$268,201	$69.12
14322260300000	2022 N FREMONT ST	3,832	2008	4	3	$266,402	$69.52
14322150490000	2143 N SEMINARY AVE	3,930	2008	4	4	$273,473	$69.59
14324100060000	1961 N DAYTON ST 28D	3,802	2015	5	4	$264,735	$69.63
14321340040000	2049 N MAGNOLIA AVE	4,235	2023	6	5	$295,001	$69.66
14321120290000	2214 N MAGNOLIA AVE	3,855	2005	5	4	$269,000	$69.78
14333060360000	1926 N HUDSON AVE	4,120	2002	4	3	$289,000	$70.15
14322280100000	2035 N DAYTON ST	4,233	2006	4	5	$300,001	$70.87
14322240170000	2019 N KENMORE AVE	3,977	2010	4	4	$282,295	$70.98
14333140260000	1639 N BURLING ST	3,876	2003	5	4	$275,400	$71.05
14322140330000	2128 N SEMINARY AVE	3,832	2005	5	5	$273,793	$71.45
14322150380000	2110 N KENMORE AVE	3,890	2006	5	5	$278,844	$71.68
14321130120000	2229 N MAGNOLIA AVE	3,907	2015	4	5	$281,134	$71.96
14321130130000	2227 N MAGNOLIA AVE	3,898	2016	4	5	$280,593	$71.98
14333000780000	1838 N BURLING ST	4,110	2002	4	3	$298,000	$72.51
14322270580000	2018 N DAYTON ST	3,968	2014	6	5	$294,032	$74.10
14333030540000	612 W WILLOW ST	4,089	2015	4	3	$303,488	$74.22
14324080520000	1908 N FREMONT ST	3,864	2019	6	5	$287,566	$74.42
14321270060000	2147 N MAGNOLIA AVE	3,914	2019	6	4	$291,576	$74.50
14333020370000	1849 N ORCHARD ST	3,966	2011	4	3	$295,986	$74.63
14324140110000	1849 N DAYTON ST	3,877	2014	5	4	$291,217	$75.11

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
14322120150000	2221 N DAYTON ST	3,882	2015	4	3	$292,453	$75.34
14322140180000	2121 N CLIFTON AVE	4,063	2004	5	3	$308,000	$75.81
14322260060000	2047 N BISSELL ST	4,219	2015	6	5	$321,001	$76.08
14322140280000	2140 N SEMINARY AVE	3,888	2015	3	5	$298,554	$76.79
14333090060000	1845 N MOHAWK ST	3,916	2009	4	4	$301,001	$76.86
14331080440000	2248 N ORCHARD ST	4,208	2005	4	4	$324,001	$77.00
14322140360000	2120 N SEMINARY AVE	3,979	2017	6	5	$307,123	$77.19
14322220160000	2015 N CLIFTON AVE	3,943	2012	4	3	$304,834	$77.31
14322270320000		3,864	2002	5	5	$301,001	$77.90
14322150290000		4,235	2020	6	6	$330,101	$77.95
14322270200000		4,022	2022	5	4	$313,649	$77.98
14333020840000		4,009	2025	6	5	$317,500	$79.20
14322200050000		4,268	2019	5	4	$348,479	$81.65
14331280870000	**2037 N HOWE ST**	**3,828**	**2017**	**5**	**4**	**$315,001**	**$82.29**
14321260360000		3,914	2020	6	5	$324,001	$82.78
14322190200000		3,750	2023	5	4	$315,001	$84.00
14331280860000		3,828	2019	5	4	$322,322	$84.20
14331280880000		3,869	2017	5	4	$357,299	$92.35
14322210380000		3,816	2024	5	6	$352,500	$92.37
14322220060000		3,844	2024	7	5	$375,000	$97.55
14324220260000		3,940	2024	6	5	$385,000	$97.72

Median of all 76 comparables: $72.09 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 76 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.

14321130160000	14322140270000	14331041000000	14321040280000	14321120170000
14321260370000	14321120600000	14321030220000	14321260400000	14321090010000
14321030240000	14321030230000	14321270040000	14324120020000	14331070150000
14333060130000	14322220110000	14324080130000	14324120460000	14333060280000
14333010610000	14333080220000	14322270060000	14322230240000	14322260300000
14322150490000	14324100060000	14321340040000	14321120290000	14333060360000
14322280100000	14322140210000	14322240170000	14333140260000	14322140330000
14322150380000	14321130120000	14321130130000	14324220240000	14322150260000
14322260120000	14333000780000	14333140280000	14333170230000	14322270580000
14321260260000	14333030540000	14324080520000	14321270060000	14333020370000
14324140110000	14322120150000	14333140270000	14322140180000	14322260060000
14322140280000	14333090060000	14331080440000	14322140360000	14322220160000
14333060120000	14322190180000	14322270320000	14322150290000	14322270200000
14322110150000	14333020840000	14331080340000	14322200050000	14321260360000
14322190200000	14331280860000	14331280880000	14322210380000	14322220060000
14324220260000				

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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