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	13264250270000
Property address	2426 N BERNARD ST
Township	Jefferson (71)
Assessor neighborhood	71070
Property class	206 Single-family, split level
Assessment stage	Mailed value for 2026

ASSESSED NOW

$86,000

11.5% of the current assessed value.

COMPARABLES IMPLY

$76,096

Estimated tax effect about $2,101 a year at a 7% composite rate.

REDUCTION REQUESTED

$9,904

SECTION 1

The argument in one paragraph

The Assessor values 119 other properties in assessor neighborhood 71070 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 $30.20 per square foot. This home is assessed at $34.13 per square foot, which is 13% above that median. Applying the median the Assessor already uses for those neighbors to this home's 2,520 square feet gives $76,096. 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	2,520 square feet
Land area	4,125 square feet
Year built	1906
Building type	2 Story
Construction quality	Average
Repair condition	Average
Exterior wall	Frame
Basement	Partial
Central air	Central A/C
Rooms	8
Bedrooms	5
Full bathrooms	2
Half bathrooms	None recorded

Total assessed value	$86,000
Assessed value per square foot	$34.13

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	179
2	Building area within 15% of this home	146
3	Built within 15 years of this home	127
4	Same building type	123
5	Same construction quality grade	119

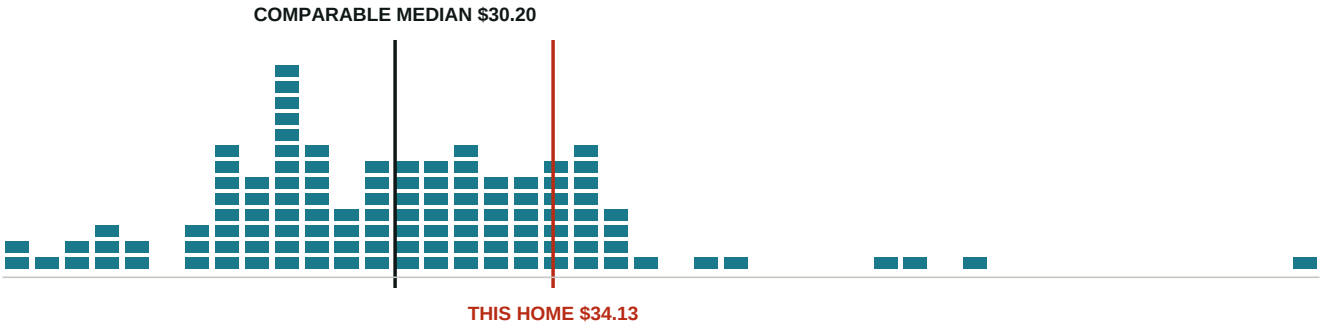
The comparable figure used is the median of all 119 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 119 properties 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	119
Lowest assessed	$20.43 per square foot
25th percentile	$27.35 per square foot
Median	$30.20 per square foot
75th percentile	$33.42 per square foot
Highest assessed	$53.19 per square foot
This home	$34.13 per square foot
Position	assessed above 95 of the 119 comparable properties, the 80th percentile



$20.43 per sq ft — 119 comparable properties by assessed value per square foot, one mark is one property — $53.19 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 119 comparables	$30.20
Building area of this home	2,520 sq ft
Median multiplied by building area	**$76,096**
Current total assessed value	$86,000
Difference, the reduction requested	**$9,904**

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 $9,904 in assessed value is worth roughly $2,101 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

119 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 119 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
13232290110000	3625 N BERNARD ST	2,470	1918	4	2	$51,841	$20.99
13224190070000	4335 W ROSCOE ST 2	2,522	1915	4	3	$57,300	$22.72
13261060130000	3133 N LAWNDALE AVE 1	2,668	1908	4	3	$61,964	$23.22
13232180260000	3742 N SAINT LOUIS AVE	2,364	1908	5	2	$56,034	$23.70
13233010060000	3839 W ADDISON ST	2,656	1918	5	2	$64,001	$24.10
13233020400000	3758 W EDDY ST	2,526	1905	4	2	$63,432	$25.11
13231210210000	3740 N LAWNDALE AVE 2	2,448	1914	4	2	$63,032	$25.75
13231140310000	3808 N MONTICELLO AVE	2,601	1910	4	2	$67,368	$25.90
13262090070000	3094 N ELBRIDGE AVE B	2,465	1916	4	3	$63,895	$25.92
13232010330000	3938 N SAINT LOUIS AVE	2,613	1903	4	3	$68,000	$26.02
13232030110000	3937 N BERNARD ST 1	2,607	1906	4	4	$69,579	$26.69
13231130070000	3833 N RIDGEWAY AVE	2,572	1911	4	2	$68,704	$26.71
13224160150000	3409 N KEELER AVE	2,468	1905	3	2	$66,000	$26.74
13231110040000	3847 N AVERS AVE	2,566	1906	4	2	$69,335	$27.02
13232240100000	3729 N SPAULDING AVE	2,400	1918	4	2	$65,187	$27.16
13263260150000	2417 N AVERS AVE	2,492	1908	4	2	$68,000	$27.29
13262110280000	3044 N SPAULDING AVE	2,554	1899	4	2	$70,000	$27.41
13261240160000	2819 N HARDING AVE 1	2,593	1903	4	1	$72,000	$27.77
13231110170000	3856 N HAMLIN AVE	2,500	1913	4	2	$69,468	$27.79
13232230360000	3744 N SPAULDING AVE	2,551	1918	4	2	$71,000	$27.83
13263050290000	2738 N MONTICELLO AVE	2,530	1903	5	3	$71,001	$28.06
13262280260000	2834 N SAWYER AVE 1	2,622	1899	4	3	$74,000	$28.22
13261170270000	3636 W OAKDALE AVE	2,539	1918	5	3	$72,048	$28.38
13264270090000	2427 N KIMBALL AVE	2,433	1908	6	3	$69,064	$28.39
13264250260000	2428 N BERNARD ST	2,468	1893	4	2	$70,433	$28.54
13264150140000	2637 N SAWYER AVE	2,445	1898	4	2	$70,000	$28.63
13231230220000	3742 N CENTRAL PARK AVE	2,668	1910	6	4	$77,677	$29.11
13232270240000	3648 N SAINT LOUIS AVE	2,389	1921	5	2	$70,000	$29.30
13264250240000	2430 N BERNARD ST	2,583	1920	4	1	$76,000	$29.42
13264250180000	2454 N BERNARD ST	2,520	1900	5	2	$75,236	$29.86
13264240190000		2,446	1893	4	2	$74,001	$30.25
13232070310000		2,461	1912	3	3	$75,000	$30.48
13264100130000		2,420	1893	3	1	$74,000	$30.58
13264260060000		2,562	1899	4	2	$79,407	$30.99
13231050300000		2,522	1903	6	2	$79,000	$31.32
13231150350000		2,547	1916	4	2	$80,000	$31.41
13264190030000		2,578	1905	5	2	$82,081	$31.84
13263090340000		2,606	1913	4	3	$83,109	$31.89
13264190090000		2,408	1907	5	1	$76,951	$31.96
13231050100000		2,437	1913	4	2	$78,001	$32.01

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
13231210050000		2,426	1916	3	3	$77,705	$32.03
13231150040000		2,389	1904	4	2	$78,000	$32.65
13264250040000		2,456	1903	3	2	$80,587	$32.81
13233210300000		2,666	1914	4	3	$87,923	$32.98
13264190280000		2,366	1905	4	1	$79,001	$33.39
13264250220000		2,566	1901	4	1	$86,001	$33.52
13264180030000		2,385	1904	5	2	$80,139	$33.60
13264090270000		2,497	1896	4	2	$85,074	$34.07
13264180330000		2,370	1898	5	2	$80,801	$34.09
13264250270000	**2426 N BERNARD ST**	**2,520**	**1906**	**5**	**2**	**$86,000**	**$34.13**
13264100210000		2,463	1900	5	5	$84,575	$34.34
13264180010000		2,562	1910	4	2	$88,000	$34.35
13231110190000		2,486	1909	4	2	$86,000	$34.59
13264190070000		2,434	1910	4	2	$85,377	$35.08
13264010050000		2,502	1905	5	2	$88,001	$35.17
13264110020000		2,550	1908	5	3	$90,001	$35.29
13264260030000		2,448	1902	4	3	$90,000	$36.76
13262230200000		2,370	1899	4	3	$91,000	$38.40
13264220080000		2,475	1913	4	2	$106,614	$43.08
13264190230000		2,405	1908	5	3	$108,001	$44.91
13264200060000		2,444	1893	3	4	$130,001	$53.19

Median of all 119 comparables: $30.20 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 71070, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 119 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.

13261090300000	13232290110000	13261050410000	13263230240000	13224080020000
13224190070000	13233120220000	13261060130000	13232180260000	13233010060000
13233020400000	13224100240000	13261220180000	13231140290000	13231210210000
13231140310000	13262090070000	13261120040000	13232010330000	13233000050000
13224010210000	13233240130000	13232030110000	13231130070000	13224160150000
13231110040000	13264260150000	13232240100000	13263140140000	13263260150000
13262110280000	13261280290000	13231130120000	13231120110000	13264210360000
13262040330000	13261240160000	13231110170000	13232230360000	13232280130000
13263250070000	13263050290000	13231220250000	13262280260000	13261170270000
13264270090000	13264250260000	13262180260000	13264150140000	13231050130000
13231230220000	13232270240000	13231110090000	13264250240000	13262060310000
13264250180000	13234080570000	13263220020000	13231100250000	13261220210000
13264240190000	13263290060000	13232070310000	13264100130000	13264010380000
13264180040000	13264280030000	13264260060000	13232060270000	13264250100000
13231050300000	13233110070000	13231150350000	13231050190000	13264190030000
13263090340000	13262160600000	13264190090000	13231050100000	13231210050000
13231130230000	13231030160000	13264000370000	13231150040000	13264250040000
13264190080000	13233210300000	13231310180000	13264190280000	13262140330000
13264250220000	13264180030000	13264190270000	13264090270000	13264180330000
13262270320000	13264220100000	13264100210000	13264180010000	13264190190000
13231110190000	13264260020000	13264090300000	13264190070000	13264250050000
13231130150000	13264010050000	13264110020000	13264030160000	13264250280000
13264190110000	13264180340000	13264260030000	13264180260000	13262230200000
13264270190000	13264220080000	13264190230000	13264200060000	

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.