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	12223040230000
Property address	3440 LOMBARD ST
Township	Leyden (20)
Assessor neighborhood	20030
Property class	234 Single-family, split level with basement
Assessment stage	Certified value for 2026

ASSESSED NOW

$33,000

14.9% of the current assessed value.

COMPARABLES IMPLY

$28,085

REDUCTION REQUESTED

$4,915

Estimated tax effect about $1,042 a year at a 7% composite rate.

SECTION 1

The argument in one paragraph

The Assessor values 31 other properties in assessor neighborhood 20030 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 $25.88 per square foot. This home is assessed at $30.41 per square foot, which is 17% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,085 square feet gives $28,085. 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	1,085 square feet
Land area	4,532 square feet
Year built	1976
Building type	Split Level
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Partial
Central air	No Central A/C
Rooms	6
Bedrooms	3
Full bathrooms	2
Half bathrooms	None recorded

Total assessed value	$33,000
Assessed value per square foot	$30.41

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	126
2	Building area within 15% of this home	59
3	Built within 15 years of this home	31
4	Same building type	31
5	Same construction quality grade	31

The comparable figure used is the median of all 31 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 31 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	31
Lowest assessed	$13.81 per square foot
25th percentile	$25.11 per square foot
Median	$25.88 per square foot
75th percentile	$27.82 per square foot
Highest assessed	$32.64 per square foot
This home	$30.41 per square foot
Position	assessed above 28 of the 31 comparable properties, the 90th percentile



$13.81 per sq ft — 31 comparable properties by assessed value per square foot, one mark is one property — $32.64 per sq ft

The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 31 comparables	$25.88
Building area of this home	1,085 sq ft
Median multiplied by building area	**$28,085**
Current total assessed value	$33,000
Difference, the reduction requested	**$4,915**

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 $4,915 in assessed value is worth roughly $1,042 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

All 31 properties that passed every filter, sorted by assessed value per square foot. This home is shown in its own place in that order.

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
12212080320000	3630 EMERSON ST	1,114	1968	3	2	$15,385	$13.81
12212080310000	3630 EMERSON ST	1,114	1968	3	2	$15,386	$13.81
12213160230000	3315 ERNST ST	1,179	1963	3	2	$17,205	$14.59
12213160220000	3315 ERNST ST	1,179	1963	3	2	$17,205	$14.59
12212070270000	3648 ELDER LN	1,040	1961	2	1	$15,705	$15.10
12212070280000	3648 ELDER LN	1,040	1961	2	1	$15,705	$15.10
12272150390000	9100 CHESTNUT AVE	1,213	1962	3	1	$30,000	$24.73
12213000050000	3531 MANNHEIM RD HSE	1,242	1978	3	2	$31,000	$24.96
12272150430000	9112 CHESTNUT AVE	1,148	1961	3	1	$29,000	$25.26
12272150420000	9110 CHESTNUT AVE	1,148	1961	3	1	$29,000	$25.26
12272150410000	9106 CHESTNUT AVE	1,148	1962	3	1	$29,000	$25.26
12282140370000	3008 ATLANTIC ST	1,245	1964	3	1	$31,597	$25.38
12213040690000	3545 SARAH ST	1,140	1963	3	1	$29,000	$25.44
12223040250000	3436 LOMBARD ST	1,170	1976	3	1	$30,000	$25.64
12211040620000	3603 SUNSET LN	1,238	1962	3	1	$32,001	$25.85
12271240540000	9203 CHESTNUT AVE	1,112	1967	3	1	$28,784	$25.88
12281190130000	2924 DORA ST	1,000	1961	2	1	$26,386	$26.39
12282180480000	2911 SCOTT ST	1,154	1968	3	2	$30,613	$26.53
12213140700000	3332 LINCOLN ST	1,011	1981	3	1	$27,296	$27.00
12214110460000	3349 ELDER LN	1,142	1966	3	1	$31,000	$27.15
12213021050000	3520 DORA ST	1,100	1961	3	1	$30,001	$27.27
12282100530000	3024 HAWTHORNE ST	1,209	1963	3	1	$33,000	$27.30
12272050150000	3108 MAPLE ST	1,133	1987	3	1	$31,001	$27.36
12211030710000	3700 SARAH ST	1,096	1962	3	1	$31,000	$28.28
12223040240000	3438 LOMBARD ST	1,087	1978	3	2	$31,000	$28.52
12211030600000	3721 SARAH ST	1,050	1961	2	1	$30,000	$28.57
12211030530000	3725 DORA ST	1,050	1961	2	1	$30,000	$28.57
12212060530000	3620 HAWTHORNE ST	1,059	1962	3	1	$30,480	$28.78
12223040230000	**3440 LOMBARD ST**	**1,085**	**1976**	**3**	**2**	**$33,000**	**$30.41**
12214200220000	3209 HAWTHORNE ST	1,100	1962	3	2	$34,000	$30.91
12282140380000	3004 N ATLANTIC ST	1,097	1966	3	1	$35,000	$31.91
12213140690000	3328 LINCOLN ST	1,011	1981	3	1	$33,000	$32.64

Median of all 31 comparables: $25.88 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 20030, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 31 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.

12212080320000	12212080310000	12213160230000	12213160220000	12212070270000
12212070280000	12272150390000	12213000050000	12272150430000	12272150420000
12272150410000	12282140370000	12213040690000	12223040250000	12211040620000
12271240540000	12281190130000	12282180480000	12213140700000	12214110460000
12213021050000	12282100530000	12272050150000	12211030710000	12223040240000
12211030600000	12211030530000	12212060530000	12214200220000	12282140380000
12213140690000				

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.