Your Cook County appeal kit

Kilbourn Ave (sample), Skokie 60076 · PIN xx-xx-xxx-xxx-0000 (sample) · Cook County · Township: Niles

Prepared November 21, 2026 from Cook County Assessor open data (parcel records, assessed values, home characteristics and recorded sales).

Borderline — file only if you have time

Your assessment is about 14% above similar homes nearby, but the gap is small, so a reduction is less likely and would be modest (roughly $310 – $740 a year). Filing is free; the main cost is your time.

	Now	What the evidence supports
Assessed value	$33,000	$28,875
Market value this implies	$330,000	$288,748
Estimated yearly tax	$8,893	$7,658
Realistic yearly savings if you win		**$310 – $740**

Savings are a realistic range, not the best case: boards often grant part of the reduction requested. Tax figures use the state equalizer, the homeowner exemption and an estimated tax rate for your township, and are estimates.

Deadline Cook County Assessor's Office: file by December 3, 2026

Your steps

1. Check your property record first. Compare the square footage, bedrooms and other details on the Assessor's website with your home. A wrong record is the easiest win.

2. Note your deadline: Cook County Assessor's Office: file by December 3, 2026.

3. File with the Cook County Assessor online while your township is open. Choose *Lack of uniformity*, enter the comparable PINs from the form sheet in this guide, and upload **1-assessor-submission.pdf**.

4. File again with the Board of Review when your township opens there, whatever the Assessor decides, and upload **2-board-of-review-submission.pdf**. It's a separate, independent review and also free.

5. Watch for the decision. A reduction lowers your second-installment bill and usually carries forward until your next reassessment.

Your kit has three files. Upload **1-assessor-submission.pdf, 2-board-of-review-submission.pdf** to the matching office — they contain only your cover letter and the evidence. Keep this guide (0-your-appeal-guide.pdf) for yourself; don't upload it.

Independent estimate from public data. Not affiliated with Cook County. Not legal, tax or appraisal advice.
Not a substitute for the advice of an attorney.

How to file

Cook County gives you two separate chances each year: first the Assessor, then the independent Board of Review. Your township (Niles) has its own window at each. Filing at both is free.

Cook County Assessor's Office

Filing window: October 20, 2026 – December 3, 2026

Where: Online at cookcountyassessoril.gov (Appeals). Filing is free.

File to upload: 1-assessor-submission.pdf

1. Open the Assessor's online appeal form while your township is open and enter your PIN (xx-xx-xxx-xxx-0000 (sample)).

2. Choose the reason(s): *Lack of uniformity*.

3. Enter the comparable PINs from the form sheet in this guide.

4. Upload 1-assessor-submission.pdf and submit. Keep the confirmation.

Cook County Board of Review

Filing window: Dates for your township aren't published yet. Each window is about 30 days; check cookcountyassessoril.gov and cookcountyboardofreview.com, or use the reminder on our site.

Where: Online at cookcountyboardofreview.com (file an appeal). Filing is free; homeowners can file without a lawyer.

File to upload: 2-board-of-review-submission.pdf

1. When your township opens at the Board of Review, start an appeal for PIN xx-xx-xxx-xxx-0000 (sample). You can file here even if you didn't appeal to the Assessor.

2. Choose the same reason(s) and enter the same comparable PINs.

3. Upload 2-board-of-review-submission.pdf, plus the Assessor's decision if you have one.

4. Most homeowner appeals are decided on the written evidence. If you request a hearing, use the script in this guide.

Good to know

• You can appeal every year, not only in a reassessment year.

• Reductions appear on the second-installment tax bill, not the first.

• Exemptions (homeowner, senior, senior freeze) are separate from appeals. Check that yours are applied — they often save more than an appeal.

• Keep this kit. Next year the same method applies with updated numbers.

What to enter on the form

The online forms ask for the same few things. Copy these values.

Independent estimate from public data. Not affiliated with Cook County. Not legal, tax or appraisal advice.
Not a substitute for the advice of an attorney.

Field on the form	What to enter
PIN	xx-xx-xxx-xxx-0000 (sample)
Property address	Kilbourn Ave (sample), Skokie 60076
Township	Niles
Reason for appeal	Lack of uniformity
Comparable properties (PINs)	xxxx000, xxxx000, xxxx000, xxxx000, xxxx000
Requested assessed value	$28,875 (market value $288,748)
Evidence upload	1-assessor-submission.pdf (Assessor) or 2-board-of-review-submission.pdf (Board of Review)
Contact details	Your name, phone and email

Independent estimate from public data. Not affiliated with Cook County. Not legal, tax or appraisal advice.
Not a substitute for the advice of an attorney.

If you have a hearing

Most residential appeals in Cook County are decided on paper. If you request or get a hearing, keep it short and stick to the numbers — analysts see many cases a day.

Your opening (about 30 seconds)

“I'm the owner of Kilbourn Ave (sample), PIN xx-xx-xxx-xxx-0000 (sample). I'm appealing because my assessment is about 14% above similar homes nearby.”

Your main points

• 25 comparable homes — same class, similar size and age, close by — are assessed at a median that implies $28,875 for my home. I'm assessed at $33,000, 14% higher.

Your request

“I'm asking for my assessed value to be reduced to $28,875, which is in line with comparable homes.”

If they ask…

Question or objection	How to answer
“Your comparables aren't similar to your home.”	They're the same property class, within about 30% of my square footage and 25 years of age, and the nearest available. If a specific one is different, I'm happy to rely on the others — the median barely moves.
“Your home has features the others don't.”	Point to the record: if the Assessor's data shows the same characteristics for the comparables, the assessment should be uniform. If your home lacks a feature (e.g. no garage or finished basement), say so.
“How did you adjust for size?”	Illinois requires uniform assessment. Comparing similar homes' assessments, each adjusted to my home's size, is the standard way to show non-uniformity. Larger homes are worth less per square foot, so we adjust for size rather than compare flat dollars per square foot.
“Would you accept a smaller reduction?”	You may accept any offer you consider fair. A partial reduction still lowers your bill until the next reassessment.

Bring with you

• This kit (printed or on a tablet)

• Your property tax bill or assessment notice

• Photos of any condition problems (roof, foundation, flooding)

• Any recent appraisal or purchase documents

Independent estimate from public data. Not affiliated with Cook County. Not legal, tax or appraisal advice.
Not a substitute for the advice of an attorney.

How these numbers were calculated

Assessor's implied market value = assessed value ÷ 10% (Cook County's residential level of assessment).

Uniformity: comparable homes' assessed values (same class, similar size and age, nearby), each adjusted to your home's size, then the median. Value doesn't rise one-for-one with size, so the adjustment reflects how values actually scale in Cook County.

Market value: recent arm's-length sales of comparable homes nearby, each adjusted to your home's size, then the median.

Requested value: the lower of the two supported values, never above your current assessment.

Tax estimate: (assessed value × state equalizer – homeowner exemption) × an estimated composite tax rate for your township (the Clerk's actual rate depends on your exact tax code).

Realistic savings: a range, because boards often grant only part of the reduction requested. Residential appeals in Cook County are granted in a large share of cases, but typical reductions are modest.

Important

This kit is self-help information prepared from public records. It is not legal, tax or appraisal advice, and we do not file appeals or represent you. Public data can contain errors; check your property record and the comparables before filing. Deadlines and procedures are set by the Cook County Assessor and Board of Review and can change — confirm dates on their websites. Not affiliated with or endorsed by Cook County, the Assessor's Office or the Board of Review. No outcome is guaranteed. This kit is not a substitute for the advice of an attorney.