

Chicago, IL Cost Segregation Benchmarks

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Headline figures

Metric	Median	Range
Year-1 federal savings (100% bonus)	\$21,886	\$15,469–\$29,720
Reclassification ratio (5/7/15yr ÷ basis)	16.0%	11.9%–17.6%
Land allocation	24.7%	23.1%–48.9%

Per-fixture results

Property	Type	Price	Reclass %	Y1 savings @ 37%
Lincoln Park SFR Flip	SFR	\$685,000	16.0%	\$29,720
Logan Square Two-Flat Investor	DUPLEX	\$545,000	17.4%	\$26,969
Pilsen Three-Flat BRRRR	TRIPLEX	\$425,000	17.6%	\$20,886
South Loop Condo Rental	CONDO	\$685,000	11.9%	\$15,469
Oak Park Suburban SFR LTR	SFR	\$485,000	15.8%	\$21,886

Methodology

Figures generated by the Cost Seg Smart engine using RSMeans 2024 base costs, BLS PPI for time-of-acquisition adjustment, county assessor land allocations where available (statistical fallback otherwise), and IRS Rev. Proc. 87-56 / Pub. 946 for MACRS class life assignment. OBBBA (2025) permanently restored 100% bonus depreciation. Federal savings illustrated at 37% top marginal rate; actual savings vary by taxpayer.

Source: costsegsmart.com — engine version of 2026-05-15. Reproducible from cities/chicago.json fixtures.