



The Civic Federation

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ESTIMATED EFFECTIVE PROPERTY TAX RATES 2007-2016:

Selected Municipalities in Northeastern Illinois

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MAJOR FINDINGS

Effective property tax rates are a measure of property tax burden for homeowners and businesses. They translate the tax rates on property tax bills into rates that reflect the percentage of full market value that a property owed in taxes for a given year. This report, produced annually by the Civic Federation, estimates the tax year 2016 (taxes payable in 2017) effective rates for Chicago and 28 other selected municipalities in northeastern Illinois. Of the communities, 12 are in Cook County (including Chicago) and 19 are in the collar counties. There are three municipalities included in the study that are located in two counties: Elgin overlaps Cook and Kane Counties, Elk Grove Village overlaps Cook and DuPage Counties and Naperville overlaps DuPage and Will Counties.¹

In Cook County, all but four communities— Chicago Heights, Orland Park, Arlington Heights and Elgin – experienced an effective property tax rate increase on residential property in tax year 2016 compared to the previous year. The City of Harvey’s residential effective property tax rate remained flat over the two-year period examined. Commercial property in Cook County experienced a decline across all 12 of the selected communities between tax year 2015 and 2016. Industrial property in the Cook County municipalities for which data were available also declined, with the exception of Evanston and Elk Grove Village, which increased over the two-year period.

There were not enough sales of industrial property in two of Cook County’s three assessment triads² in tax year 2016 for the Illinois Department of Revenue to conduct a statistical analysis of assessment to sales ratios. As a result, the Civic Federation was only able to calculate the 2016 estimated effective tax rates for Cook County industrial properties in the North Triad, and not the Chicago and South Triads (see Methodology). The Illinois Department of Revenue has not been able to calculate a median level of assessment for industrial properties in the south and southwest suburbs of Cook County since 2009.

In the collar counties, the effective property tax rate for all property decreased across all of the selected communities between tax year 2015 and 2016, with the exception of the City of Lake Forest, which increased 0.9% over the two-year period.

In the ten-year period between tax years 2007 and 2016, the effective tax rates increased in all of the selected communities including in Chicago, Cook County and the collar counties.

City of Chicago

- The City of Chicago had an effective residential tax rate of 1.69% in 2016, the lowest of the 12 selected Cook County communities for residential properties.³ The rate increased from 1.66% the prior year.
- The City’s effective tax rate for commercial properties remained at 3.61% in 2016, the same rate as the prior year. The City’s 2016 commercial rate was the lowest effective tax rate of the 12 selected Cook County communities. As noted above, the Civic Federation was not able to calculate an effective tax rate for industrial properties in Chicago in 2016.

¹ These overlapping municipalities were chosen to enable the reader to examine differentials in tax rates that occur in one community.

² Cook County is divided into three districts (or “triads”) for the purpose of property assessment: City of Chicago, north/northwest suburbs and south/southwest suburbs.

³ In this report, “residential” refers to Class 2 properties, which are single family homes, condominiums, cooperatives, and apartment buildings of up to six units. Larger apartment buildings (Class 3) are not included for the purposes of this report. As discussed later in the report, the estimated residential rate is without homeowner exemptions, which would lower the rate.

- Over the ten-year period between 2007 and 2016, the residential effective tax rate in Chicago increased by 35.3% from 1.25% to 1.69% of full market value.
- The commercial effective tax rate increased by 63.6% between 2007 and 2016, from 2.20% to 3.61% of full market value.

Suburban Cook County: Selected Communities (11)

- Harvey had the highest 2016 effective tax rates among the eleven selected suburban communities, at 6.90% for residential and 15.44% for commercial properties. Harvey's commercial effective tax rate decreased by 13.5% compared to the prior year from 17.84% in 2015 to 15.44% in 2016.
- Four of the selected suburban Cook County communities experienced a decrease in effective property tax rates for residential properties between 2015 and 2016: Chicago Heights, Orland Park, Arlington Heights and Elgin. The remaining seven communities saw increases in effective residential rates, with the exception of Harvey, which remained flat over the two-year period examined.
- All eleven of the selected Cook County suburban communities experienced decreases in commercial effective tax rates between 2015 and 2016.
- All of the selected suburban Cook County communities experienced an increase in residential effective tax rates over the ten-year period between 2007 and 2016. The increases in the effective tax rates ranged from a 21.7% increase in Arlington Heights to a 98.0% increase in Chicago Heights.
- Among selected north suburban communities for which an industrial estimated effective property tax rate could be calculated, Elgin had the highest estimated effective industrial tax rate at 7.55% and Barrington had the lowest at 4.84%. An estimated effective property tax rate for communities in the south suburbs could not be calculated as there were not enough sales of industrial property for the Illinois Department of Revenue to compute industrial median levels of assessment.
- The north suburban community with the highest estimated ten year increase in industrial tax rates was Elk Grove Village, whose effective rate increased by 88.2% or from 3.2% in 2007 to 6.03% in 2016. All of the selected north suburban communities experienced an increase in industrial effective tax rates over the ten-year period.

Collar Counties: Selected Communities (19)

- Waukegan had the highest effective tax rate among the 19 selected collar county communities in 2016 at 3.88%, which was an 11.4% decrease from Waukegan's tax rate the prior year.
- Oak Brook had the lowest 2016 effective property tax rate among the selected collar county communities at 1.06%, compared to 1.13% the prior year.
- All but one of the 19 selected collar county communities experienced decreases in effective property tax rates from 2015 to 2016. Lake Forest was the sole community that saw a slight increase.
- Over the ten-year period from 2007 to 2016, all 19 collar county selected communities experienced increases in effective tax rates. The largest increase occurred in Carpentersville, an increase of 55.4% from 2.11% in 2007 to 3.29% in 2016. Naperville (in Will County) had the smallest increase over the ten-year period, rising by 17.4% from 2.06% in 2016 to 2.42% in 2016.

PURPOSE

Effective tax rates provide a common denominator for comparing property tax burdens in different jurisdictions over time.

DEFINITION AND USE

An effective property tax rate is an estimate of the percentage of a property's full market value owed in property taxes during a given tax year. Multiplying the market value of a home or business property by the applicable effective tax rate provides an estimate of the property taxes due on that property in the given year. For example, a property with a market value of \$300,000 and an effective tax rate of 2% would have an estimated property tax liability of \$6,000.

By standardizing the expression of property tax burden, effective property tax rates provide a method of comparing average property tax burdens in different areas over time. However, these are estimates for the purpose of broad comparison rather than precise expressions of tax burden on specific properties. To calculate the effective property tax rate for a specific property, divide that property's most recent annual tax liability into an estimate of its market value for the same year.

Effective property tax rates should be regarded only as estimates for several reasons:

1. There are multiple property tax rates within each municipality, and the effective rate calculated in this report is representative of only one of those tax rates.
2. Effective property tax rates for residential properties do not include homestead, senior or other exemptions. (See explanation of exemptions on the following page.)
3. The effective tax rate calculations utilize information on the median level of assessment within a given geographical area. While a property is likely to be near the median level of assessment, the actual level of assessment for any given property could be greater or lesser than the median.

It is also important to recognize that a decreasing effective tax rate does not necessarily translate into decreased tax liabilities. A property owner whose property is appreciating in value may experience annual property tax increases despite a decreasing effective tax rate.

Reasons for Change in Effective Tax Rates

Change in effective tax rates over time is due to changing actual composite tax rates, changing median levels of assessment, or both. For example, Chicago's actual composite property tax rate increased from 4.994% in 2007 to 7.145% in 2016. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue decreased from 8.81% to 8.45% for residential properties in Chicago and rose from 15.52% to 18.00% for commercial properties.⁴ The increase in commercial property median level of assessment produced a greater increase in the estimated effective tax rate for commercial properties than for residential properties in Chicago over that time period – an overall increase in the effective tax rate of 35.3% for residential property versus a 63.6% increase for commercial property. In Cook County, changes in the equalization factor can also impact effective tax rates.⁵

⁴ See the Illinois Department of Revenue's Assessment Level Ratios, available at <https://www2.illinois.gov/rev/research/taxstats/PropertyTaxStatistics/Documents/2016-AssessmentRatios.pdf>

⁵ The collar counties' equalization factors do not generally change significantly from year to year because they do not set different property tax assessment levels for different types of property. Cook County is the only county in Illinois that uses differential assessment, also known as classification.

METHODOLOGY

The effective tax rates calculated in this report are based on data from the Illinois Department of Revenue and the Clerks of Cook, DuPage, Kane, Lake, McHenry and Will Counties. The County Clerks calculate the composite property tax rates for each tax code within the county. The Illinois Department of Revenue calculates the equalization factor for each county as well as the median levels of assessment.

The equalization factor is a multiplier that is applied to all assessed values in a county to ensure that the total equalized assessed value of the county equals 33 1/3% of fair market value.⁶ The application of the multiplier is known as inter-county equalization. All counties, including Cook, are required to undergo equalization to ensure that the total value of real property is 33 1/3% of market value.⁷

The Department of Revenue collects data on property sales and calculates the ratio of assessed values to sales values. A median assessment/sales ratio is computed, as well as an adjusted median ratio if additional data is submitted by the County Assessor after the initial data was collected. This median ratio is commonly referred to as the “median level of assessment.”

For every county except Cook, the median level of assessment is for all types of property. For Cook County, which classifies property by type for real estate tax purposes, separate medians are computed for different classes of property.⁸ The Cook County real estate classification ordinance requires that residential (Class 2) properties be assessed at 10% and commercial (Class 5a) and industrial (Class 5b) properties at 25% of market value beginning in tax year 2009.⁹ One result of this change was to bring the ordinance levels of assessment closer to the median levels of assessment computed in the Illinois Department of Revenue’s assessment/sales ratio studies. In the past, median levels of assessment diverged significantly from the ordinance levels due to underassessment, including reductions by the Assessor and the Board of Review.

Special note should be taken that the Department of Revenue’s ratio studies indicate a high coefficient of dispersion for commercial and industrial assessments, which means there is likely to be wide variation within each of these classes from the calculated median for individual properties whose reported sale prices were included in the study.

To calculate effective tax rates, the median level of assessment is multiplied by the equalization factor to approximate the percentage of a property’s total value that is taxed. This percentage is then multiplied by the actual composite tax rate to produce the effective tax rate.

The adjusted median level of assessment is used when it is available in the Department of Revenue data. The median level of assessment for the most specific geographic area is also used when it is available. Therefore, township median levels of assessment are used unless they are unavailable, in which case the median level of assessment for the whole reassessment triad is used.

⁶ Equalization is necessary for the fair implementation of certain state statutes, including those related to education, transportation and other grants. See the Civic Federation’s “The Cook County Property Assessment Process: A Primer on Assessment, Classification, Equalization, and Property Tax Exemptions” available at www.civicfed.org.

⁷ 35 ILCS 200/9-210.

⁸ Median levels of assessment for Cook County are typically released in the spring or summer two years following the assessment year (e.g., the 2016 median levels of assessment for Cook County were released in spring 2018).

⁹ Cook County ordinance 08-O-51. Previous levels were 16% for Class 2, 38% for Class 5a and 36% for Class 5b.

There have not enough sales of industrial property in two of Cook County's three reassessment triads, Chicago and the South Triad, for the Illinois Department of Revenue to compute industrial median levels of assessment since 2009 for the South Triad and since 2014 for Chicago. In 2009 and 2011, there were not sufficient industrial sales in any of the triads to calculate a median level of assessment. As a result of the lack of industrial sales for the Chicago and South Triads in Cook County, the Civic Federation is unable to make a two-year or ten-year comparison for industrial properties in those triads. However, the Illinois Department of Revenue was able to calculate industrial median levels of assessment for the North Triad and the Civic Federation is able to make both two-year and ten-year comparisons for industrial properties in that triad.

Effects of Exemptions on Residential Effective Tax Rates

Property tax exemptions available to eligible homeowners reduce the taxable value of their property. Exemptions lower the estimated effective tax rate of a homestead property by varying amounts depending on the market value and exemption value. For example, the 2016 effective tax rate for a Chicago residential property not eligible for exemptions is **1.69%** of full market value. The examples below show how that rate will differ for individual exemption-eligible homesteads depending on their 2016 market value and exemption value.¹⁰ However, the Civic Federation cannot incorporate homestead exemptions into its calculations of effective tax rates because our calculation of effective rates does not evaluate individual properties, but instead uses estimates. Other studies of effective tax rates, such as those produced periodically by the Taxpayers' Federation of Illinois, use hypothetical home values to calculate effective tax rates for different communities and are therefore able to incorporate homestead exemptions into their analysis.¹¹

The following are several examples of effective tax rates after accounting for exemptions.

- **\$300,000** Chicago home receiving the maximum \$7,000 Homeowner Exemption: Effective Tax Rate **1.52%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$5,000) and the maximum \$7,000 Homeowner Exemption: Effective Tax Rate **1.40%**.
- **\$400,000** Chicago home receiving a Senior Citizen Exemption (\$5,000) and the maximum \$7,000 Homeowner Exemption: Effective Tax Rate **1.47%**.
- **\$200,000** Chicago home receiving a Senior Citizen Exemption (\$5,000) and the maximum \$7,000 Homeowner Exemption: Effective Tax Rate **1.26%**.

¹⁰ The Alternative General Homestead Exemption expired for South Triad residents in tax year 2014, making the maximum General Homestead Exemption \$7,000 for all areas of Cook County. Public Acts 95-644 and 96-1418 actually allow for even higher Homeowner Exemptions for certain eligible residents, but \$7,000 is used as the standard maximum for Chicago in tax year 2016. Public Act 98-0007, signed into law on April 23, 2013, increased the Senior Citizens Homestead Exemption in Cook County to \$5,000 from \$4,000 for tax year 2012 (payable in 2013) and to \$5,000 from \$4,000 in all counties in tax year 2013 (payable in 2014). Public Act 100-0401, signed into law on August 25, 2017 increased the homeowner exemption to \$10,000 from \$7,000 and the senior citizen exemption to \$8,000 from \$5,000 beginning in tax year 2017 for taxes payable in 2018.

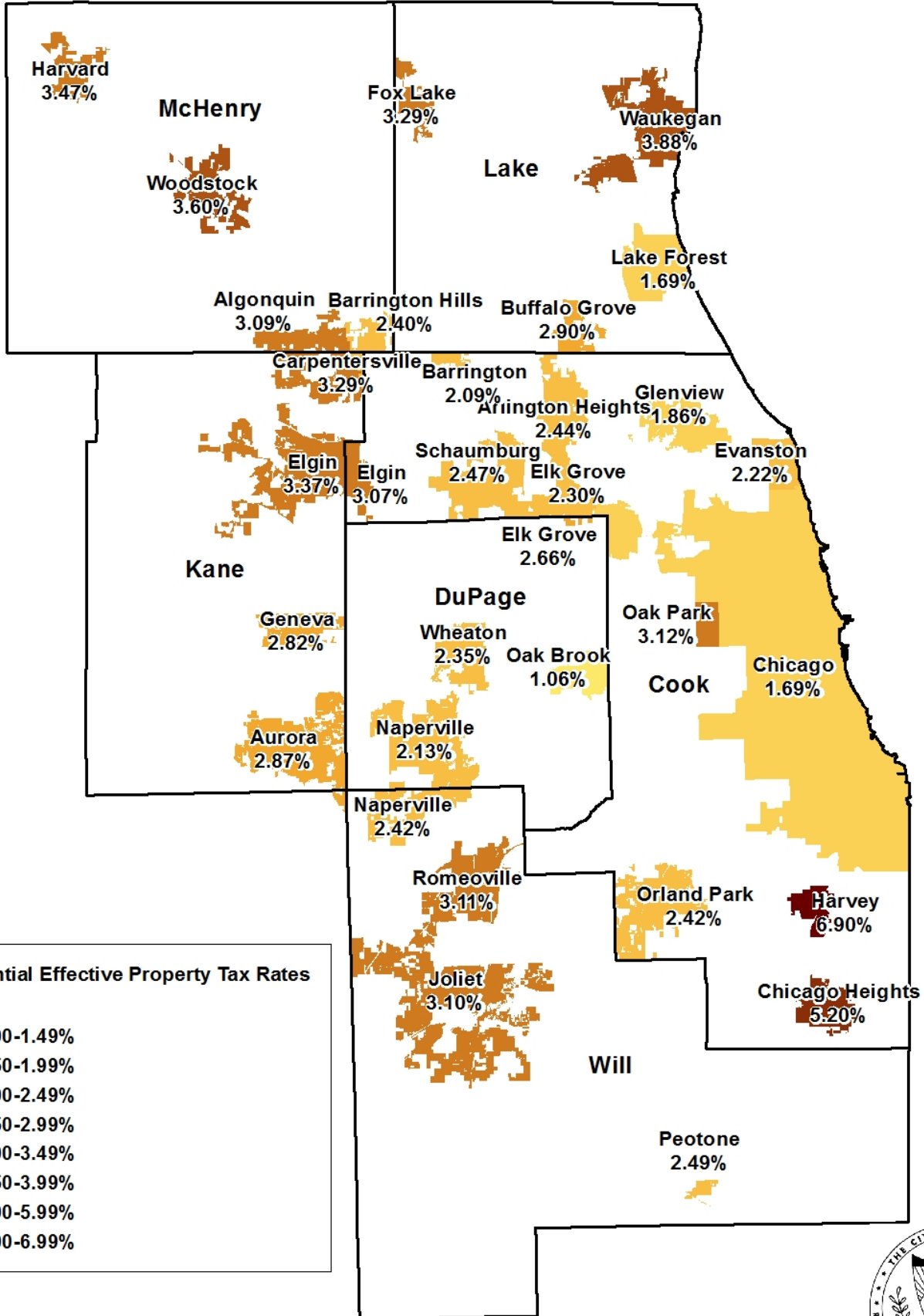
¹¹ See Taxpayers' Federation of Illinois March 2018 Tax Facts, "Effective Property Tax Rates for 89 Illinois Communities." Available at: https://www.illinoistax.org/wp-content/uploads/2018/05/16_March2018TaxFactsnew.pdf

**Effective Property Tax Rates
Tax Year 2016**

Cook County			
	Residential	Commercial	Industrial*
Harvey	6.90%	15.44%	--
Chicago Heights	5.20%	11.71%	--
Oak Park	3.12%	8.60%	--
Elgin	3.07%	6.77%	7.55%
Schaumburg	2.47%	5.86%	6.55%
Arlington Heights	2.44%	5.73%	6.40%
Orland Park	2.42%	5.96%	--
Elk Grove Village	2.30%	5.40%	6.03%
Evanston	2.22%	5.37%	6.00%
Barrington	2.09%	4.33%	4.84%
Glenview	1.86%	4.36%	4.87%
Chicago	1.69%	3.61%	--
DuPage County			
All Types of Property			
Elk Grove Village		2.66%	
Wheaton		2.35%	
Naperville		2.13%	
Oak Brook		1.06%	
Kane County			
All Types of Property			
Elgin		3.37%	
Carpentersville		3.29%	
Aurora		2.87%	
Geneva		2.82%	
Lake County			
All Types of Property			
Waukegan		3.88%	
Fox Lake		3.29%	
Buffalo Grove		2.90%	
Lake Forest		1.69%	
Will County			
All Types of Property			
Romeoville		3.11%	
Joliet		3.10%	
Peotone		2.49%	
Naperville		2.42%	
McHenry County			
All Types of Property			
Woodstock		3.60%	
Harvard		3.47%	
Algonquin		3.09%	
Barrington Hills		2.40%	

*Chicago and South Triad industrial effective tax rates unavailable. (See Methodology)

Tax Year 2016 Effective Property Tax Rates for Residential Properties in Selected Northeastern Municipalities



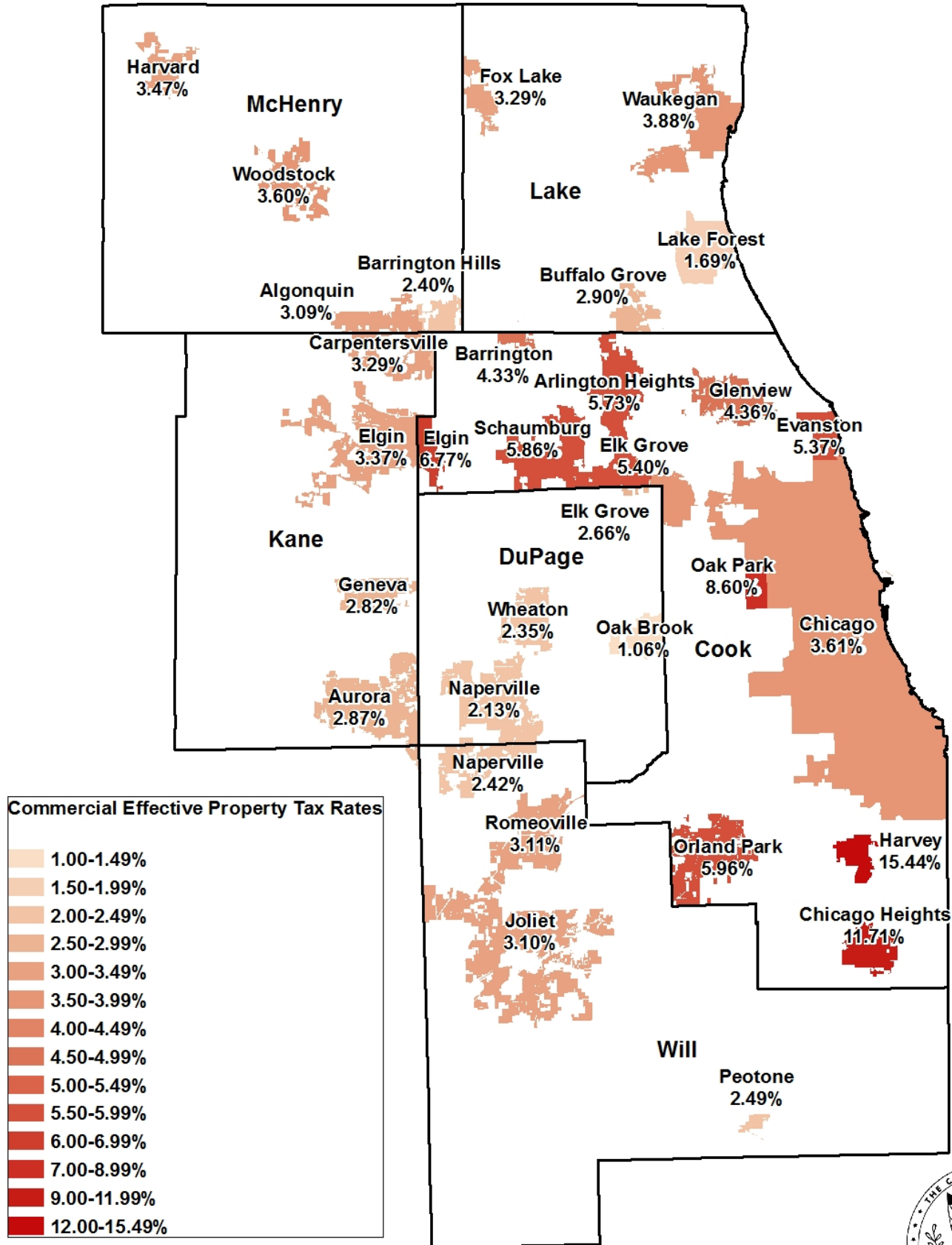
Map for illustration purposes only.

Collar county effective tax rates apply to all types of property. Only Cook County uses differential assessment and therefore its municipalities have different effective tax rates for residential, commercial and industrial properties.

Selected effective tax rates do not necessarily apply to a whole community, but instead are calculated from an individual tax code.



Tax Year 2016 Effective Property Tax Rates for Commercial Properties in Selected Northeastern Illinois Municipalities



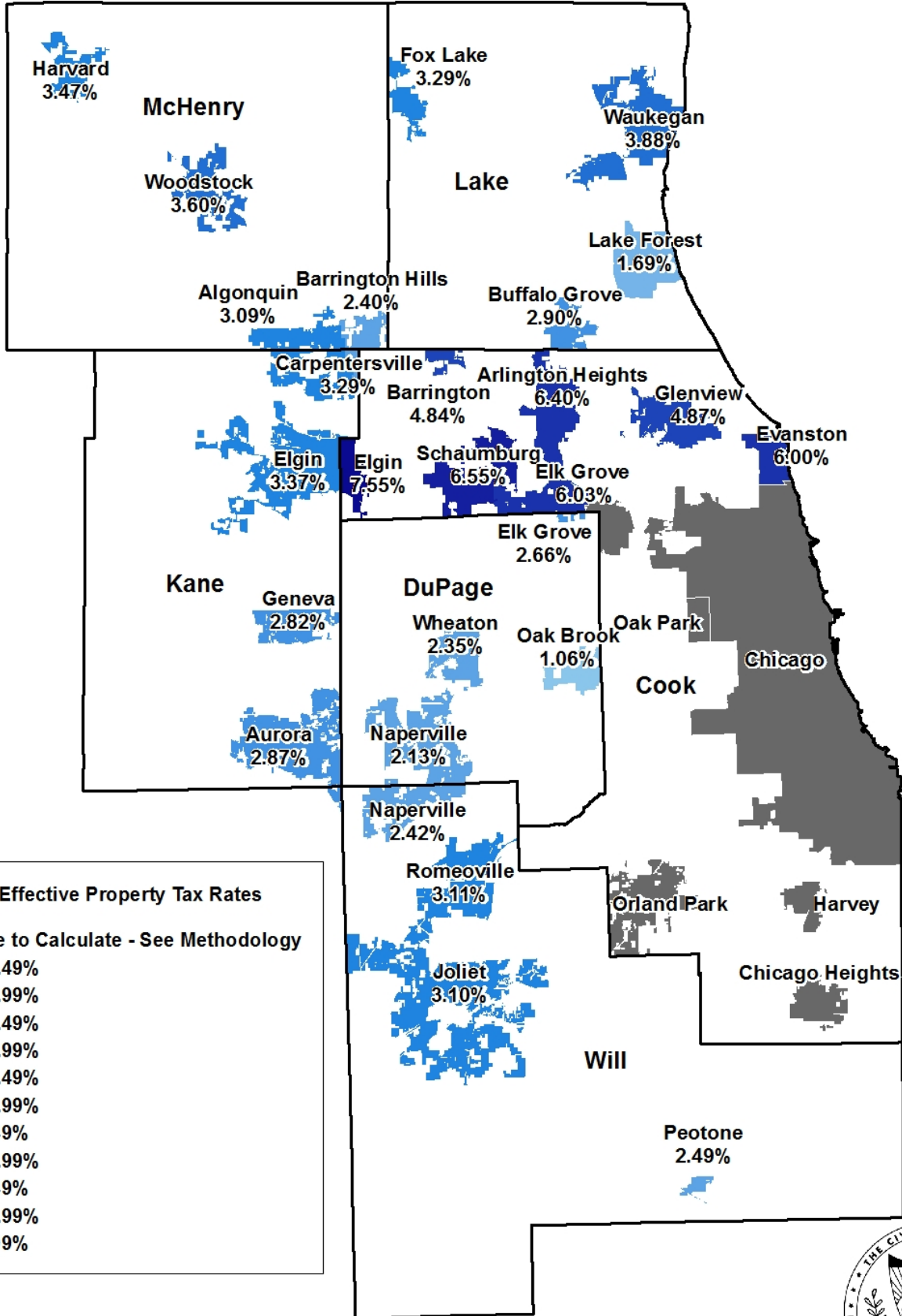
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Collar county effective tax rates apply to all types of property. Only Cook County uses differential assessment and therefore its municipalities have different effective tax rates for residential, commercial and industrial properties.

Selected effective tax rates do not necessarily apply to a whole community, but instead are calculated from an individual tax code.



Tax Year 2016 Effective Property Tax Rates for Industrial Properties in Selected Northeastern Illinois Municipalities



Industrial Effective Property Tax Rates

- Unable to Calculate - See Methodology
- 1.00-1.49%
- 1.50-1.99%
- 2.00-2.49%
- 2.50-2.99%
- 3.00-3.49%
- 3.50-3.99%
- 4.00-4.49%
- 4.50-4.99%
- 5.00-6.49%
- 6.50-6.99%
- 7.00-7.99%

Map for illustration purposes only.

Collar county effective tax rates apply to all types of property. Only Cook County uses differential assessment and therefore its municipalities have different effective tax rates for residential, commercial and industrial properties.

Selected effective tax rates do not necessarily apply to a whole community, but instead are calculated from an individual tax code.



Effective Property Tax Rates: 2015 vs. 2016
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2015	2016	% change		2015	2016	% change		2015	2016	% change
1 Chicago Heights	5.42%	5.20%	-4.0%	1 Glenview	5.36%	4.36%	-18.6%	1 Glenview	5.09%	4.87%	-4.2%
2 Orland Park	2.52%	2.42%	-3.7%	2 Elgin	8.22%	6.77%	-17.7%	2 Elgin	7.80%	7.55%	-3.1%
3 Arlington Heights	2.51%	2.44%	-2.9%	3 Arlington Heights	6.92%	5.73%	-17.3%	3 Arlington Heights	6.57%	6.40%	-2.6%
4 Elgin	3.11%	3.07%	-1.4%	4 Schaumburg	7.00%	5.86%	-16.2%	4 Schaumburg	6.64%	6.55%	-1.4%
5 Harvey	6.90%	6.90%	0.0%	5 Chicago Heights	13.96%	11.71%	-16.1%	5 Barrington	4.90%	4.84%	-1.3%
6 Barrington	2.07%	2.09%	1.0%	6 Barrington	5.17%	4.33%	-16.1%	6 Evanston	5.95%	6.00%	0.8%
7 Schaumburg	2.44%	2.47%	1.2%	7 Orland Park	7.09%	5.96%	-15.9%	7 Elk Grove Village	5.94%	6.03%	1.5%
8 Elk Grove Village	2.27%	2.30%	1.2%	8 Evanston	6.27%	5.37%	-14.3%	8 Chicago*	--	--	--
9 Chicago	1.66%	1.69%	2.2%	9 Elk Grove Village	6.26%	5.40%	-13.8%	9 Oak Park*	--	--	--
10 Oak Park	2.96%	3.12%	5.2%	10 Harvey	17.84%	15.44%	-13.5%	10 Orland Park*	--	--	--
11 Evanston	2.10%	2.22%	5.7%	11 Oak Park	9.26%	8.60%	-7.1%	11 Chicago Heights*	--	--	--
12 Glenview	1.76%	1.86%	5.9%	12 Chicago	3.61%	3.61%	-0.2%	12 Harvey*	--	--	--

DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2015	2016	% change		2015	2016	% change		2015	2016	% change
1 Oak Brook	1.13%	1.06%	-6.2%	1 Aurora	2.94%	2.87%	-2.6%	1 Waukegan	4.38%	3.88%	-11.4%
2 Elk Grove Village	2.80%	2.66%	-5.3%	2 Elgin	3.46%	3.37%	-2.5%	2 Fox Lake	3.54%	3.29%	-7.0%
3 Wheaton	2.45%	2.35%	-4.1%	3 Geneva	2.87%	2.82%	-1.8%	3 Buffalo Grove	2.92%	2.90%	-0.7%
4 Naperville	2.18%	2.13%	-2.3%	4 Carpentersville	3.31%	3.29%	-0.7%	4 Lake Forest	1.67%	1.69%	0.9%

Will County				McHenry County			
All Types of Property				All Types of Property			
	2015	2016	% change		2015	2016	% change
1 Naperville	2.54%	2.42%	-4.8%	1 Woodstock	4.13%	3.60%	-13.0%
2 Peotone	2.60%	2.49%	-4.1%	2 Harvard	3.83%	3.47%	-9.3%
3 Joliet	3.15%	3.10%	-1.7%	3 Algonquin	3.25%	3.09%	-4.9%
4 Romeoville	3.16%	3.11%	-1.7%	4 Barrington Hills	2.46%	2.40%	-2.5%

*South Triad and Chicago 2015 and 2016 industrial effective tax rates unavailable. (See Methodology)

Effective Property Tax Rates: 2007 vs. 2016
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2007	2016	% change		2007	2016	% change		2007	2016	% change
1 Arlington Heights	2.00%	2.44%	21.7%	1 Arlington Heights	3.99%	5.73%	43.7%	1 Arlington Heights	4.05%	6.40%	58.1%
2 Evanston	1.78%	2.22%	24.8%	2 Evanston	3.65%	5.37%	47.3%	2 Evanston	3.70%	6.00%	62.0%
3 Glenview	1.42%	1.86%	31.2%	3 Elgin	4.50%	6.77%	50.3%	3 Elgin	4.57%	7.55%	65.4%
4 Chicago	1.25%	1.69%	35.3%	4 Barrington	2.88%	4.33%	50.7%	4 Barrington	2.92%	4.84%	65.8%
5 Elgin	2.24%	3.07%	36.9%	5 Glenview	2.68%	4.36%	63.1%	5 Glenview	2.71%	4.87%	79.5%
6 Oak Park	2.21%	3.12%	41.1%	6 Chicago	2.20%	3.61%	63.6%	6 Schaumburg	3.59%	6.55%	82.1%
7 Orland Park	1.71%	2.42%	42.1%	7 Schaumburg	3.54%	5.86%	65.6%	7 Elk Grove Village	3.20%	6.03%	88.2%
8 Schaumburg	1.72%	2.47%	43.0%	8 Elk Grove Village	3.16%	5.40%	71.1%	8 Chicago*	--	--	--
9 Elk Grove Village	1.59%	2.30%	44.9%	9 Orland Park	3.41%	5.96%	74.9%	9 Oak Park*	--	--	--
10 Barrington	1.34%	2.09%	55.5%	10 Oak Park	4.32%	8.60%	99.1%	10 Orland Park*	--	--	--
11 Harvey	3.79%	6.90%	81.8%	11 Harvey	7.48%	15.44%	106.4%	11 Chicago Heights*	--	--	--
12 Chicago Heights	2.63%	5.20%	98.0%	12 Chicago Heights	5.37%	11.71%	117.8%	12 Harvey*	--	--	--

DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2007	2016	% change		2007	2016	% change		2007	2016	% change
1 Naperville	1.68%	2.13%	26.2%	1 Aurora	2.22%	2.87%	29.2%	1 Buffalo Grove	2.26%	2.90%	28.4%
2 Wheaton	1.76%	2.35%	33.5%	2 Geneva	2.17%	2.82%	29.8%	2 Lake Forest	1.26%	1.69%	34.3%
3 Oak Brook	0.79%	1.06%	34.2%	3 Elgin	2.59%	3.37%	30.0%	3 Waukegan	2.88%	3.88%	34.8%
4 Elk Grove Village	1.77%	2.66%	49.8%	4 Carpentersville	2.11%	3.29%	55.4%	4 Fox Lake	2.21%	3.29%	48.8%

Will County				McHenry County			
All Types of Property				All Types of Property			
	2007	2016	% change		2007	2016	% change
1 Naperville	2.06%	2.42%	17.4%	1 Barrington Hills	1.93%	2.40%	24.6%
2 Peotone	2.02%	2.49%	23.5%	2 Harvard	2.44%	3.47%	42.4%
3 Joliet	2.42%	3.10%	28.3%	3 Woodstock	2.47%	3.60%	46.0%
4 Romeoville	2.13%	3.11%	46.0%	4 Algonquin	2.11%	3.09%	46.4%

*Chicago and Cook County South Triads' 2016 industrial effective tax rates unavailable. (See Methodology)

Effective Property Tax Rates in Selected Cook County Communities: 2007 - 2016												
	2007	2008	2009*	2010**	2011*	2012**	2013**	2014***	2015***	2016***	Change 2015-2016	Change 2007-2016
Cook County Residential												
Chicago	1.25%	1.31%	1.45%	1.72%	1.76%	1.84%	1.66%	1.56%	1.66%	1.69%	2.2%	35.3%
Elk Grove Village	1.59%	1.81%	2.19%	2.62%	2.73%	2.96%	2.59%	2.32%	2.27%	2.30%	1.2%	44.9%
Arlington Heights	2.00%	2.23%	2.48%	3.01%	3.07%	3.31%	2.81%	2.52%	2.51%	2.44%	-2.9%	21.7%
Glenview	1.42%	1.54%	1.81%	2.01%	1.88%	2.03%	1.86%	1.79%	1.76%	1.86%	5.9%	31.2%
Evanston	1.78%	1.92%	2.16%	2.17%	2.35%	2.54%	2.30%	2.14%	2.10%	2.22%	5.7%	24.8%
Schaumburg	1.72%	1.91%	2.44%	2.62%	2.84%	3.17%	2.79%	2.57%	2.44%	2.47%	1.2%	43.0%
Barrington	1.34%	1.58%	1.76%	1.96%	1.89%	2.24%	2.02%	2.00%	2.07%	2.09%	1.0%	55.5%
Elgin	2.24%	2.46%	2.78%	3.14%	3.31%	3.84%	3.46%	3.15%	3.11%	3.07%	-1.4%	36.9%
Harvey	3.79%	4.14%	5.28%	6.71%	5.81%	8.87%	8.08%	7.71%	6.90%	6.90%	0.0%	81.8%
Chicago Heights	2.63%	2.99%	3.84%	4.85%	4.85%	5.58%	5.63%	5.59%	5.42%	5.20%	-4.0%	98.0%
Orland Park	1.71%	2.09%	2.37%	2.70%	2.59%	2.83%	2.73%	2.58%	2.52%	2.42%	-3.7%	42.1%
Oak Park	2.21%	2.63%	2.84%	3.31%	3.07%	3.29%	3.05%	2.92%	2.96%	3.12%	5.2%	41.1%
Cook County Commercial												
Chicago	2.20%	2.35%	2.43%	4.23%	3.75%	4.87%	3.84%	4.18%	3.61%	3.61%	-0.2%	63.6%
Elk Grove Village	3.16%	3.47%	4.02%	7.15%	5.40%	5.44%	5.44%	6.51%	6.26%	5.40%	-13.8%	71.1%
Arlington Heights	3.99%	4.28%	4.56%	8.21%	6.07%	6.07%	5.91%	7.09%	6.92%	5.73%	-17.3%	43.7%
Glenview	2.68%	3.06%	3.29%	6.14%	4.63%	4.64%	4.52%	5.53%	5.36%	4.36%	-18.6%	63.1%
Evanston	3.65%	4.03%	4.18%	7.46%	5.52%	5.52%	5.47%	6.55%	6.27%	5.37%	-14.3%	47.3%
Schaumburg	3.54%	3.87%	4.63%	8.46%	6.17%	6.17%	6.08%	7.30%	7.00%	5.86%	-16.2%	65.6%
Barrington	2.88%	3.06%	3.41%	6.04%	4.52%	4.63%	4.41%	5.39%	5.17%	4.33%	-16.1%	50.7%
Elgin	4.50%	4.84%	5.17%	9.39%	6.84%	7.00%	6.94%	8.39%	8.22%	6.77%	-17.7%	50.3%
Harvey	7.48%	10.72%	9.78%	16.38%	14.04%	15.10%	16.67%	19.20%	17.84%	15.44%	-13.5%	106.4%
Chicago Heights	5.37%	7.82%	7.62%	12.64%	10.97%	11.30%	12.45%	14.64%	13.96%	11.71%	-16.1%	117.8%
Orland Park	3.41%	4.98%	4.59%	7.47%	6.13%	6.30%	6.70%	7.56%	7.09%	5.96%	-15.9%	74.9%
Oak Park	4.32%	6.26%	5.67%	9.48%	7.85%	8.00%	8.51%	9.31%	9.26%	8.60%	-7.1%	99.1%
Cook County Industrial												
Chicago	1.49%	1.61%	N/A	2.51%	N/A	3.23%	3.62%	N/A	N/A	N/A	N/A	N/A
Elk Grove Village	3.20%	4.14%	N/A	6.56%	N/A	5.75%	6.48%	6.57%	5.94%	6.03%	1.5%	88.2%
Arlington Heights	4.05%	5.10%	N/A	7.53%	N/A	6.42%	7.04%	7.15%	6.57%	6.40%	-2.6%	58.1%
Glenview	2.71%	3.65%	N/A	5.64%	N/A	4.90%	5.39%	5.58%	5.09%	4.87%	-4.2%	79.5%
Evanston	3.70%	4.81%	N/A	6.85%	N/A	5.84%	6.52%	6.61%	5.95%	6.00%	0.8%	62.0%
Schaumburg	3.59%	4.61%	N/A	7.76%	N/A	6.53%	7.24%	7.36%	6.64%	6.55%	-1.4%	82.1%
Barrington	2.92%	3.65%	N/A	5.54%	N/A	4.89%	5.25%	5.44%	4.90%	4.84%	-1.3%	65.8%
Elgin	4.57%	5.77%	N/A	8.62%	N/A	7.40%	8.27%	8.47%	7.80%	7.55%	-3.1%	65.4%
Harvey	10.06%	11.70%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chicago Heights	7.23%	8.54%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Orland Park	4.59%	5.43%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Oak Park	5.81%	6.84%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Cook County industrial effective property tax rates not available. See Methodology.

**Cook County South Triad industrial effective property tax rates not available. See Methodology.

***Chicago and Cook County South Triad industrial effective property tax rates not available. See Methodology.

Effective Property Tax Rates in Selected Collar County Communities: 2007 - 2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Change 2015-2016	Change 2007-2016
DuPage County												
Elk Grove Village	1.77%	2.06%	2.59%	2.89%	3.18%	3.10%	2.88%	2.84%	2.80%	2.66%	-5.3%	49.8%
Oak Brook	0.79%	0.90%	1.03%	1.11%	1.28%	1.34%	1.22%	1.12%	1.13%	1.06%	-6.2%	34.2%
Wheaton	1.76%	1.93%	2.14%	2.32%	2.55%	2.62%	2.51%	2.46%	2.45%	2.35%	-4.1%	33.5%
Naperville	1.68%	1.84%	2.09%	2.18%	2.35%	2.44%	2.33%	2.25%	2.18%	2.13%	-2.3%	26.2%
Lake County												
Fox Lake	2.21%	2.50%	2.97%	3.27%	3.99%	4.05%	4.15%	3.55%	3.54%	3.29%	-7.0%	48.8%
Buffalo Grove	2.26%	2.47%	2.83%	3.01%	3.27%	3.34%	3.11%	2.91%	2.92%	2.90%	-0.7%	28.4%
Lake Forest	1.26%	1.37%	1.55%	1.64%	1.75%	1.80%	1.70%	1.61%	1.67%	1.69%	0.9%	34.3%
Waukegan	2.88%	3.28%	4.41%	5.15%	6.48%	7.19%	5.60%	4.83%	4.38%	3.88%	-11.4%	34.8%
Will County												
Romeoville	2.13%	2.34%	2.68%	2.87%	3.19%	3.32%	3.26%	3.25%	3.16%	3.11%	-1.7%	46.0%
Joliet	2.42%	2.59%	2.91%	3.15%	3.31%	3.52%	3.24%	3.17%	3.15%	3.10%	-1.7%	28.3%
Peotone	2.02%	2.08%	2.31%	2.61%	2.77%	2.91%	2.70%	2.94%	2.60%	2.49%	-4.1%	23.5%
Naperville	2.06%	2.21%	2.42%	2.50%	2.64%	2.72%	2.62%	2.56%	2.54%	2.42%	-4.8%	17.4%
Kane County												
Aurora	2.22%	2.52%	2.91%	3.09%	3.85%	4.03%	3.42%	3.16%	2.94%	2.87%	-2.6%	29.2%
Carpentersville	2.11%	2.41%	2.87%	3.19%	3.61%	4.05%	3.70%	3.50%	3.31%	3.29%	-0.7%	55.4%
Elgin	2.59%	2.85%	3.34%	3.71%	4.21%	4.32%	3.90%	3.53%	3.46%	3.37%	-2.5%	30.0%
Geneva	2.17%	2.36%	2.62%	2.82%	3.10%	3.23%	3.07%	3.02%	2.87%	2.82%	-1.8%	29.8%
McHenry County												
Barrington Hills	1.93%	1.99%	2.56%	2.95%	3.09%	3.09%	2.60%	2.82%	2.46%	2.40%	-2.5%	24.6%
Algonquin	2.11%	2.33%	2.71%	3.01%	3.51%	3.78%	3.63%	3.43%	3.25%	3.09%	-4.9%	46.4%
Harvard	2.44%	2.65%	3.68%	3.65%	4.38%	4.01%	4.09%	4.43%	3.83%	3.47%	-9.3%	42.4%
Woodstock	2.47%	2.76%	3.21%	3.57%	4.31%	4.54%	4.68%	4.21%	4.13%	3.60%	-13.0%	46.0%