

# The 2026 Cook County Reassessment Watchlist

## Where South and West Suburban homeowners should look first before the next assessment notice lands

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## Executive Summary

Cook County reassesses property on a three-year cycle. The South and West Suburban townships were reassessed in 2023, making the next cycle the one homeowners should be preparing for now. The exact 2026 notice and appeal dates should be refreshed against the Cook County Assessor's calendar before publication, because the official calendar page is the controlling source for deadlines.

Censum analyzed 441,843 Class 2 residential PINs across 17 South and West Suburban Cook County townships using its 2025 parcel, assessment, and review-probability snapshot. The analysis found 128,932 residential PINs in Censum's "review watch" band, meaning the property showed enough model signal that a homeowner should take a closer look before assuming the assessment is fair. A smaller group, 27,719 residential PINs, landed in a higher-confidence watch band.

The public signal is simple:

**Before the next South and West Suburban reassessment cycle hits, nearly 129,000 residential PINs in Censum's dataset show enough signal to merit a first review.**

That does not mean 129,000 appeals should be filed. It means the first step for many homeowners is not panic, and it is not automatically hiring someone on a percentage-of-savings contract. It is checking the property record, exemption status, valuation evidence, and deadline.

## Why This Matters Now

The reassessment notice is the moment many homeowners first discover that the county's view of their home has changed. It contains the property address, characteristics, updated estimated fair market value, and appeal deadline.

That creates a short, stressful window. Homeowners must decide whether to appeal, what evidence matters, whether comparable properties are actually comparable, and whether paying a contingency fee makes sense.

The burden-shift context makes the issue bigger than individual household frustration. In May 2025, the Cook County Treasurer reported that successful business appeals shifted nearly \$2 billion in property taxes onto homeowners over three years. The Treasurer's release said business owners appealed nearly 64% of the time, while homeowners appealed 27% of the time, and that appeal rates were much lower in lower-income Black and Latino neighborhoods.

The Cook County Assessor's Office has described a similar burden-shift dynamic after appeals. In 2025, the Assessor reported that after the 2024 Chicago reassessment and Board of Review appeals, homeowners' share of assessed value rose from 49% under Assessor values to 54% after Board of Review changes.

For South and West Suburban homeowners, the practical question is:

**Who will notice early enough to check the record, exemptions, evidence, and fee math before the appeal window closes?**

## Key Findings From Censum's South/West Watchlist

Censum's review watch band is not a claim that an appeal will win. It is a triage signal: the property deserves a closer look before the homeowner ignores the notice or signs away a large share of potential savings.

### **1. Nearly 3 in 10 South/West residential PINs landed in the review watch band.**

Across the 17 South and West Suburban townships reviewed, 128,932 of 441,843 residential PINs, or 29.2%, landed in Censum's review watch band.

### **2. A smaller but meaningful high-confidence group emerged.**

Across the same townships, 27,719 residential PINs, or 6.3%, landed in the higher-confidence watch band.

### **3. The watchlist is not evenly distributed.**

Cicero had the highest share of residential PINs in the review watch band. Proviso had the highest absolute number.

### **4. Different stories matter for different townships.**

Some areas show high percentages of properties worth reviewing. Others show large absolute counts because of township size. Higher-value areas may show smaller counts but larger modeled annual savings per flagged property.

## How To Read The Watch Score

The watch score is designed to answer a practical question: if a homeowner, reporter, advisor, or township official only had time to look at a few places first, where should they start?

It is not an official county ranking. It is not a claim that one township is "worse" than another. It is a prioritization tool built from three signals:

1. **How many homes show review signal** A high share means the issue may be broad across that township.
1. **How many higher-confidence homes appear** This helps separate general noise from stronger first-review candidates.
1. **How large the modeled savings look** Higher potential savings can make the first-review decision more urgent, but the score caps this input so expensive-home townships do not dominate the list by wealth alone.

The most useful way to use the score is not to ask, "Should every homeowner here appeal?" The better question is, "Should homeowners here be more careful before they ignore the notice?"

## Township Watchlist: Highest Censum Watch Scores

Rank	Township	Watch score	Residential PINs	Review-watch PINs	Review-watch share	Higher-confidence PINs	Avg. modeled annual savings
1	Cicero	100.0	14,515	8,416	58.0%	3,728	\$1,222
2	Riverside	66.0	5,907	2,256	38.2%	929	\$1,453
3	Berwyn	62.9	14,127	6,009	42.5%	1,625	\$1,218
4	Stickney	55.0	13,173	5,353	40.6%	2,184	\$937
5	Proviso	50.6	47,611	18,752	39.4%	4,010	\$1,068
6	River Forest	44.6	4,239	863	20.4%	217	\$2,133
7	Bremen	40.2	41,157	14,404	35.0%	3,951	\$942
8	Lemont	38.1	8,629	2,343	27.2%	498	\$1,399

## Township Watchlist: Largest Number Of Review-Watch PINs

Rank	Township	Review-watch PINs	Review-watch share
1	Proviso	18,752	39.4%
2	Worth	16,464	28.8%
3	Thornton	15,610	26.2%
4	Bremen	14,404	35.0%
5	Bloom	10,552	34.6%
6	Cicero	8,416	58.0%
7	Lyons	8,346	21.8%
8	Orland	7,787	20.7%

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## What Homeowners Should Check First

Homeowners do not need to become assessment experts overnight. They need a good first pass.

Check these five things before deciding whether to appeal:

1. **Property record accuracy** Confirm PIN, class, building square footage, age, improvement details, basement, garage, and unit information.
1. **Exemption status** Missing homeowner, senior, senior freeze, disability, or veterans exemptions can change the bill in a way an assessment appeal does not solve.
1. **Estimated fair market value** The Assessor explains that residential assessed value equals 10% of fair market value under Cook County ordinance.
1. **Comparable properties** Nearby is not enough. Good comparisons need similar class, size, age, condition, neighborhood, and sale/assessment context.
1. **Fee model** A contingency fee can be expensive when the case is simple and the reduction is large. Homeowners should compare percentage-of-savings pricing against a flat-fee diagnostic or evidence packet before signing.

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## A Better First-Review Sequence

The order matters. Many homeowners start with the scariest question, "Can I lower my taxes?" That is understandable, but it skips the checks that make the answer useful.

A cleaner first review looks like this:

1. **Confirm the document** A reassessment notice, first-installment tax bill, second-installment tax bill, appeal decision, and escrow analysis are not the same thing.
1. **Confirm the stage** The Assessor appeal window and Board of Review appeal window are separate. Missing one stage does not always mean every path is closed, but it changes the next move.
1. **Check the record before the comps** Square footage, class, age, condo/unit details, basement, garage, and building characteristics can change the analysis before a single comparable is pulled.
1. **Separate assessment issues from bill issues** Appeals address assessed value. Exemptions, tax rates, local levies, escrow shortages, and refunds are adjacent issues, but they are not the same fix.
1. **Price the help before signing** If the case looks strong, the fee model matters more, not less.

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## What Different Homeowners Should Watch

**First-time homeowners** should check whether the county has the right mailing address, PIN, exemption status, and purchase context. A closing price can matter, but it is not the only evidence.

**Seniors and longtime owners** should check exemptions before assuming every bill increase is an appeal problem. Senior, senior freeze, disability, veterans, and longtime homeowner exemptions can change the practical next step.

**Condo owners** should check whether the issue belongs to an individual unit, garage PIN, or building-level association appeal. A condo case can be very different from a detached single-family home case.

**Escrowed homeowners** should remember that an appeal result and a mortgage escrow adjustment can move on different timelines. A lower assessed value does not automatically make the next escrow statement easy to understand.

## Why Reporters Should Care

This is not just a tax-help story. It is a household-budget story, a public-data story, a local-government complexity story, and a consumer-protection story.

There are several defensible headlines:

- Nearly 129,000 South/West suburban residential PINs show property-tax review signals before the next reassessment cycle.
- Census analysis flags Cicero, Berwyn, Stickney, Riverside, and Proviso as top watchlist townships by review signal.
- Proviso, Worth, Thornton, Bremen, and Bloom have the largest absolute counts of homes worth a first assessment check.
- Property-tax appeal complexity may be leaving less-resourced homeowners behind.
- Before hiring a percentage-fee appeal firm, homeowners should check the record, exemptions, evidence, and fee math.

## Homeowner FAQ

### **Does a watchlist signal mean I should file an appeal?**

No. It means the property deserves a closer first review. The right answer could be to appeal, fix an exemption issue, correct a record problem, wait for the right stage, or do nothing because the evidence is weak.

### **Can a homeowner appeal without an attorney?**

Yes. The Cook County Assessor says homeowners do not need a lawyer, tax representative, or appraiser to file an Assessor appeal. The Board of Review also allows residential owners to file online or through its forms. Professional help can still be useful, but the homeowner should understand the cost and stage.

### **What is the most common mistake?**

Treating "my tax bill went up" as one problem. A bill can move because of assessed value, exemptions, tax rates, levies, escrow mechanics, refund timing, or a mix of all five.

### **What should a homeowner gather before asking for help?**

A PIN, the most recent reassessment notice or tax bill, basic property details, exemption status, recent sale or appraisal information if available, photos of condition issues, and any obvious comparable properties.

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## **Censum Quote**

"The problem is not that every homeowner should appeal. The problem is that too many homeowners do not know what to check before the deadline passes. A reassessment notice gives people a short window to understand the county's value, their exemptions, their evidence, and the cost of getting help. Censum exists to make that first review less confusing."

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## Methodology

Censum analyzed 441,843 Class 2 residential PINs across 17 South and West Suburban Cook County townships: Berwyn, Bloom, Bremen, Calumet, Cicero, Lemont, Lyons, Oak Park, Orland, Palos, Proviso, Rich, River Forest, Riverside, Stickney, Thornton, and Worth.

The analysis used Censum's local 2025 parcel, assessment, win-probability, and conviction-score snapshot from the Censum Cook County residential database. The "review watch" band includes residential PINs with model probability of 0.55 or higher. The higher-confidence watch band includes residential PINs with model probability of 0.70 or higher.

The watch score is a Censum index, not an official county metric. It combines:

- share of residential PINs in the review watch band
- share of residential PINs in the higher-confidence watch band
- average modeled annual savings, capped in the score formula to avoid letting high-value townships dominate the index

The score is normalized to a 0-100 scale across the 17 townships.

Limitations:

- A watchlist signal is not a filing recommendation.
- A watchlist signal is not a guarantee of assessment reduction, appeal success, or tax savings.
- Model results should be reviewed with current county records, appeal deadlines, exemptions, and property-specific evidence.
- Official appeal windows must be verified with the Cook County Assessor and Board of Review before publication or filing.
- Censum is not affiliated with Cook County or any government agency.

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## Sources

- [Cook County Assessor, Assessment & Appeal Calendar](#)
- [Cook County Assessor, Valuation Reports](#)
- [Cook County Assessor, How Residential Property Is Valued](#)
- [Cook County Assessor, 2023 South and West Suburban Reassessment Report](#)
- [Cook County Treasurer, "\\$2 billion wealth transfer" release](#)
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- [Cook County Assessor, Chicago homeowners tax burden after appeals](#)