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	17042031440000
Property address	1440 N WELLS ST J
Township	North Chicago (74)
Assessor neighborhood	74011
Property class	295 Townhome, individually owned
Assessment stage	Mailed value for 2026

ASSESSED NOW

$91,001

28.1% of the current assessed value.

COMPARABLES IMPLY

$65,451

Estimated tax effect about $5,419 a year at a 7% composite rate.

REDUCTION REQUESTED

$25,550

SECTION 1

The argument in one paragraph

The Assessor values 95 other properties in assessor neighborhood 74011 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 $35.02 per square foot. This home is assessed at $48.69 per square foot, which is 39% above that median. Applying the median the Assessor already uses for those neighbors to this home's 1,869 square feet gives $65,451. 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	1,869 square feet
Land area	1,105 square feet
Year built	1994
Building type	3 Story +
Construction quality	Average
Repair condition	Average
Exterior wall	Masonry
Basement	Slab
Central air	Central A/C
Rooms	6
Bedrooms	3
Full bathrooms	3
Half bathrooms	None recorded

Total assessed value	$91,001
Assessed value per square foot	$48.69

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	258
2	Building area within 15% of this home	100
3	Built within 15 years of this home	100
4	Same building type	95
5	Same construction quality grade	95

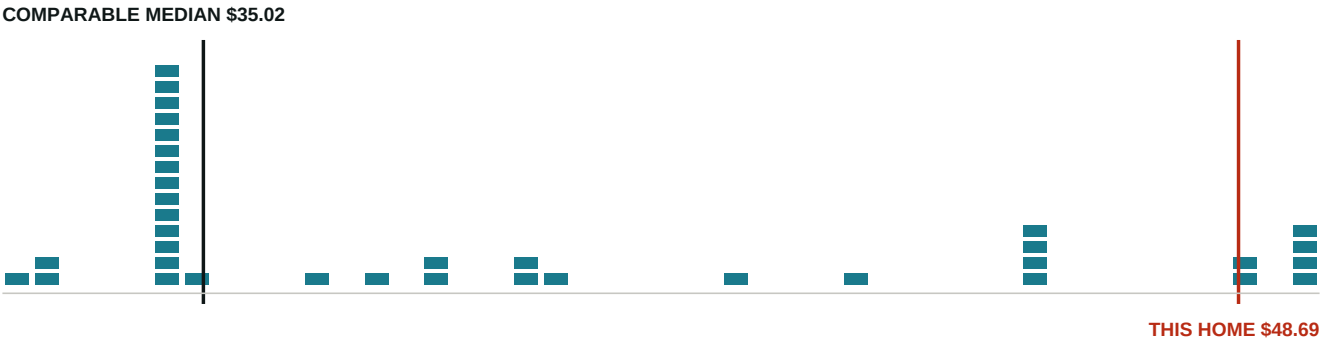
The comparable figure used is the median of all 95 surviving properties. It is not an average, which one outlier can move, and it is not a selection of the lowest assessed properties, which is the practice the Board of Review describes as cherry-picking in its own rules. Every one of the 95 properties 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	95
Lowest assessed	$32.37 per square foot
25th percentile	$34.50 per square foot
Median	$35.02 per square foot
75th percentile	$46.14 per square foot
Highest assessed	$49.76 per square foot
This home	$48.69 per square foot
Position	assessed above 79 of the 95 comparable properties, the 83rd percentile



The arithmetic, in full

STEP	VALUE
Median assessed value per square foot, 95 comparables	$35.02
Building area of this home	1,869 sq ft
Median multiplied by building area	**$65,451**
Current total assessed value	$91,001
Difference, the reduction requested	**$25,550**

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 $25,550 in assessed value is worth roughly $5,419 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

95 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 95 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
17041230920000	1433 N CLEVELAND AVE C	1,921	1997	3	2	$63,000	$32.80
17041230910000	1433 N CLEVELAND AVE D	1,921	1997	3	2	$63,000	$32.80
17041230900000	1433 N CLEVELAND AVE E	1,921	1997	3	2	$63,001	$32.80
17041230500000	1447 N CLEVELAND AVE C	1,826	1997	3	1	$63,000	$34.50
17041230460000	453 W BLACKHAWK ST	1,826	1997	3	1	$63,000	$34.50
17041230810000	1435 N CLEVELAND AVE D	1,826	1997	3	1	$63,000	$34.50
17041230490000	1447 N CLEVELAND AVE B	1,826	1997	3	1	$63,000	$34.50
17041230620000	1445 N CLEVELAND AVE A	1,826	1997	3	1	$63,000	$34.50
17041230730000	1439 N CLEVELAND AVE D	1,826	1997	3	1	$63,000	$34.50
17041230640000	1441 N CLEVELAND AVE A	1,826	1997	3	1	$63,000	$34.50
17041230570000	1445 N CLEVELAND AVE E	1,826	1997	3	1	$63,000	$34.50
17041230550000	1447 N CLEVELAND AVE H	1,826	1997	3	1	$63,000	$34.50
17041230710000	1439 N CLEVELAND AVE F	1,826	1997	3	1	$63,000	$34.50
17041230520000	1447 N CLEVELAND AVE E	1,826	1997	3	1	$63,000	$34.50
17041230680000	1441 N CLEVELAND AVE F	1,826	1997	3	1	$63,000	$34.50
17041230430000	445 W BLACKHAWK ST	1,826	1997	3	1	$63,000	$34.50
17041230670000	1441 N CLEVELAND AVE E	1,826	1997	3	1	$63,000	$34.50
17041230610000	1445 N CLEVELAND AVE B	1,826	1997	3	1	$63,000	$34.50
17041230870000	1433 N CLEVELAND AVE H	1,826	1997	3	1	$63,000	$34.50
17041230760000	1439 N CLEVELAND AVE A	1,826	1997	3	1	$63,000	$34.50
17041230830000	1435 N CLEVELAND AVE F	1,826	1997	3	1	$63,000	$34.50
17041230880000	1433 N CLEVELAND AVE G	1,826	1997	3	1	$63,000	$34.50
17041230540000	1447 N CLEVELAND AVE G	1,826	1997	3	1	$63,000	$34.50
17041230890000	1433 N CLEVELAND AVE F	1,826	1997	3	1	$63,000	$34.50
17041230400000	439 W BLACKHAWK ST	1,826	1997	3	1	$63,001	$34.50
17041230410000	441 W BLACKHAWK ST	1,826	1997	3	1	$63,001	$34.50
17041230530000	1447 N CLEVELAND AVE F	1,826	1997	3	1	$63,001	$34.50
17041230590000	1445 N CLEVELAND AVE C	1,826	1997	3	1	$63,001	$34.50
17041230820000	1435 N CLEVELAND AVE E	1,826	1997	3	1	$63,001	$34.50
17041230510000	1447 N CLEVELAND AVE D	1,826	1997	3	1	$63,001	$34.50
17041230720000	1439 N CLEVELAND AVE E	1,826	1997	3	1	$63,001	$34.50
17041230690000	1441 N CLEVELAND AVE G	1,826	1997	3	2	$63,001	$34.50
17041230650000	1441 N CLEVELAND AVE B	1,826	1997	3	1	$63,001	$34.50
17041230660000	1441 N CLEVELAND AVE D	1,826	1997	3	1	$63,001	$34.50
17041230420000	443 W BLACKHAWK ST	1,826	1997	3	1	$63,001	$34.50
17041230800000	1435 N CLEVELAND AVE C	1,826	1997	3	1	$63,001	$34.50
17041230860000	1433 N CLEVELAND AVE I	1,826	1997	3	1	$63,001	$34.50
17041230450000	451 W BLACKHAWK ST	1,826	1997	3	1	$63,001	$34.50
17041230480000	1447 N CLEVELAND AVE A	1,826	1997	3	1	$63,001	$34.50
17041230740000	1439 N CLEVELAND AVE C	1,826	1997	3	1	$63,001	$34.50

INDEX NUMBER	PROPERTY ADDRESS	SQ FT	BUILT	BD	BA	ASSESSED	PER SQ FT
17041230580000	1445 N CLEVELAND AVE D	1,826	1997	3	1	$63,001	$34.50
17041230440000	449 W BLACKHAWK ST	1,826	1997	3	1	$63,001	$34.50
17041230780000	1435 N CLEVELAND AVE A	1,826	1997	3	1	$63,001	$34.50
17042031250000		1,869	1994	3	3	$91,000	$48.69
17042031460000		1,869	1994	3	3	$91,001	$48.69
17042031170000		1,869	1994	3	3	$91,001	$48.69
17042031380000		1,869	1994	3	3	$91,001	$48.69
17042031200000		1,869	1994	3	3	$91,001	$48.69
17042031390000		1,869	1994	3	3	$91,001	$48.69
17042031440000	**1440 N WELLS ST J**	**1,869**	**1994**	**3**	**3**	**$91,001**	**$48.69**
17042031240000		1,869	1994	3	3	$93,000	$49.76
17042031130000		1,869	1994	3	3	$93,000	$49.76
17042031120000		1,869	1994	3	3	$93,000	$49.76
17042031320000		1,869	1994	3	3	$93,000	$49.76
17042031330000		1,869	1994	3	3	$93,000	$49.76
17042031280000		1,869	1994	3	3	$93,000	$49.76
17042031290000		1,869	1994	3	3	$93,000	$49.76
17042031160000		1,869	1994	3	3	$93,001	$49.76
17042031450000		1,869	1994	3	3	$93,001	$49.76
17042031370000		1,869	1994	3	3	$93,001	$49.76
17042031210000		1,869	1994	3	3	$93,001	$49.76

Median of all 95 comparables: $35.02 per square foot. Every property above shares this home's property class, building type and construction quality grade, sits in assessor neighborhood 74011, and is within 15% of its building area and 15 years of its year built.

SECTION 6

Every comparable property used

All 95 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.

17041150330000	17041010790000	17041230920000	17041230910000	17041230900000
17041230940000	17041230930000	17041230500000	17041230460000	17041230810000
17041230490000	17041230620000	17041230730000	17041230640000	17041230570000
17041230550000	17041230710000	17041230520000	17041230680000	17041230430000
17041230670000	17041230610000	17041230870000	17041230760000	17041230830000
17041230880000	17041230540000	17041230890000	17041230400000	17041230410000
17041230530000	17041230590000	17041230820000	17041230510000	17041230720000
17041230690000	17041230650000	17041230660000	17041230420000	17041230800000
17041230860000	17041230450000	17041230480000	17041230740000	17041230580000
17041230440000	17041230780000	17042200740000	17042200730000	17042200720000
17042200750000	17042200760000	17042200700000	17042200710000	17042200780000
17042200770000	17042200790000	17042200690000	17041110460000	17041110450000
17041110430000	17041110440000	17041110420000	17042010600000	17042010590000
17042010580000	17041110470000	17042191360000	17042191320000	17042191310000
17042191350000	17042191400000	17042191330000	17042191340000	17042191390000
17042191380000	17042191370000	17042191300000	17042031250000	17042031460000
17042031170000	17042031380000	17042031200000	17042031390000	17042031240000
17042031130000	17042031120000	17042031320000	17042031330000	17042031280000
17042031290000	17042031160000	17042031450000	17042031370000	17042031210000

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.