LACK OF UNIFORMITY

Residential assessment appeal evidence

Cook County, Illinois. Tax year 2026. Prepared 04 November 2026 from the Cook County Assessor's published assessment roll.

Property index number	17311190360000
Property address	3440 S BELL AVE
Township	South Chicago (76)
Assessor neighborhood	76060
Property class	202 Single-family, up to 999 sq ft
Assessment stage	Mailed value for 2026

ASSESSED NOW

$23,000

23.3% of the current assessed value.

COMPARABLES IMPLY

$17,636

Estimated tax effect about $1,138 a year at a 7% composite rate.

REDUCTION REQUESTED

$5,364

SECTION 1

The argument in one paragraph

The Assessor values 349 other properties in assessor neighborhood 76060 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 $19.02 per square foot. This home is assessed at $24.81 per square foot, which is 30% above that median. Applying the median the Assessor already uses for those neighbors to this home's 927 square feet gives $17,636. 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	927 square feet
Land area	3,000 square feet
Year built	1893
Building type	1 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Full
Central air	No Central A/C
Rooms	5
Bedrooms	3
Full bathrooms	1
Half bathrooms	None recorded

Total assessed value	$23,000
Assessed value per square foot	$24.81

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	684
2	Building area within 15% of this home	432
3	Built within 15 years of this home	365
4	Same building type	351
5	Same construction quality grade	349

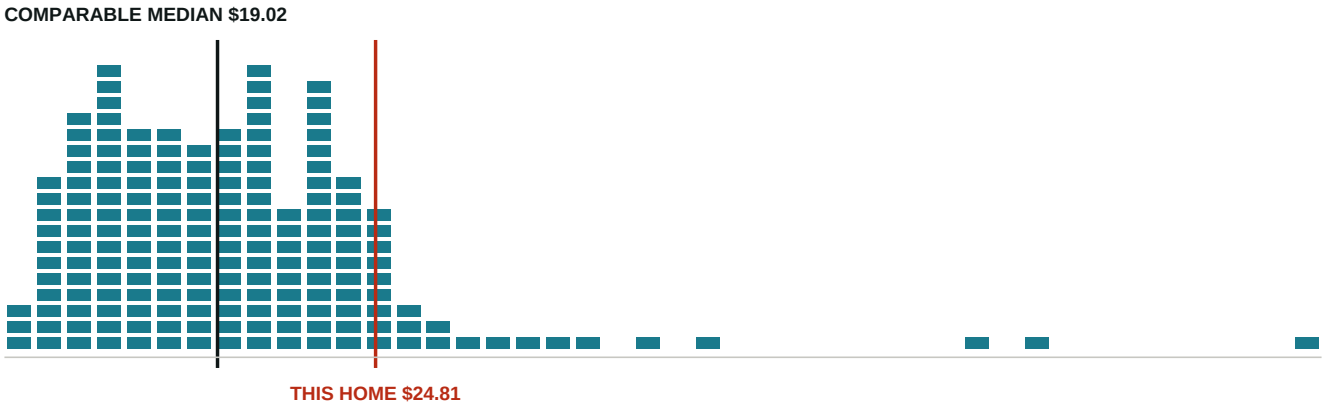
The comparable figure used is the median of all 349 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 349 properties 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	349
Lowest assessed	$11.22 per square foot
25th percentile	$15.43 per square foot
Median	$19.02 per square foot
75th percentile	$22.35 per square foot
Highest assessed	$59.44 per square foot
This home	$24.81 per square foot
Position	assessed above 316 of the 349 comparable properties, the 91st percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 349 comparables	$19.02
Building area of this home	927 sq ft
Median multiplied by building area	**$17,636**
Current total assessed value	$23,000
Difference, the reduction requested	**$5,364**

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 $5,364 in assessed value is worth roughly $1,138 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

349 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 349 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
16363060080000	3615 S ALBANY AVE	945	1888	3	1	$12,000	$12.70
16354100120000	3243 W 38TH ST	940	1893	2	1	$12,000	$12.77
16363170070000	3821 S ALBANY AVE	931	1888	2	1	$12,000	$12.89
16354070190000	3511 W 38TH ST	924	1893	2	1	$12,000	$12.99
16363150080000	2942 W 38TH ST	924	1888	2	1	$12,000	$12.99
16364180060000	3749 S WASHTENAW AVE	924	1888	2	1	$12,000	$12.99
16354060080000	3219 W 37TH PL	920	1883	3	1	$12,000	$13.04
16354050090000	3337 W 37TH PL	912	1893	3	1	$12,000	$13.16
16354050370000	3322 W 38TH ST	910	1888	2	1	$12,000	$13.19
16363140040000	3733 S ALBANY AVE	945	1878	2	1	$13,000	$13.76
16364040350000	3528 S MAPLEWOOD AVE	941	1889	2	1	$13,000	$13.82
16364180140000	2637 W 37TH PL	940	1888	2	1	$13,000	$13.83
16363140330000	3022 W 38TH ST	927	1891	3	1	$13,000	$14.02
16364180200000	2621 W 37TH PL	924	1888	3	1	$13,000	$14.07
16364040250000	3502 S MAPLEWOOD AVE	924	1889	2	1	$13,000	$14.07
16363200150000	3121 W 38TH PL	924	1890	3	1	$13,000	$14.07
16363130380000	3738 S ALBANY AVE	920	1888	2	1	$13,000	$14.13
16364090430000		928	1888	2	1	$14,000	$15.09
16363200140000		924	1890	3	1	$14,000	$15.15
16354050210000		924	1888	3	1	$14,000	$15.15
16363150120000		920	1891	2	1	$14,000	$15.22
16354100160000		937	1895	2	1	$15,000	$16.01
16364220390000		924	1878	2	1	$15,000	$16.23
17312300280000		945	1888	2	1	$16,000	$16.93
17313110350000		945	1883	2	1	$16,001	$16.93
16364010380000		940	1900	2	1	$16,001	$17.02
16364040470000		939	1888	2	2	$16,000	$17.04
16364220430000		925	1888	3	1	$16,001	$17.30
17311120350000		920	1888	3	1	$16,000	$17.39
17321110390000		920	1888	2	1	$16,000	$17.39
16362020230000		920	1888	2	1	$16,001	$17.39
17313110340000		945	1883	3	1	$17,000	$17.99
17311220110000		930	1898	2	1	$17,001	$18.28
17321110290000		945	1888	2	1	$18,000	$19.05
17314310160000		945	1890	3	1	$18,000	$19.05
17311140070000		944	1884	2	1	$17,994	$19.06
17312150100000		943	1888	2	1	$18,036	$19.13
17314060200000		928	1888	2	1	$18,000	$19.40
17312240220000		924	1888	2	1	$17,977	$19.46
17314060100000		924	1888	2	1	$18,001	$19.48

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
17314270460000		920	1905	3	1	$18,000	$19.57
17311110390000		940	1888	3	1	$19,000	$20.21
17311120250000		924	1888	3	1	$19,000	$20.56
17314100050000		920	1893	2	1	$19,000	$20.65
17312250380000		920	1888	2	1	$19,000	$20.65
17311150400000		920	1893	2	1	$19,000	$20.65
17311110140000		940	1888	3	2	$20,000	$21.28
17312140200000		921	1879	3	2	$20,000	$21.72
17313140120000		918	1898	2	1	$20,000	$21.79
17314010110000		910	1888	3	2	$20,001	$21.98
17314260120000		943	1893	2	1	$21,000	$22.27
17312290140000		945	1883	2	1	$22,000	$23.28
17312210360000		919	1893	3	2	$22,000	$23.94
17312240500000		918	1890	2	1	$22,000	$23.97
17314080340000		917	1898	2	2	$22,000	$23.99
17311190360000	**3440 S BELL AVE**	**927**	**1893**	**3**	**1**	**$23,000**	**$24.81**
17311150200000		940	1888	2	2	$24,000	$25.53
17311080210000		912	1888	2	1	$25,000	$27.41
17313130040000		939	1883	2	1	$26,001	$27.69
16364180350000		940	1888	2	1	$29,001	$30.85
16364010220000		924	1908	2	1	$43,000	$46.54

Median of all 349 comparables: $19.02 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 76060, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 349 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.

16354050220000	16363080170000	16354070210000	16363130020000	17314150300000
16363080190000	16363200160000	16354080200000	16354080140000	16354080110000
16363060080000	16354100120000	16363170070000	16354070190000	16363150080000
16364180060000	16354060080000	16354130420000	16354130430000	16354050090000
16364180420000	16363080100000	16354050370000	16354060190000	16363130260000
16354030150000	16363220030000	16364030280000	16364180080000	16364170330000
16363200130000	16363060290000	17314140440000	16354100140000	16363230310000
16363140040000	16364040350000	16364180140000	16363140330000	16363060130000
16364180200000	16364040250000	16363200150000	16363060020000	16363130380000
17314060220000	16364010350000	16364030260000	16354030110000	16363060120000
16364250030000	16354090170000	16363140390000	16354050360000	17313110070000
16364180400000	16354100170000	16363220170000	16354070140000	16364180120000
16354070260000	16354130350000	16364090140000	17314210060000	16363150300000
16363130360000	16364030230000	16363070550000	16363130370000	16364090170000
16363220260000	16364090300000	16363150100000	16363070040000	16364230350000
16364090430000	16364180170000	16363130300000	16363200140000	16364070220000
16354050210000	17313080110000	16364220400000	16363150120000	16363130310000
16363230350000	16363220420000	16363230340000	16364180410000	17312150090000
16364170340000	16364260370000	17314070170000	16363220050000	17314260500000
16364010070000	16364180030000	16363060430000	16363060420000	16364180150000
17312300270000	16354100160000	17312140310000	16363160290000	17314140290000
16364220250000	16364220390000	16364090160000	17314130240000	16354130200000
16364010270000	16364080040000	16363130410000	16364180180000	17311070040000
17314060130000	17314040170000	17314140270000	17313080120000	16364230210000
17312150230000	17314060120000	17312300280000	17313110350000	17314110180000
17314270480000	17314150210000	16364010380000	16364040470000	16363150290000
17313080150000	17314130050000	17312200440000	16364220430000	17311160310000
17313080210000	17311120350000	17321110390000	16362020230000	16362040270000
17312300390000	16363210330000	17312300050000	17321110320000	17314020320000
17312100080000	17312290050000	16354100030000	16363020120000	17313100150000
17312140040000	17314120030000	17313110340000	16363020160000	17314030140000
17314140240000	17311200040000	17312140250000	17314010150000	17314060150000
17311110310000	17311220110000	16364230040000	17313080140000	17312250450000
17314020270000	17314030240000	17313140240000	17314120400000	17312260380000
16362020120000	17314120430000	17313130330000	17311180310000	17314120440000
17321110290000	17312300320000	17314200210000	17314310160000	17313070330000
17314270330000	17311140070000	17312150100000	17314100360000	17312150030000
17311140010000	17313010140000	16362030130000	17314210140000	17314060200000
16354060040000	17312240220000	17314060100000	17311120470000	17314260060000
17314010310000	17314270460000	17314180180000	17314180140000	17313160300000
16362020170000	17312250060000	17312260020000	17312210030000	17311140240000
17312210010000	17314250200000	17311110390000	17312240050000	17311040310000
17313070460000	17311160220000	17313160350000	17313120070000	17312250160000
17314060230000	16362020070000	17311120250000	17314260350000	17312180300000
17314100050000	17312250380000	17311150400000	17312190010000	17314100420000

17311050060000	17313160080000	17312260180000	17312250360000	17311120180000
17314300270000	17311110210000	17314130320000	17312270230000	17313160260000
17314010080000	17313160060000	17312280160000	17312260130000	17311060050000
16362030340000	17311110140000	17311110100000	17314180190000	17314090150000
17311150300000	17312140200000	17313140120000	17311150330000	17314010110000
17314180130000	17314110100000	17312270300000	17313160420000	17311070280000
17311110270000	17311060140000	17311130470000	17314110370000	17314260120000
17312140150000	17314270200000	17311200180000	17311150480000	17311080220000
17311150350000	17311160240000	17311140170000	17311120460000	17314100330000
17311140340000	17311120260000	17311120440000	17314180280000	17311040560000
17314020400000	17311190110000	17314250210000	17314250190000	17312190020000
17314030270000	17314100370000	16364170350000	17314030230000	17314020410000
17313160380000	17314100300000	17311110200000	17312290140000	17311060310000
17313160230000	17313070170000	17314090030000	17311190340000	17311120200000
17311180110000	17314230080000	17314020360000	17311140320000	17314300260000
17311040600000	17314030180000	17314110260000	17314010300000	17312210360000
17312240500000	17311140310000	17314080340000	17314020380000	17311040470000
17311200220000	17311120150000	17311060290000	17314170290000	17321110400000
17311190160000	17313160100000	17311200270000	17311110320000	17311150040000
17311200260000	17311110530000	17313160370000	17311200280000	17314080390000
17312290370000	17312250470000	17311110460000	17311150200000	17311190040000
17313160450000	17311060190000	17313160150000	17312300070000	17311080210000
17314170090000	17314080400000	17313130040000	17311140390000	17311120490000
17311180140000	16364180350000	17312170260000	17311190100000	16363080080000
17314090300000	16364010220000	17314270140000	17311150280000	

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	04 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.

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