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	15333210040000
Property address	431 N CATHERINE AVE
Township	Proviso (31)
Assessor neighborhood	31150
Property class	205 Single-family, over 1,800 sq ft
Assessment stage	Mailed value for 2026

ASSESSED NOW	COMPARABLES IMPLY	REDUCTION REQUESTED
$73,000	**$64,893**	**$8,107**
11.1% of the current assessed value.		
Estimated tax effect about $1,719 a year at a 7% composite rate.		

SECTION 1

The argument in one paragraph

The Assessor values 103 other properties in assessor neighborhood 31150 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 $35.85 per square foot. This home is assessed at $40.33 per square foot, which is 12% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,810 square feet gives $64,893. 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	1,810 square feet
Land area	6,250 square feet
Year built	1924
Building type	2 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Stucco
Basement	Full
Central air	Central A/C
Rooms	6
Bedrooms	2
Full bathrooms	3
Half bathrooms	1

Total assessed value	$73,000
Assessed value per square foot	$40.33

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	252
2	Building area within 15% of this home	162
3	Built within 15 years of this home	103
4	Same building type	103
5	Same construction quality grade	103

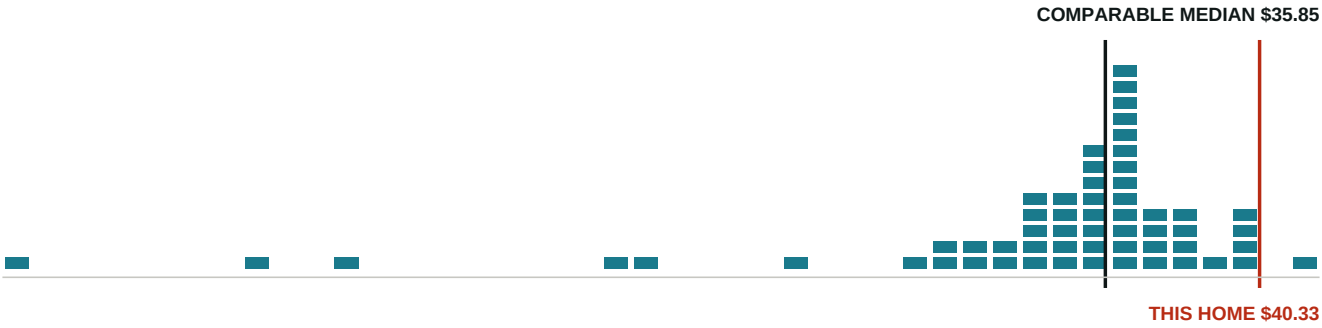
The comparable figure used is the median of all 103 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 103 properties 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	103
Lowest assessed	$3.83 per square foot
25th percentile	$34.16 per square foot
Median	$35.85 per square foot
75th percentile	$36.86 per square foot
Highest assessed	$42.07 per square foot
This home	$40.33 per square foot
Position	assessed above 102 of the 103 comparable properties, the 99th percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 103 comparables	$35.85
Building area of this home	1,810 sq ft
Median multiplied by building area	**$64,893**
Current total assessed value	$73,000
Difference, the reduction requested	**$8,107**

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 $8,107 in assessed value is worth roughly $1,719 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

103 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 103 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
15333050140000	646 N ASHLAND AVE	1,884	1918	4	2	$7,208	$3.83
15333270140000	301 N SPRING AVE	1,940	1920	4	1	$21,427	$11.04
15333270130000	301 N SPRING AVE	1,940	1920	4	1	$44,076	$22.72
15333050150000	646 N ASHLAND AVE	1,884	1918	4	2	$51,178	$27.16
15333140130000	532 N LA GRANGE RD	1,812	1916	3	2	$56,000	$30.91
15314020020000	1349 OGDEN AVE	1,904	1920	3	2	$60,000	$31.51
15333230210000	410 N LA GRANGE RD	1,857	1922	4	2	$59,000	$31.77
15333170100000	448 N WAIOLA AVE	1,852	1926	3	1	$60,000	$32.40
15333110190000	520 N KENSINGTON AVE	1,830	1919	3	1	$60,000	$32.79
15333010100000	611 N STONE AVE	1,943	1922	3	2	$65,000	$33.45
15333100160000	532 N SPRING AVE	1,904	1911	4	2	$64,000	$33.61
15333280020000	343 N KENSINGTON AVE	1,945	1914	3	2	$66,000	$33.93
15333080310000	512 N STONE AVE	1,934	1931	3	1	$66,000	$34.13
15333230090000	16 PINE ST	1,787	1939	3	1	$61,000	$34.14
15333100010000	545 N WAIOLA AVE	1,904	1924	4	1	$65,000	$34.14
15333000170000	632 N STONE AVE	1,895	1937	3	2	$65,000	$34.30
15333090200000	514 N WAIOLA AVE	1,836	1909	4	1	$63,000	$34.31
15333210110000	401 N CATHERINE AVE	1,940	1922	3	1	$67,000	$34.54
15333100060000	527 N WAIOLA AVE	1,853	1923	3	1	$64,000	$34.54
15333170020000	443 N STONE AVE	1,840	1921	4	2	$64,000	$34.78
15333130150000	534 N ASHLAND AVE	1,908	1923	4	2	$67,000	$35.12
15333090150000	534 N WAIOLA AVE	1,848	1924	4	2	$65,000	$35.17
15333230040000	407 N ASHLAND AVE	1,809	1924	4	1	$64,000	$35.38
15323040170000	3842 FRANKLIN AVE	1,774	1929	3	2	$63,000	$35.51
15333280090000	311 N KENSINGTON AVE	1,822	1918	4	2	$65,000	$35.68
15333330030000	538 N BRAINARD AVE	1,878	1924	3	2	$67,000	$35.68
15333160020000	443 N BRAINARD AVE	1,934	1911	4	2	$69,000	$35.68
15333210100000	407 N CATHERINE AVE	1,792	1924	4	1	$64,000	$35.71
15333210080000	415 N CATHERINE AVE	1,705	1923	4	1	$61,000	$35.78
15333230010000	419 N ASHLAND AVE	1,900	1919	4	1	$68,000	$35.79
15333210190000	414 N ASHLAND AVE	1,872	1920	4	1	$67,000	$35.79
15333090070000	517 N STONE AVE	1,806	1924	4	2	$65,000	$35.99
15333160210000	401 N BRAINARD AVE	1,932	1913	3	2	$69,540	$35.99
15333320100000	610 N BRAINARD AVE	1,693	1925	4	1	$61,000	$36.03
15333300090000	16 RICHMOND AVE	1,776	1911	4	2	$64,000	$36.04
15333180030000	437 N WAIOLA AVE	1,748	1920	4	2	$63,000	$36.04
15333310120000	12 ELMWOOD AVE	1,830	1924	4	1	$66,000	$36.07
15333080210000	506 N STONE AVE	1,746	1923	4	1	$63,000	$36.08
15333190270000	406 N KENSINGTON AVE	1,745	1909	3	1	$63,000	$36.10
15333270160000		1,800	1918	4	2	$65,001	$36.11

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
15333080070000		1,743	1921	4	2	$63,000	$36.14
15333110150000		1,674	1921	4	2	$61,000	$36.44
15333120170000		1,863	1923	4	2	$68,000	$36.50
15333120070000		1,716	1921	5	2	$63,000	$36.71
15333300040000		1,820	1921	4	2	$67,000	$36.81
15333030100000		1,845	1914	4	1	$68,000	$36.86
15333020040000		1,924	1923	4	2	$71,000	$36.90
15333290130000		1,841	1915	3	1	$68,000	$36.94
15333260190000		1,812	1909	4	2	$68,000	$37.53
15333310030000		1,783	1923	4	1	$67,000	$37.58
15323030140000		1,720	1931	4	2	$65,000	$37.79
15333310020000		1,684	1923	4	1	$64,000	$38.00
15333300050000		1,697	1924	4	2	$65,000	$38.30
15323040090000		1,904	1926	4	1	$73,000	$38.34
15333230020000		1,741	1925	4	1	$67,000	$38.48
15333270070000		1,760	1914	5	2	$70,001	$39.77
15333260140000		1,928	1915	4	2	$76,831	$39.85
15314050180000		1,755	1926	4	2	$70,000	$39.89
15333020120000		1,770	1923	3	2	$71,000	$40.11
15333210040000	**431 N CATHERINE AVE**	**1,810**	**1924**	**2**	**3**	**$73,000**	**$40.33**
15333090020000		1,949	1925	3	3	$82,000	$42.07

Median of all 103 comparables: $35.85 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 31150, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 103 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.

15333050140000	15333270140000	15333270030000	15333270040000	15333270130000
15333050150000	15333310180000	15333140130000	15333140160000	15314020020000
15333260180000	15333340030000	15333230210000	15333170100000	15333110190000
15333090230000	15333310050000	15333090210000	15333010100000	15333100160000
15333280020000	15333330010000	15333080310000	15333230090000	15333100010000
15333020190000	15333030050000	15333000120000	15333000170000	15333090200000
15333250190000	15333210110000	15333100060000	15333080270000	15333260150000
15333170020000	15333130150000	15333080140000	15333090150000	15333230040000
15333110080000	15323040170000	15323030130000	15333280090000	15333330030000
15333160020000	15333210100000	15333210080000	15333230010000	15333210190000
15333170040000	15333180120000	15333090070000	15333160210000	15333320100000
15333300090000	15333180030000	15333310120000	15333080210000	15333190270000
15333270160000	15333080070000	15333330090000	15333110150000	15333210180000
15333120170000	15333200160000	15333080220000	15333080230000	15323030120000
15333120070000	15333010150000	15333250270000	15333300040000	15333160070000
15333250180000	15333030100000	15333190040000	15333020040000	15333290130000
15333310040000	15333030120000	15333250300000	15333260190000	15333310030000
15333180110000	15314060060000	15323030140000	15333310020000	15333240090000
15333300050000	15323040090000	15333230020000	15333180070000	15333010230000
15333250290000	15333270070000	15333260140000	15314050180000	15333030030000
15333020120000	15314060050000	15333090020000		

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.