



# The Civic Federation

Research \* Information \* Action \* Est. 1894

## **ESTIMATED EFFECTIVE PROPERTY TAX RATES 2009-2018:**

### *Selected Municipalities in Northeastern Illinois*

**March 12, 2021**

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*The Civic Federation is an independent, non-partisan government research organization working to maximize the quality and cost-effectiveness of government services in the Chicago region and State of Illinois.*

## 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 2018 (taxes payable in 2019) effective rates for Chicago and 28 other selected municipalities in northeastern Illinois. Of the municipalities, 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.<sup>1</sup>

In Cook County, six of the 12 municipalities experienced an effective property tax rate decrease on residential property in tax year 2018 compared to the previous year. Commercial property in Cook County experienced an increase across all of the selected municipalities between tax year 2017 and 2018. Industrial effective property tax rates in the selected Cook County municipalities for which data were available declined over the two-year period.

There were not enough sales of industrial property in the Chicago assessment triad and South assessment triad<sup>2</sup> in tax year 2018 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 2018 estimated effective tax rates for Cook County industrial properties in the North Triad, not the Chicago Triad and South Triad (see Methodology).

In the collar counties, the effective property tax rate for all types of property decreased across the majority of the selected municipalities between tax year 2017 and 2018, with the exception of the villages of Oak Brook (3.8%), Peotone (8.6%), Buffalo Grove (1.2%), Fox Lake (4.2%) and the City of Lake Forest (3.7%). The Village of Carpentersville remained relatively flat at 2.96% over the two-year period.

In the ten-year period between tax years 2009 and 2018, the effective tax rates for residential and commercial property increased in all of the selected municipalities in Cook County, except residential property in Arlington Heights, Schaumburg and Elk Grove Village. There were not enough sales of industrial property in tax year 2009 across all of Cook County and in 2018 there were only enough sales in the North Triad to calculate an effective tax rate. In the collar counties effective tax rates for all types of property increased for the majority of the selected municipalities over the ten-year period examined. However, six municipalities in the collar counties saw a reduction in their effective tax rates.

### City of Chicago

- The City of Chicago had a residential effective tax rate of 1.76% in 2018, the lowest rate for residential property of the 12 selected Cook County municipalities.<sup>3</sup> The rate increased from 1.74% the prior year;

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

<sup>2</sup> 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. See the Appendix for a map of the Cook County reassessment districts.

<sup>3</sup> 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.

- The City's effective tax rate for commercial properties increased to 4.42% in 2018, up from 3.98% the prior year. The City's 2018 commercial rate was the lowest effective tax rate of the 12 selected Cook County municipalities. As noted above, the Civic Federation was not able to calculate an effective tax rate for industrial properties in Chicago and the South Triad in 2018;
- Over the ten-year period between 2009 and 2018, the residential effective tax rate in Chicago increased by 21.2% from 1.45% to 1.76% of full market value; and
- The commercial effective tax rate increased by 81.9% between 2009 and 2018, from 2.43% to 4.42% of full market value.

#### **Suburban Cook County: Selected Municipalities (11)**

- All of the selected suburban Cook County municipalities experienced an increase in residential and commercial effective tax rates over the ten-year period between 2009 and 2018, except residential property in Arlington Heights, Schaumburg and Elk Grove Village. As noted above, the Civic Federation was not able to calculate an effective tax rate for industrial properties in Chicago and the South Triad in 2018;
- Between 2017 and 2018 five of the selected suburban Cook County municipalities experienced an increase in residential effective property tax rates while the other six saw decreases in residential effective tax rates over the two-year period examined;
- Harvey had the highest 2018 effective tax rates among the eleven selected suburban municipalities at 6.84% for residential property and 18.10% for commercial property. In the 10 years from 2009 to 2018, Harvey's estimated effective residential tax rate increased by 29.6%;
- All eleven selected Cook County suburban municipalities experienced increases in commercial effective tax rates between 2017 and 2018. Chicago Heights had the biggest increase, of 20.7%, followed by Orland Park and Oak Park at 17.6% and 17.5%, respectively, over the two-year period;
- All of the selected suburban municipalities in the North Triad of Cook County experienced decreases in industrial effective tax rates over the two-year period. As previously noted, effective tax rates for industrial properties in Chicago and the South Triad could not be calculated because there were not enough sales of industrial property in tax year 2018 for the Illinois Department of Revenue to conduct a statistical analysis of assessment to sales ratios; and
- Among the selected suburban municipalities in the North Triad of Cook County, Elgin had the highest estimated effective industrial tax rate at 6.71% and Barrington had the lowest at 4.33%.

#### **Collar Counties: Selected Municipalities (19)**

- Waukegan had the highest effective tax rate among the 19 selected collar county municipalities in 2018 at 3.57%, which was a 4.3% decrease from Waukegan's 2017 effective tax rate and a 19.0% decrease from the 2009 effective tax rate of 4.41%;
- Oak Brook had the lowest 2018 effective property tax rate among the selected collar county municipalities at 1.07%, compared to 1.03% the prior year;
- Thirteen of the 19 selected collar county municipalities experienced decreases in effective property tax rates between 2017 and 2018. Oak Brook, Peotone, Carpentersville, Buffalo Grove, Lake Forest and Fox Lake saw increases ranging from 0.04% in Carpentersville to 8.6% in Peotone; and
- Over the ten-year period from 2009 to 2018, 13 of the 19 selected municipalities in the collar counties experienced increases in effective tax rates. Peotone's effective tax rate increased 19.3%, rising from 2.31% in 2009 to 2.76% in 2018. Waukegan saw the largest decrease over the ten-year period, declining 19.0%, from 4.41% in 2009 to 3.57% in 2018.

## **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 4.627% in 2009 to 6.786% in 2018. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue decreased from 9.30% to 8.90% for residential properties in Chicago and rose from 15.58% to 22.37% for commercial properties.<sup>4</sup> 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 21.2% for residential property versus an 81.9% increase for commercial property. In Cook County, changes in the equalization factor can also impact effective tax rates.<sup>5</sup>

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<sup>4</sup> See the Illinois Department of Revenue's Assessment Level Ratios, available at <https://www2.illinois.gov/rev/research/taxstats/PropertyTaxStatistics/SitePages/PropertyTaxYear.aspx?rptYear=2018>

<sup>5</sup> 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.<sup>6</sup> 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.<sup>7</sup>

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.<sup>8</sup> 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.<sup>9</sup> 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.

There have not been enough sales of industrial property in Cook County’s Chicago Triad reassessment district for the Illinois Department of Revenue to compute industrial median levels of assessment since

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<sup>6</sup> 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](http://www.civicfed.org).

<sup>7</sup> 35 ILCS 200/9-210.

<sup>8</sup> Median levels of assessment for Cook County are typically released in the spring or summer two years following the assessment year (e.g., the 2018 median levels of assessment for Cook County were released in spring 2020).

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

2014. Tax year 2017 was the first year since 2009 that the Illinois Department of Revenue was able to compute industrial median levels of assessment for the South Triad. In 2009 and 2011, there were not sufficient industrial sales in any of the triads to calculate a median level of assessment. In 2018 there were again a lack of sufficient sales in the Chicago Triad and South Triad to calculate a median level of assessment. As a result of the lack of industrial sales for all Cook County triads in 2009 and the Chicago Triad and South Triad in 2018, the Civic Federation is unable to make a two-year or ten-year comparison for industrial properties. However, the Illinois Department of Revenue was able to calculate industrial median levels of assessment for the North Triad in both 2017 and 2018. As result, the Civic Federation is able to make a two-year comparison 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 2018 effective tax rate for a Chicago residential property not eligible for exemptions is **1.76%** of full market value. The examples below show how that rate will differ for individual exemption-eligible homesteads depending on their 2018 market value and exemption value.<sup>10</sup> 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 aggregate 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 municipalities and are therefore able to incorporate homestead exemptions into their analysis.<sup>11</sup>

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

- **\$300,000** Chicago home receiving the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.53%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.35%**.
- **\$400,000** Chicago home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.45%**.
- **\$200,000** Chicago home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.15%**.

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<sup>10</sup> Public Act 100-0401, signed into law on August 25, 2017 increased the homeowner exemption in Cook County 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. In all other counties the senior citizen exemption is \$5,000 and the homeowner exemption is \$6,000.

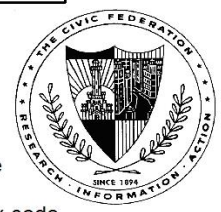
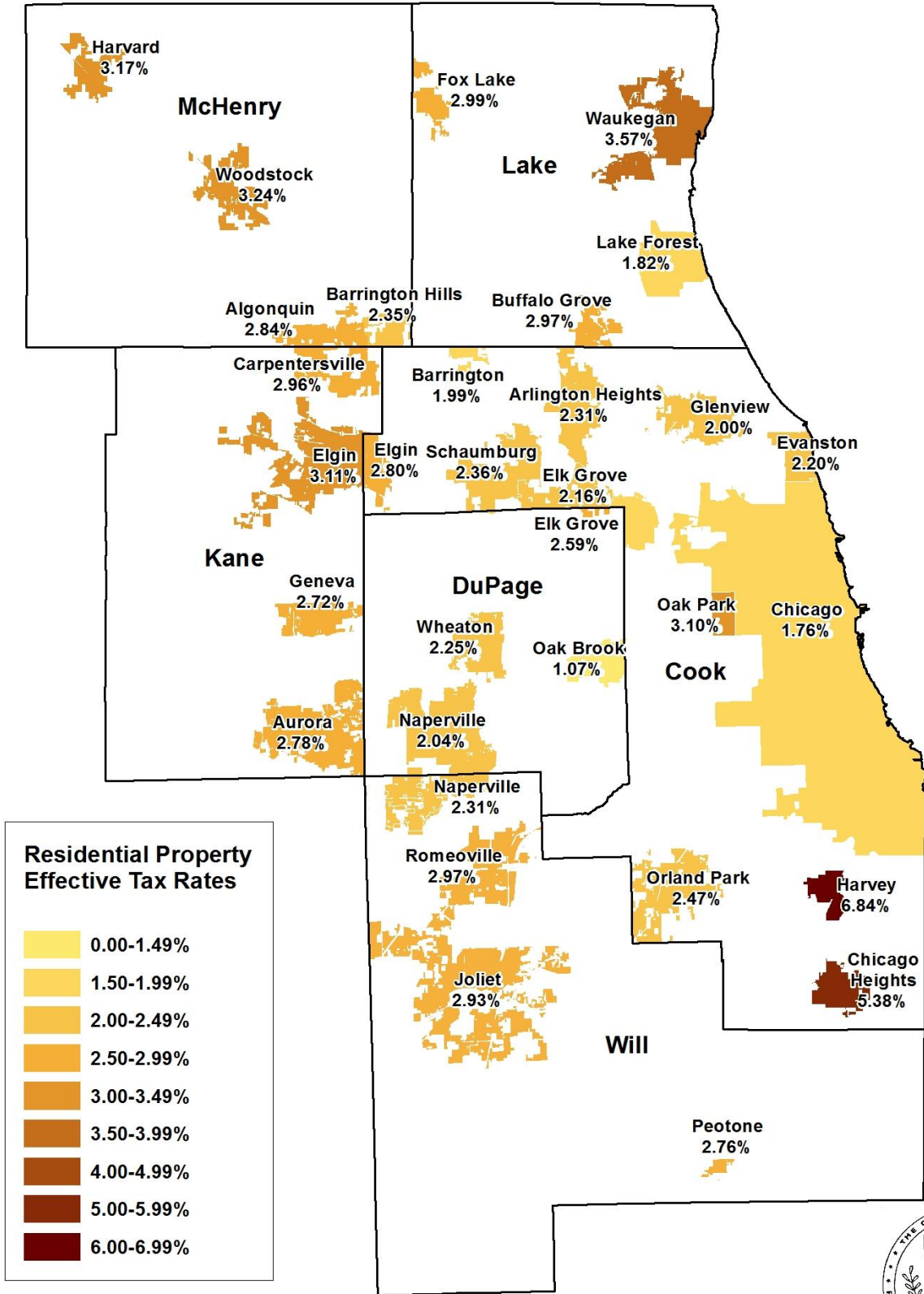
<sup>11</sup> See Taxpayers' Federation of Illinois March 2018 Tax Facts, "Effective Property Tax Rates for 89 Illinois Municipalities." Available at: [https://www.illinoistax.org/wp-content/uploads/2018/05/16\\_March2018TaxFactsnew.pdf](https://www.illinoistax.org/wp-content/uploads/2018/05/16_March2018TaxFactsnew.pdf)

**Effective Property Tax Rates  
Tax Year 2018**

<b>Cook County</b>			
	<b>Residential</b>	<b>Commercial</b>	<b>Industrial*</b>
Harvey	6.84%	18.10%	-
Chicago Heights	5.38%	13.07%	-
Oak Park	3.10%	8.51%	-
Elgin	2.80%	7.53%	6.71%
Orland Park	2.47%	6.15%	-
Schaumburg	2.36%	6.65%	5.93%
Arlington Heights	2.31%	6.49%	5.78%
Evanston	2.20%	6.07%	5.41%
Elk Grove Village	2.16%	6.08%	5.42%
Glenview	2.00%	4.97%	4.43%
Barrington	1.99%	4.85%	4.33%
Chicago	1.76%	4.42%	-
<b>DuPage County</b>			
<b>All Types of Property</b>			
Elk Grove Village		2.59%	
Wheaton		2.25%	
Naperville		2.04%	
Oak Brook		1.07%	
<b>Kane County</b>			
<b>All Types of Property</b>			
Elgin		3.11%	
Carpentersville		2.96%	
Aurora		2.78%	
Geneva		2.72%	
<b>Lake County</b>			
<b>All Types of Property</b>			
Waukegan		3.57%	
Fox Lake		2.99%	
Buffalo Grove		2.97%	
Lake Forest		1.82%	
<b>Will County</b>			
<b>All Types of Property</b>			
Romeoville		2.97%	
Joliet		2.93%	
Peotone		2.76%	
Naperville		2.31%	
<b>McHenry County</b>			
<b>All Types of Property</b>			
Woodstock		3.24%	
Harvard		3.17%	
Algonquin		2.84%	
Barrington Hills		2.35%	

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

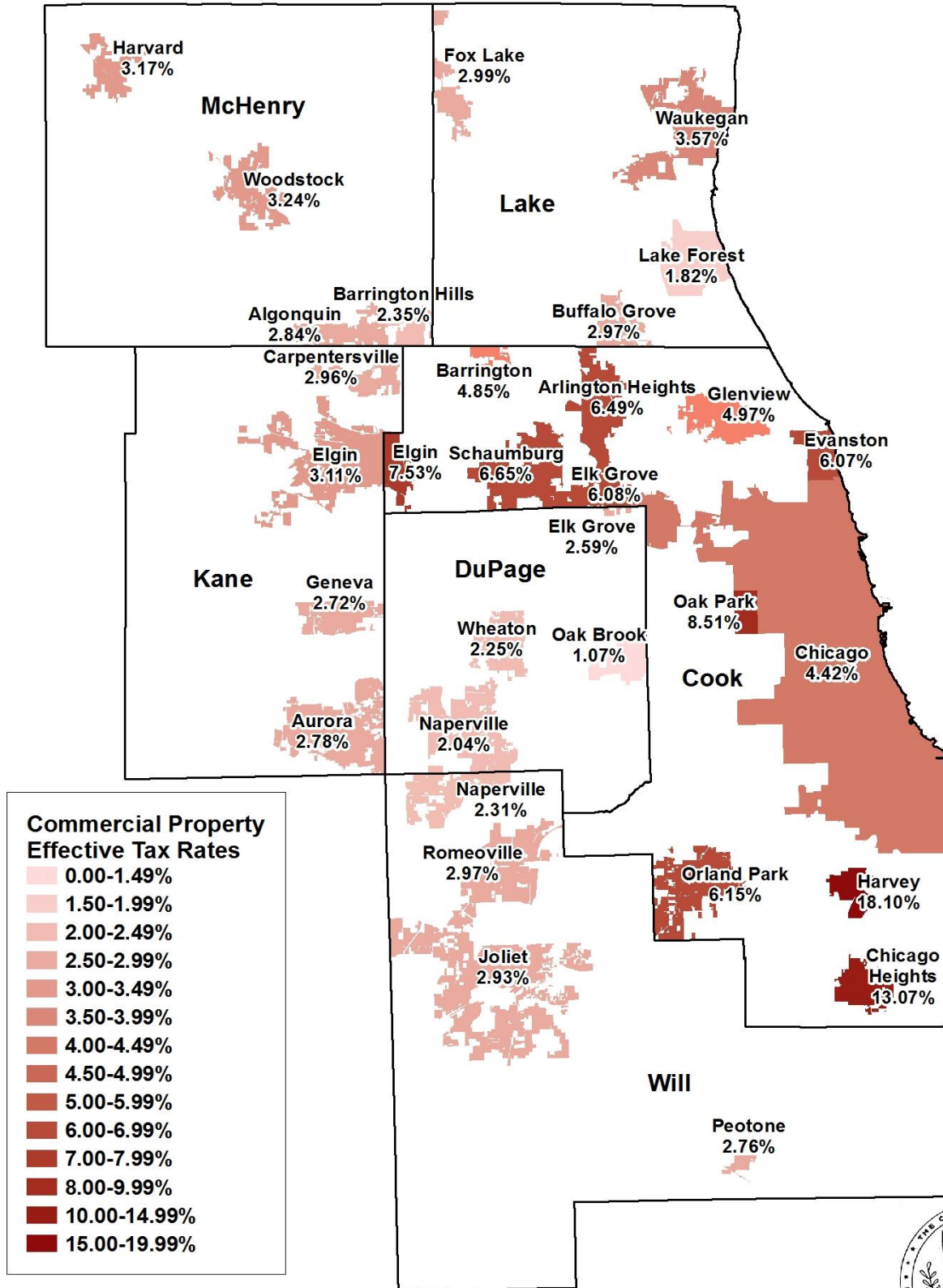
## Tax Year 2018 Effective Property Tax Rates for Residential Properties in Selected Northeastern Illinois Municipalities



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.



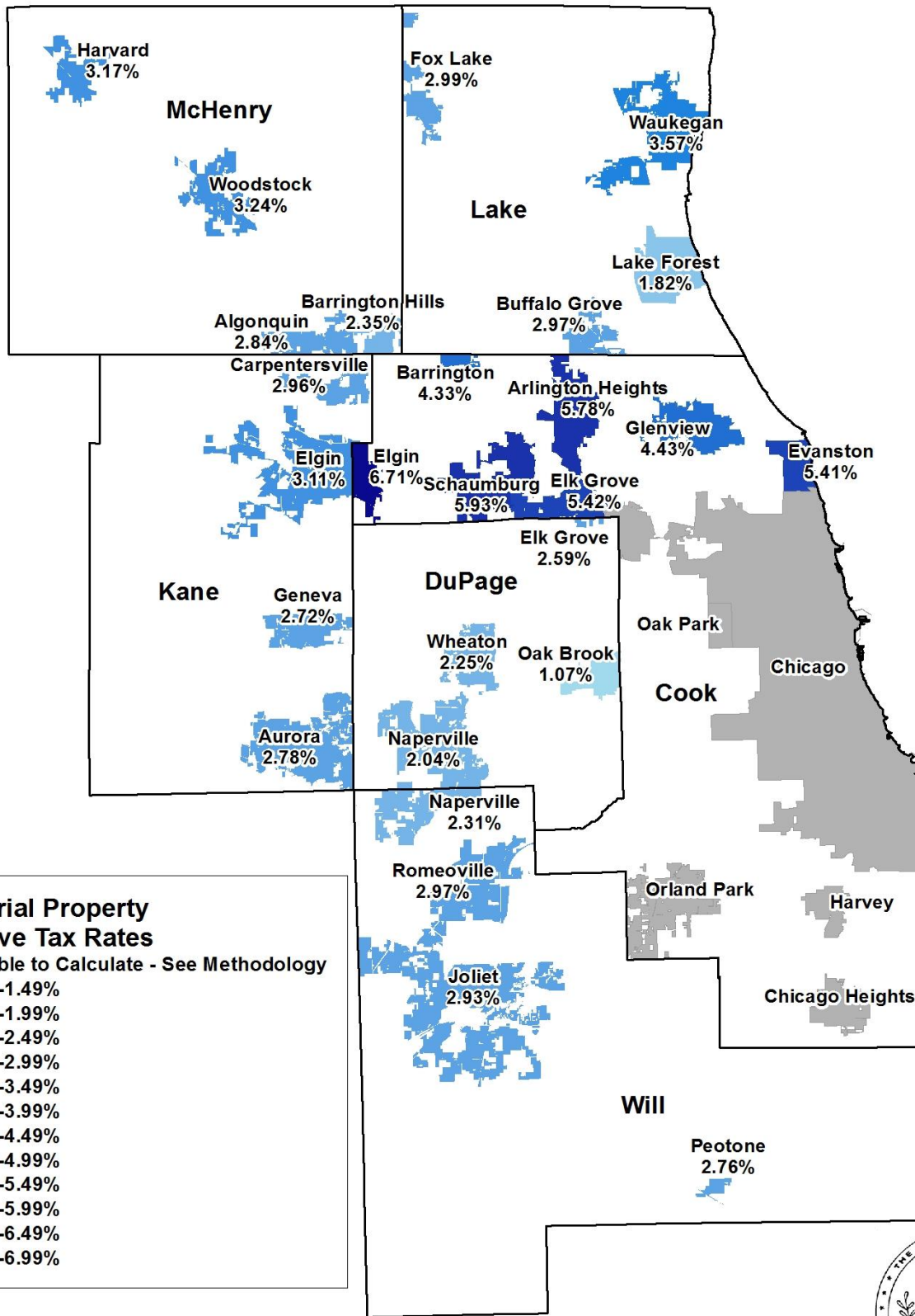
## Tax Year 2018 Effective Property Tax Rates for Commercial Properties in Selected Northeastern Illinois Municipalities



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 municipality, but instead are calculated from an individual tax code.



## Tax Year 2018 Effective Property Tax Rates for Industrial Properties in Selected Northeastern Illinois 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 municipality, but instead are calculated from an individual tax code.

**Effective Property Tax Rates: 2017 vs. 2018**  
(in rank order by smallest increase)

<b>Cook County</b>											
<b>Residential</b>				<b>Commercial</b>				<b>Industrial</b>			
	<b>2017</b>	<b>2018</b>	<b>% change</b>		<b>2017</b>	<b>2018</b>	<b>% change</b>		<b>2017</b>	<b>2018</b>	<b>% change</b>
1 Elgin	3.06%	2.80%	-8.5%	1 Elgin	7.08%	7.53%	6.4%	1 Elgin	7.33%	6.71%	-8.4%
2 Elk Grove Village	2.33%	2.16%	-6.9%	2 Elk Grove Village	5.69%	6.08%	6.8%	2 Elk Grove Village	5.89%	5.42%	-8.0%
3 Arlington Heights	2.47%	2.31%	-6.5%	3 Arlington Heights	6.04%	6.49%	7.3%	3 Arlington Heights	6.26%	5.78%	-7.6%
4 Schaumburg	2.44%	2.36%	-3.6%	4 Schaumburg	6.17%	6.65%	7.8%	4 Schaumburg	6.39%	5.93%	-7.2%
5 Harvey	7.08%	6.84%	-3.4%	5 Barrington	4.48%	4.85%	8.3%	5 Barrington	4.64%	4.33%	-6.8%
6 Barrington	2.00%	1.99%	-0.3%	6 Evanston	5.58%	6.07%	8.9%	6 Evanston	5.77%	5.41%	-6.2%
7 Glenview	1.99%	2.00%	0.4%	7 Glenview	4.55%	4.97%	9.2%	7 Glenview	4.71%	4.43%	-6.0%
8 Chicago	1.74%	1.76%	1.3%	8 Chicago	3.98%	4.42%	10.9%	8 Orland Park*	5.49%	--	--
9 Evanston	2.15%	2.20%	2.7%	9 Harvey	15.49%	18.10%	16.8%	9 Oak Park*	7.60%	--	--
10 Orland Park	2.36%	2.47%	4.7%	10 Oak Park	7.25%	8.51%	17.5%	10 Chicago Heights*	11.36%	--	--
11 Chicago Heights	5.01%	5.38%	7.5%	11 Orland Park	5.23%	6.15%	17.6%	11 Harvey*	16.24%	--	--
12 Oak Park	2.85%	3.10%	8.8%	12 Chicago Heights	10.84%	13.07%	20.7%	12 Chicago*	--	--	--

<b>DuPage County</b>				<b>Kane County</b>				<b>Lake County</b>			
<b>All Types of Property</b>				<b>All Types of Property</b>				<b>All Types of Property</b>			
	<b>2017</b>	<b>2018</b>	<b>% change</b>		<b>2017</b>	<b>2018</b>	<b>% change</b>		<b>2017</b>	<b>2018</b>	<b>% change</b>
1 Elk Grove Village	2.65%	2.59%	-2.1%	1 Geneva	2.79%	2.72%	-2.8%	1 Waukegan	3.73%	3.57%	-4.3%
2 Wheaton	2.29%	2.25%	-1.7%	2 Elgin	3.17%	3.11%	-1.9%	2 Buffalo Grove	2.93%	2.97%	1.2%
3 Naperville	2.07%	2.04%	-1.4%	3 Aurora	2.81%	2.78%	-1.1%	3 Lake Forest	1.75%	1.82%	3.7%
4 Oak Brook	1.03%	1.07%	3.8%	4 Carpentersville	2.96%	2.96%	0.04%	4 Fox Lake	2.87%	2.99%	4.2%

<b>Will County</b>				<b>McHenry County</b>			
<b>All Types of Property</b>				<b>All Types of Property</b>			
	<b>2017</b>	<b>2018</b>	<b>% change</b>		<b>2017</b>	<b>2018</b>	<b>% change</b>
1 Naperville	2.37%	2.31%	-2.4%	1 Woodstock	3.42%	3.24%	-5.2%
2 Romeoville	3.01%	2.97%	-1.3%	2 Harvard	3.27%	3.17%	-3.2%
3 Joliet	2.97%	2.93%	-1.2%	3 Algonquin	2.93%	2.84%	-3.1%
4 Peotone	2.54%	2.76%	8.6%	4 Barrington Hills	2.36%	2.35%	-0.6%

\*2018 South Triad and 2017 and 2018 Chicago Triad industrial effective tax rates unavailable. (See Methodology)

**Effective Property Tax Rates: 2009 vs. 2018**  
(in rank order by smallest increase)

<b>Cook County</b>											
<b>Residential</b>				<b>Commercial</b>				<b>Industrial</b>			
	<b>2009</b>	<b>2018</b>	<b>% change</b>		<b>2009</b>	<b>2018</b>	<b>% change</b>		<b>2009*</b>	<b>2018**</b>	<b>% change</b>
1 Arlington Heights	2.48%	2.31%	-7.0%	1 Orland Park	4.59%	6.15%	34.0%	1 Barrington	--	4.33%	--
2 Schaumburg	2.44%	2.36%	-3.6%	2 Barrington	3.41%	4.85%	42.2%	2 Glenview	--	4.43%	--
3 Elk Grove Village	2.19%	2.16%	-1.1%	3 Arlington Heights	4.56%	6.49%	42.2%	3 Evanston	--	5.41%	--
4 Elgin	2.78%	2.80%	1.0%	4 Schaumburg	4.63%	6.65%	43.8%	4 Elk Grove Village	--	5.42%	--
5 Evanston	2.16%	2.20%	2.1%	5 Evanston	4.18%	6.07%	45.4%	5 Arlington Heights	--	5.78%	--
6 Orland Park	2.37%	2.47%	4.6%	6 Elgin	5.17%	7.53%	45.6%	6 Schaumburg	--	5.93%	--
7 Oak Park	2.84%	3.10%	9.1%	7 Oak Park	5.67%	8.51%	50.2%	7 Elgin	--	6.71%	--
8 Glenview	1.81%	2.00%	10.5%	8 Glenview	3.29%	4.97%	50.9%	8 Orland Park	--	--	--
9 Barrington	1.76%	1.99%	13.5%	9 Elk Grove Village	4.02%	6.08%	51.2%	9 Oak Park	--	--	--
10 Chicago	1.45%	1.76%	21.2%	10 Chicago Heights	7.62%	13.07%	71.6%	10 Chicago Heights	--	--	--
11 Harvey	5.28%	6.84%	29.6%	11 Chicago	2.43%	4.42%	81.9%	11 Harvey	--	--	--
12 Chicago Heights	3.84%	5.38%	40.0%	12 Harvey	9.78%	18.10%	85.0%	12 Chicago	--	--	--

<b>DuPage County</b>				<b>Kane County</b>				<b>Lake County</b>			
<b>All Types of Property</b>				<b>All Types of Property</b>				<b>All Types of Property</b>			
	<b>2009</b>	<b>2018</b>	<b>% change</b>		<b>2009</b>	<b>2018</b>	<b>% change</b>		<b>2009</b>	<b>2018</b>	<b>% change</b>
1 Naperville	2.09%	2.04%	-2.1%	1 Elgin	3.34%	3.11%	-7.1%	1 Waukegan	4.41%	3.57%	-19.0%
2 Elk Grove Village	2.59%	2.59%	0.2%	2 Aurora	2.91%	2.78%	-4.6%	2 Fox Lake	2.97%	2.99%	0.6%
3 Oak Brook	1.03%	1.07%	3.5%	3 Carpentersville	2.87%	2.96%	3.0%	3 Buffalo Grove	2.83%	2.97%	4.8%
4 Wheaton	2.14%	2.25%	4.8%	4 Geneva	2.62%	2.72%	3.8%	4 Lake Forest	1.55%	1.82%	17.1%

<b>Will County</b>				<b>McHenry County</b>			
<b>All Types of Property</b>				<b>All Types of Property</b>			
	<b>2009</b>	<b>2018</b>	<b>% change</b>		<b>2009</b>	<b>2018</b>	<b>% change</b>
1 Naperville	2.42%	2.31%	-4.3%	1 Harvard	3.68%	3.17%	-14.0%
2 Joliet	2.91%	2.93%	0.8%	2 Barrington Hills	2.56%	2.35%	-8.1%
3 Romeoville	2.68%	2.97%	10.7%	3 Woodstock	3.21%	3.24%	0.9%
4 Peotone	2.31%	2.76%	19.3%	4 Algonquin	2.71%	2.84%	4.8%

\*2009 Cook County industrial effective tax rates unavailable. (See Methodology)

\*\*2018 Chicago Triad and South Triad industrial effective tax rates unavailable.

Effective Property Tax Rates in Selected Cook County Municipalities: 2009 - 2018												
	2009*	2010**	2011*	2012**	2013**	2014***	2015***	2016***	2017****	2018***	% Change 2017-2018	% Change 2009-2018
<b>Cook County Residential</b>												
Chicago	1.45%	1.72%	1.76%	1.84%	1.66%	1.56%	1.66%	1.69%	1.74%	1.76%	1.32%	21.23%
Elk Grove Village	2.19%	2.62%	2.73%	2.96%	2.59%	2.32%	2.27%	2.30%	2.33%	2.16%	-6.95%	-1.10%
Arlington Heights	2.48%	3.01%	3.07%	3.31%	2.81%	2.52%	2.51%	2.44%	2.47%	2.31%	-6.52%	-6.98%
Glenview	1.81%	2.01%	1.88%	2.03%	1.86%	1.79%	1.76%	1.86%	1.99%	2.00%	0.40%	10.48%
Evanston	2.16%	2.17%	2.35%	2.54%	2.30%	2.14%	2.10%	2.22%	2.15%	2.20%	2.68%	2.13%
Schaumburg	2.44%	2.62%	2.84%	3.17%	2.79%	2.57%	2.44%	2.47%	2.44%	2.36%	-3.56%	-3.64%
Barrington	1.76%	1.96%	1.89%	2.24%	2.02%	2.00%	2.07%	2.09%	2.00%	1.99%	-0.33%	13.48%
Elgin	2.78%	3.14%	3.31%	3.84%	3.46%	3.15%	3.11%	3.07%	3.06%	2.80%	-8.45%	1.00%
Harvey	5.28%	6.71%	5.81%	8.87%	8.08%	7.71%	6.90%	6.90%	7.08%	6.84%	-3.41%	29.61%
Chicago Heights	3.84%	4.85%	4.85%	5.58%	5.63%	5.59%	5.42%	5.20%	5.01%	5.38%	7.50%	40.03%
Orland Park	2.37%	2.70%	2.59%	2.83%	2.73%	2.58%	2.52%	2.42%	2.36%	2.47%	4.68%	4.55%
Oak Park	2.84%	3.31%	3.07%	3.29%	3.05%	2.92%	2.96%	3.12%	2.85%	3.10%	8.85%	9.12%
<b>Cook County Commercial</b>												
Chicago	2.43%	4.23%	3.75%	4.87%	3.84%	4.18%	3.61%	3.61%	3.98%	4.42%	10.90%	81.89%
Elk Grove Village	4.02%	7.15%	5.40%	5.44%	5.44%	6.51%	6.26%	5.40%	5.69%	6.08%	6.84%	51.19%
Arlington Heights	4.56%	8.21%	6.07%	6.07%	5.91%	7.09%	6.92%	5.73%	6.04%	6.49%	7.33%	42.20%
Glenview	3.29%	6.14%	4.63%	4.64%	4.52%	5.53%	5.36%	4.36%	4.55%	4.97%	9.25%	50.89%
Evanston	4.18%	7.46%	5.52%	5.52%	5.47%	6.55%	6.27%	5.37%	5.58%	6.07%	8.92%	45.41%
Schaumburg	4.63%	8.46%	6.17%	6.17%	6.08%	7.30%	7.00%	5.86%	6.17%	6.65%	7.78%	43.75%
Barrington	3.41%	6.04%	4.52%	4.63%	4.41%	5.39%	5.17%	4.33%	4.48%	4.85%	8.28%	42.19%
Elgin	5.17%	9.39%	6.84%	7.00%	6.94%	8.39%	8.22%	6.77%	7.08%	7.53%	6.41%	45.65%
Harvey	9.78%	16.38%	14.04%	15.10%	16.67%	19.20%	17.84%	15.44%	15.49%	18.10%	16.84%	85.00%
Chicago Heights	7.62%	12.64%	10.97%	11.30%	12.45%	14.64%	13.96%	11.71%	10.84%	13.07%	20.66%	71.56%
Orland Park	4.59%	7.47%	6.13%	6.30%	6.70%	7.56%	7.09%	5.96%	5.23%	6.15%	17.56%	33.95%
Oak Park	5.67%	9.48%	7.85%	8.00%	8.51%	9.31%	9.26%	8.60%	7.25%	8.51%	17.48%	50.15%
<b>Cook County Industrial</b>												
Chicago	N/A	2.51%	N/A	3.23%	3.62%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Elk Grove Village	N/A	6.56%	N/A	5.75%	6.48%	6.57%	5.94%	6.03%	5.89%	5.42%	-8.03%	N/A
Arlington Heights	N/A	7.53%	N/A	6.42%	7.04%	7.15%	6.57%	6.40%	6.26%	5.78%	-7.61%	N/A
Glenview	N/A	5.64%	N/A	4.90%	5.39%	5.58%	5.09%	4.87%	4.71%	4.43%	-5.96%	N/A
Evanston	N/A	6.85%	N/A	5.84%	6.52%	6.61%	5.95%	6.00%	5.77%	5.41%	-6.24%	N/A
Schaumburg	N/A	7.76%	N/A	6.53%	7.24%	7.36%	6.64%	6.55%	6.39%	5.93%	-7.22%	N/A
Barrington	N/A	5.54%	N/A	4.89%	5.25%	5.44%	4.90%	4.84%	4.64%	4.33%	-6.79%	N/A
Elgin	N/A	8.62%	N/A	7.40%	8.27%	8.47%	7.80%	7.55%	7.33%	6.71%	-8.40%	N/A
Harvey	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.24%	N/A	N/A	N/A
Chicago Heights	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.36%	N/A	N/A	N/A
Orland Park	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.49%	N/A	N/A	N/A
Oak Park	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.60%	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.

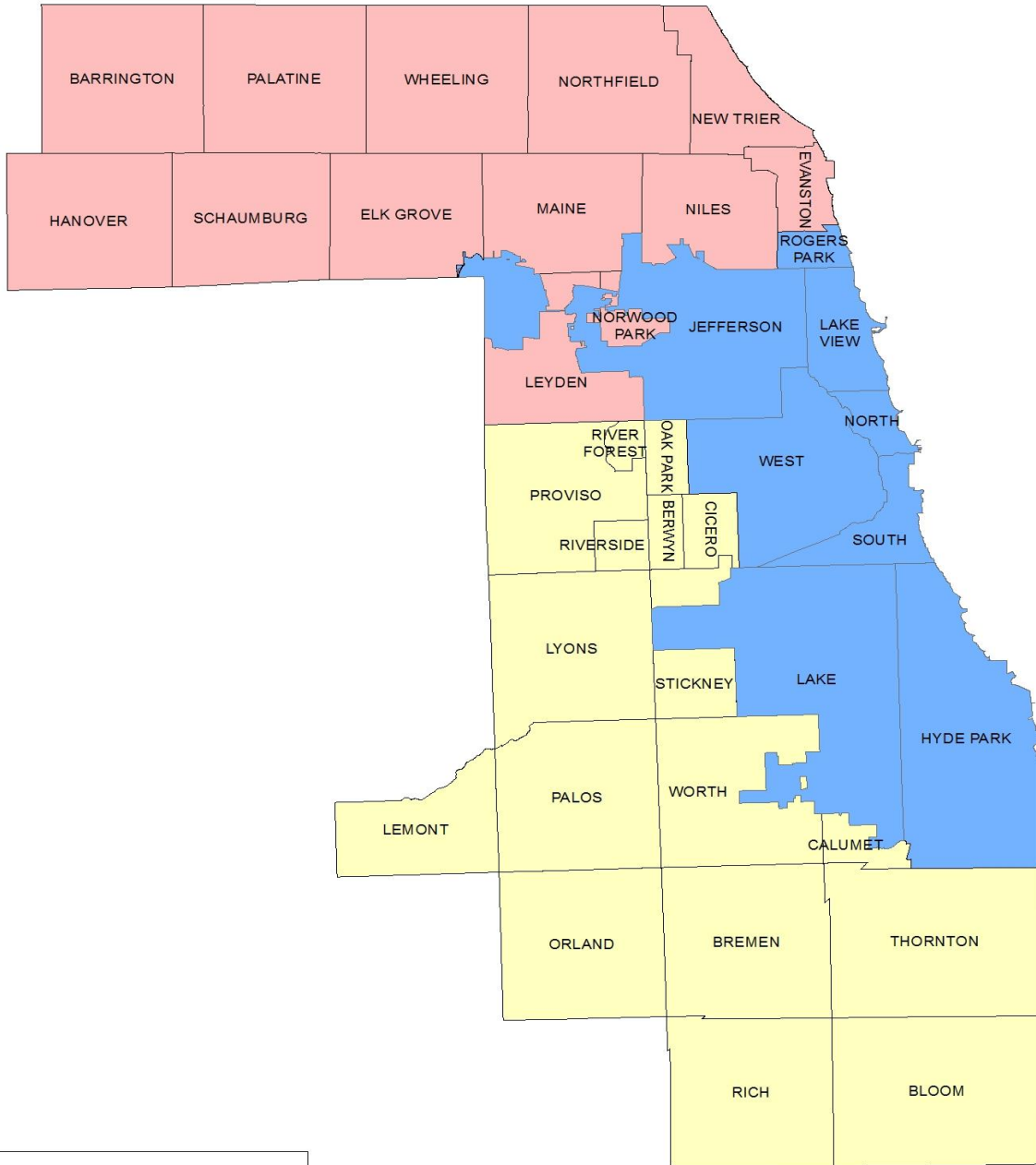
\*\*\*\*Chicago industrial effective tax rates not available. See Methodology

**Effective Property Tax Rates in Selected Collar County Municipalities: 2009 - 2018**




	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Change 2017-2018	Change 2009-2018
<b>DuPage County</b>												
<b>Elk Grove Village</b>	2.59%	2.89%	3.18%	3.10%	2.88%	2.84%	2.80%	2.66%	2.65%	2.59%	-2.11%	0.20%
<b>Oak Brook</b>	1.03%	1.11%	1.28%	1.34%	1.22%	1.12%	1.13%	1.06%	1.03%	1.07%	3.80%	3.49%
<b>Wheaton</b>	2.14%	2.32%	2.55%	2.62%	2.51%	2.46%	2.45%	2.35%	2.29%	2.25%	-1.71%	4.79%
<b>Naperville</b>	2.09%	2.18%	2.35%	2.44%	2.33%	2.25%	2.18%	2.13%	2.07%	2.04%	-1.35%	-2.06%
<b>Lake County</b>												
<b>Fox Lake</b>	2.97%	3.27%	3.99%	4.05%	4.15%	3.55%	3.54%	3.29%	2.87%	2.99%	4.17%	0.57%
<b>Buffalo Grove</b>	2.83%	3.01%	3.27%	3.34%	3.11%	2.91%	2.92%	2.90%	2.93%	2.97%	1.24%	4.82%
<b>Lake Forest</b>	1.55%	1.64%	1.75%	1.80%	1.70%	1.61%	1.67%	1.69%	1.75%	1.82%	3.69%	17.06%
<b>Waukegan</b>	4.41%	5.15%	6.48%	7.19%	5.60%	4.83%	4.38%	3.88%	3.73%	3.57%	-4.27%	-19.00%
<b>Will County</b>												
<b>Romeoville</b>	2.68%	2.87%	3.19%	3.32%	3.26%	3.25%	3.16%	3.11%	3.01%	2.97%	-1.26%	10.67%
<b>Joliet</b>	2.91%	3.15%	3.31%	3.52%	3.24%	3.17%	3.15%	3.10%	2.97%	2.93%	-1.20%	0.75%
<b>Peotone</b>	2.31%	2.61%	2.77%	2.91%	2.70%	2.94%	2.60%	2.49%	2.54%	2.76%	8.57%	19.29%
<b>Naperville</b>	2.42%	2.50%	2.64%	2.72%	2.62%	2.56%	2.54%	2.42%	2.37%	2.31%	-2.44%	-4.34%
<b>Kane County</b>												
<b>Aurora</b>	2.91%	3.09%	3.85%	4.03%	3.42%	3.16%	2.94%	2.87%	2.81%	2.78%	-1.06%	-4.59%
<b>Carpentersville</b>	2.87%	3.19%	3.61%	4.05%	3.70%	3.50%	3.31%	3.29%	2.96%	2.96%	0.04%	3.00%
<b>Elgin</b>	3.34%	3.71%	4.21%	4.32%	3.90%	3.53%	3.46%	3.37%	3.17%	3.11%	-1.90%	-7.09%
<b>Geneva</b>	2.62%	2.82%	3.10%	3.23%	3.07%	3.02%	2.87%	2.82%	2.79%	2.72%	-2.78%	3.75%
<b>McHenry County</b>												
<b>Barrington Hills</b>	2.56%	2.95%	3.09%	3.09%	2.60%	2.82%	2.46%	2.40%	2.36%	2.35%	-0.62%	-8.13%
<b>Algonquin</b>	2.71%	3.01%	3.51%	3.78%	3.63%	3.43%	3.25%	3.09%	2.93%	2.84%	-3.08%	4.82%
<b>Harvard</b>	3.68%	3.65%	4.38%	4.01%	4.09%	4.43%	3.83%	3.47%	3.27%	3.17%	-3.18%	-14.01%
<b>Woodstock</b>	3.21%	3.57%	4.31%	4.54%	4.68%	4.21%	4.13%	3.60%	3.42%	3.24%	-5.16%	0.90%

Appendix

# Cook County Assessment Townships



**Reassessment Districts**

-  City Triennial District
-  North Triennial District
-  South Triennial District

