PROPERTY TAX APPEALS CHECKLIST # 1 & 2

Appeals Based on Lack of Uniformity and Fair Market Approach

About this Checklist

When homeowners believe their property tax bill is incorrect, they can submit an application appealing their assessment to the Cook County Assessor's Office (CCAO) or the Board of Review (BOR). This checklist focuses on the best evidence for appeals based on a lack of uniformity and fair market approach for cases in front of the CCAO and BOR. The checklist is not exhaustive and is geared towards appeals filed by taxpayers of single-family, owner-occupied homes. For more details, including information on multi-family or leased income-generating properties, see the Official Appeals Rules for CCAO and BOR (available online). Submitting evidence that doesn't follow the Official Rules or not submitting evidence at all may lead to the denial of a homeowner's appeal.

Impact for Equity has also created evidence checklists for other appeal scenarios, including correcting a factual error, special circumstances, condo or townhome, and recently purchased property.

This document is for informational purposes only and does not constitute legal advice. This document is not a substitute for legal counsel. For legal advice, contact an attorney. For additional information about appeals, contact the Cook County Assessor's Office or Cook County Board of Review.

See the "terms to know" section of this fact sheet for definitions of the highlighted words or phrases.

What are appeals based on lack of uniformity and fair market approach?

Lack of uniformity appeal

When the assessed value of a property is higher than other comparable properties (comps).

Fair market approach appeal

When the assessed value of the property is assessed above its fair market value.

What evidence do I need when appealing based on a lack of uniformity or fair market approach?

CCAO Evidence Checklist

- ☐ Evidence of comparable properties (comps) is encouraged, but not required. If homeowners mark on their appeal application that the purpose of the appeal is "lack of uniformity," but do not submit comps, analysts will source them when reviewing the appeal. However, if homeowners do choose to submit comps, three or more properties are generally advised. Comps should include photographs and PINs.
  - ☐ The comparison between the subject property and comparable properties should be focused on the building's assessed value divided by the building's square footage. For example, if the building is assessed at $50,000, and the building area is 1,000 square feet, the unit of comparison to focus on is ($50,000 / $1,000), or $50 per square foot. This equation should be applied to both the subject property and the comps, with the resulting number being compared and highlighted.
- ☐ If arguing the property's assessed value is higher than other similar properties, include assessed values of the comps.
- ☐ If arguing that the property is assessed above its fair market value, include evidence of what comps are sold for.

- ☐ "Cherry picking" is prohibited, meaning homeowners cannot only submit comps that are lower in value than the subject property. Homeowners should not exclude properties with higher valuations when the property is otherwise comparable to the subject property. Rule 15.
- ☐ If a recent appraisal is available showing a lower market value for the subject property, that can also be helpful.

BOR Evidence Checklist

- ☐ Evidence of comps is encouraged but not required. If a homeowner submits a BOR appeals application based on lack of uniformity, but does not include comps, BOR analysts will source them when reviewing the appeal. The BOR will not source comps for a fair market approach. If homeowners do submit comps, three to five properties is generally advised. Homeowners should submit the following evidence for their property and all comps: property addresses, photographs (front of property), PINs, and assessed values (land and improvement breakdown + totals). Under the photographs, homeowners should write the address, PIN, and assessed value of the property. For physical applications: any property information from the CCAO website can be printed out and attached to the "Appeals by Lack of Uniformity" form. If homeowner would like help finding comps, they can reach out to the BOR before applying and ask for assistance.
    - ☐ The comparison between the subject property and comparable properties should be focused on the building's assessed value divided by the building's square footage. For example, if the building is assessed at $50,000, and the building area is 1,000 square feet, the unit of comparison to focus on is ($50,000 / $1,000), or $50 per square foot. This equation should be applied to both the subject property and the comps, with the resulting number being compared and highlighted.
- ☐ If arguing the property's assessed value is higher than other similar properties, include assessed value of the comps.
- ☐ If arguing that the property is assessed above its fair market value, include evidence of what comps are sold for.

Terms to Know

Appraisals: A property appraisal is a professional estimate of a home's fair market value, generally conducted by a licensed appraiser (can be a costly and potentially lengthy process). While appraisals are often considered strong appeal evidence, they are generally not required in appeals applications.

Classification code: Property classifications cover many major classes which include residential, vacant, multi-family, not-for-profit, commercial, and industrial, among others. Each major class is broken down into specific categories.

Comparable (or similar) properties: Properties are comparable to each other if they are of similar type (e.g., single-family home, condo, townhouse, etc.), construction style and materials, size (square footage), characteristics (e.g., number of bedrooms), condition of premises, classification code, age (when the home was built), and location (e.g., same neighborhood, preferably same block or within a block or two).

Property Index Number (PIN): A PIN is for property what a Social Security number is to a person. Specifically, it is a unique 14-digit sequence number assigned to the legal description for each piece of real estate in Cook County. PINs are included on all correspondence from the CCAO or Treasurer's Office to the homeowner. PINs are also searchable at: www.cookcountypropertyinfo.com or www.cookcountyassessor.com.

Property's assessed value: In Cook County, a residential property's assessed value is 10% the property's fair market value. This means that a home that could be sold on the open market for $100,000 would be assessed at $10,000. The CCAO is the government entity tasked with assessing all properties in Cook County. Homeowners can look up assessed values using property index numbers (PINs) at www.cookcountyassessor.com.

Property's market value: Fair market value is what a property would sell for on the open market. This depends on real estate market conditions and, if industrial or business, income produced from the property.

Subject property: The subject property is the property whose assessment is being appealed by the homeowner.

For Additional Information:

A homeowner can file an appeal on their own (pro se) or engage an attorney.

Engaging an attorney may require additional appeal documentation (e.g., Attorney Authorization Form).

Attorneys must adhere to certain procedural requirements that are different from pro se requirements.

A homeowner can only file an appeal if their township appeal window is open. For more information, visit:

CCAO: www.cookcountyassessor.com/assessment-calendar-and-deadlines

BOR: www.cookcountyboardofreview.com/dates-and-deadlines

Appeals can be filed online, in person, or via mail.

Online. CCAO: cookcountyassessor.com/forms | CCBOR: www.cookcountyboardofreview.com/forms

In-person or mail. 118 North Clark Street, Chicago, IL. CCAO: Room 320 | CCBOR: Room 601.

For more information, read the following Impact for Equity fact sheets at impactforequity.org/appeals:

- Common Types of Property Tax Appeals
- Property Tax Appeals Process Flowchart
- Property Tax System General Explainer
- Property Tax System Burdens and Limitations

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