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	17032010450000
Property address	46 E CEDAR ST
Township	North Chicago (74)
Assessor neighborhood	74022
Property class	210 Single-family, historic
Assessment stage	Mailed value for 2026

ASSESSED NOW

$246,000

17.7% of the current assessed value.

COMPARABLES IMPLY

$202,516

Estimated tax effect about $9,223 a year at a 7% composite rate.

REDUCTION REQUESTED

$43,484

SECTION 1

The argument in one paragraph

The Assessor values 41 other properties in assessor neighborhood 74022 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 $67.71 per square foot. This home is assessed at $82.25 per square foot, which is 21% above that median. Applying the median the Assessor already uses for those neighbors to this home's 2,991 square feet gives $202,516. 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	2,991 square feet
Land area	2,565 square feet
Year built	1893
Building type	3 Story +
Construction quality	Average
Repair condition	Above Average
Exterior wall	Masonry
Basement	Full
Central air	Central A/C
Rooms	9
Bedrooms	4
Full bathrooms	4
Half bathrooms	None recorded

Total assessed value	$246,000
Assessed value per square foot	$82.25

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	120
2	Building area within 15% of this home	57
3	Built within 15 years of this home	49
4	Same building type	48
5	Same construction quality grade	41

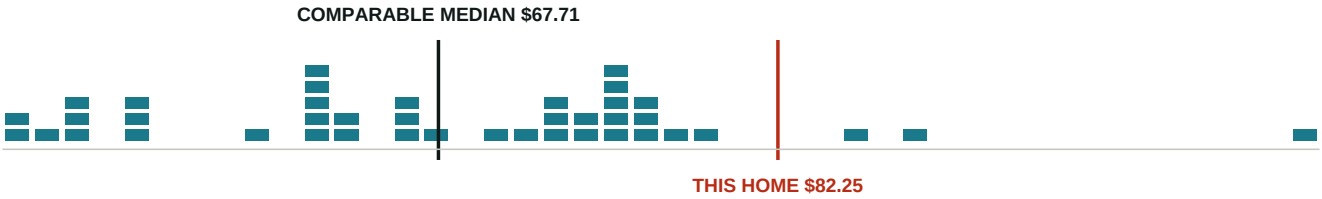
The comparable figure used is the median of all 41 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 41 properties 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	41
Lowest assessed	$49.04 per square foot
25th percentile	$62.14 per square foot
Median	$67.71 per square foot
75th percentile	$75.28 per square foot
Highest assessed	$105.44 per square foot
This home	$82.25 per square foot
Position	assessed above 38 of the 41 comparable properties, the 93rd percentile



$49.04 per sq ft — 41 comparable properties by assessed value per square foot, one mark is one property — $105.44 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 41 comparables	$67.71
Building area of this home	2,991 sq ft
Median multiplied by building area	**$202,516**
Current total assessed value	$246,000
Difference, the reduction requested	**$43,484**

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 $43,484 in assessed value is worth roughly $9,223 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

All 41 properties that passed every filter, sorted by assessed value per square foot. This home is shown in its own place in that order.

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
17044400060000	121 W DELAWARE PL	2,880	1890	4	2	$141,221	$49.04
17044400050000	123 W DELAWARE PL	2,880	1888	4	2	$141,222	$49.04
17044420510000	853 N DEARBORN ST	2,892	1882	5	2	$146,647	$50.71
17044400130000	865 N LA SALLE ST	2,843	1889	5	3	$147,142	$51.76
17044420530000	849 N DEARBORN ST	2,705	1882	2	2	$140,000	$51.76
17042150430000	1310 N LA SALLE ST	3,180	1878	5	2	$168,000	$52.83
17044400070000	119 W DELAWARE PL	2,880	1889	4	2	$156,000	$54.17
17044310070000	919 N LA SALLE ST	2,932	1888	4	4	$160,000	$54.57
17042210550000	1254 N LA SALLE ST	2,988	1885	3	4	$164,001	$54.89
17031030200000	50 E SCHILLER ST	3,317	1891	4	3	$199,080	$60.02
17032010190000	61 E ELM ST	3,299	1887	4	3	$205,000	$62.14
17031040020000	1357 N STATE PKY	3,342	1898	6	3	$208,000	$62.24
17031030180000	46 E SCHILLER ST	2,892	1888	4	3	$180,000	$62.24
17032010180000	59 E ELM ST	3,283	1883	7	3	$205,000	$62.44
17032010090000	41 E ELM ST HSE	3,334	1888	4	4	$208,500	$62.54
17032010260000	81 E ELM ST	3,399	1886	3	2	$215,384	$63.37
17032040120000	47 E BELLEVUE PL	3,314	1892	5	3	$210,000	$63.37
17031090040000	11 E GOETHE ST	2,552	1884	4	3	$170,000	$66.61
17042180220000	1360 N STATE ST	3,162	1878	5	2	$210,801	$66.67
17032010280000	85 E ELM ST	3,112	1890	4	2	$208,000	$66.84
17032000460000	52 E ELM ST	2,880	1883	5	2	$195,000	$67.71
17031120150000	31 E SCOTT ST	2,565	1888	5	2	$179,000	$69.79
17031030170000	44 E SCHILLER ST	2,724	1888	4	3	$196,001	$71.95
17042240270000	1244 N STATE ST	3,348	1878	4	4	$242,164	$72.33
17042240260000	1246 N STATE ST	3,274	1880	6	4	$237,000	$72.39
17031030190000	48 E SCHILLER ST	2,707	1890	3	3	$196,001	$72.41
17042240250000	1250 N STATE ST	3,166	1887	4	2	$235,000	$74.23
17042240290000	1240 N STATE ST	3,168	1889	4	4	$235,465	$74.33
17031120080000	17 E SCOTT ST	3,235	1888	6	5	$242,302	$74.90
17042240320000	1234 N STATE ST	3,143	1888	5	3	$235,611	$74.96
17032000480000	56 E ELM ST	2,989	1889	4	3	$225,000	$75.28
17032000490000	58 E ELM ST	2,703	1878	5	3	$203,642	$75.34
17032010210000	65 E ELM ST	2,721	1888	4	3	$205,000	$75.34
17031120380000	29 E SCOTT ST	2,580	1888	2	2	$196,000	$75.97
17032000450000	50 E ELM ST	2,937	1883	3	1	$224,000	$76.27
17032010440000	44 E CEDAR ST	3,230	1894	4	4	$248,000	$76.78
17032000470000	54 E ELM ST	3,352	1888	2	1	$263,000	$78.46
17032010170000	57 E ELM ST	2,652	1887	5	3	$210,001	$79.19
17032010450000	**46 E CEDAR ST**	**2,991**	**1893**	**4**	**4**	**$246,000**	**$82.25**
17042170530000	1350 N DEARBORN ST	2,640	1882	3	2	$225,000	$85.23

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
17031120100000	21 E SCOTT ST	2,832	1888	4	5	$250,000	$88.28
17042240240000	1252 N STATE ST	3,363	1887	4	4	$354,608	$105.44

Median of all 41 comparables: $67.71 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 74022, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 41 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.

17044400060000	17044400050000	17044420510000	17044400130000	17044420530000
17042150430000	17044400070000	17044310070000	17042210550000	17031030200000
17032010190000	17031040020000	17031030180000	17032010180000	17032010090000
17032010260000	17032040120000	17031090040000	17042180220000	17032010280000
17032000460000	17031120150000	17031030170000	17042240270000	17042240260000
17031030190000	17042240250000	17042240290000	17031120080000	17042240320000
17032000480000	17032000490000	17032010210000	17031120380000	17032000450000
17032010440000	17032000470000	17032010170000	17042170530000	17031120100000
17042240240000				

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.