



THE CIVIC FEDERATION

ESTIMATED EFFECTIVE
PROPERTY TAX RATES
2010-2019:

*Selected Municipalities
in Northeastern Illinois*



For more information, visit
civicfed.org/EffectiveTaxRates2019

March 1, 2023

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 2019 (taxes payable in 2020) 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.¹

In Cook County, four of the 12 municipalities experienced an effective property tax rate decrease on residential property in tax year 2019 compared to the previous year. Ten of the 12 municipalities in Cook County experienced a decrease across all commercial property between tax year 2018 and 2019. Industrial effective property tax rates in the selected Cook County municipalities for which data were available increased over the two-year period.

There were not enough sales of industrial property in the Chicago assessment triad and South assessment triad in tax year 2019 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 2019 estimated effective tax rates for Cook County industrial properties in the North Triad (see Methodology).

In the collar counties, the effective property tax rate for all types of property increased across the majority of the selected municipalities between tax year 2018 and 2019, with the exception of Elk Grove Village (-0.4%), Aurora (-1.4%), Carpentersville (-1.3%), Fox Lake (-4.5%), Waukegan (-1.8%) and Peotone (-13.8%). The highest property tax rate increase over the two-year period among the collar counties is the City of Woodstock, which increased by 8.3% to 3.51% from 3.24% in 2018.

In the 10-year period between tax years 2010 and 2019, the effective tax rates for residential property decreased in all of the selected municipalities in Cook County, except for properties in Evanston, Chicago, Barrington and Chicago Heights. For commercial properties, the only municipalities whose effective tax rates increased were Chicago and Harvey. There were not enough sales of industrial property in tax years 2010 or 2019 in the South Triad to calculate an effective tax rate. In the collar counties effective tax rates for all types of property declined for the majority of the selected municipalities over the 10-year period examined. However, five municipalities in the collar counties saw an increase in their effective tax rates.

City of Chicago

- The City of Chicago had a residential effective tax rate of 1.77% in 2019, the lowest rate for residential property of the 12 selected Cook County municipalities.² The rate increased from 1.76% the prior year;

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

² 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 declined to 4.29% in 2019 from 4.42% the prior year. The City's 2019 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 in 2019;
- Over the 10-year period between 2010 and 2019, the residential effective tax rate in Chicago increased by 2.7%, from 1.72% to 1.77% of full market value; and
- The commercial effective tax rate also increased by 1.4% between 2010 and 2019, from 4.23% to 4.29% of full market value.

Suburban Cook County: Selected Municipalities (11)

- Between 2018 and 2019 seven of the selected suburban Cook County municipalities experienced an increase in residential effective property tax rates while the other four saw decreases in residential effective tax rates over the two-year period examined;
- Harvey had the highest 2019 effective tax rates among the 11 selected suburban municipalities, at 6.49% for residential property and 16.74% for commercial property;
- Nine of the selected Cook County suburban municipalities experienced reductions in commercial effective tax rates between 2018 and 2019. Evanston had the largest decline, at 7.9%, followed by Harvey and Oak Park at 7.5% and 7.0%, respectively, over the two-year period;
- A majority of the selected suburban Cook County municipalities experienced a reduction in residential and commercial effective tax rates over the 10-year period between 2010 and 2019. The exceptions were residential properties in Chicago Heights, Barrington and Evanston and commercial properties in Harvey. As noted above, the Civic Federation was not able to calculate an effective tax rate for industrial properties in the South Triad in 2019. However, for the North Triad properties, every municipality experienced declining industrial property tax rates over the 10-year period;
- Among the selected suburban municipalities in the North Triad of Cook County, Elgin had the highest estimated effective industrial tax rate at 7.67% and the Villages of Glenview and Barrington had the lowest at 5.27%.
- All of the selected suburban municipalities in the North Triad of Cook County experienced decreases in industrial effective tax rates over the 10-year period. Evanston saw the largest decline by 14.3%, from 6.85% in 2010 to 5.87% in 2019. 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 2019 for the Illinois Department of Revenue to conduct a statistical analysis of assessment to sales ratios; and

Collar counties: Selected Municipalities (19)

- Woodstock had the highest effective tax rate among the 19 selected collar county municipalities in 2019 at 3.51%, which was an 8.3% increase from Woodstock's 2018 effective tax rate and a 1.7% decrease from the 2010 effective tax rate of 3.57%;
- Oak Brook had the lowest 2019 effective property tax rate among the selected collar county municipalities at 1.14%, compared to 1.07% the prior year;
- Fourteen of the 19 selected collar county municipalities experienced increases in effective property tax rates between 2018 and 2019; and
- Over the 10-year period from 2010 to 2019, 14 of the 19 selected municipalities in the collar counties experienced reductions in effective tax rates, including the portions of Naperville in both Will and DuPage Counties. Waukegan's effective tax rate declined

31.9%, from 5.15% in 2010 to 3.50% in 2019. Lake Forest saw the largest increase over the 10-year period, rising 14.5%, from 1.64% in 2010 to 1.88% in 2019.

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 4.931% in 2010 to 6.890% in 2019. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue decreased from 10.57% to 8.79% for residential properties in Chicago and declined from 26.02% to 21.36% for commercial properties.³ The increase in Chicago's composite tax rate over those 10 years produced a greater increase in the estimated effective tax rate for both residential and commercial property over the period that was offset by the decline in the median levels of assessment over the same period. This produced a 10-year increase in residential effective tax

³ See the Illinois Department of Revenue's Assessment Level Ratios, available at <https://www2.illinois.gov/rev/research/taxstats/PropertyTaxStatistics/SitePages/PropertyTaxYear.aspx?rptYear=2019>

rates of 2.7% and 1.36% for commercial effective tax rates. In Cook County, changes in the equalization factor can also impact effective tax rates.⁴

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.⁵ 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.⁶

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.⁷ 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 2009.⁸ 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.

⁴ 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.

⁵ 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.

⁶ 35 ILCS 200/9-210.

⁷ Median levels of assessment for Cook County are typically released in the spring or summer two years following the assessment year (e.g., the 2019 median levels of assessment for Cook County were released in spring 2021).

⁸ Cook County ordinance 08-O-51. Previous levels were 16% for Class 2, 38% for Class 5a and 36% for Class 5b.

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 2014. In 2010 and 2011, there were not sufficient industrial sales in the South Triad to calculate a median level of assessment. In 2019, 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 the South Triad in 2010 and the Chicago Triad and South Triad in 2019, the Civic Federation is unable to make a two-year or 10-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 2010, 2018 and 2019. As result, the Civic Federation is able to make two- and 10-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 2019 effective tax rate for a Chicago residential property not eligible for exemptions is 1.77% of full market value. The examples below show how that rate will differ for individual exemption-eligible homesteads depending on their 2019 market value and exemption value.⁹ 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.¹⁰

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 **1.54%**.
- **\$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 **1.46%**.
- **\$200,000** Chicago home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.15%**.

⁹ 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.

¹⁰ 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

**Effective Property Tax Rates
Tax Year 2019**

Cook County			
	Residential	Commercial	Industrial*
Harvey	6.49%	16.74%	-
Chicago Heights	5.43%	12.20%	-
Oak Park	3.26%	7.92%	-
Elgin	2.80%	7.32%	7.67%
Orland Park	2.46%	5.67%	-
Schaumburg	2.37%	6.40%	6.71%
Arlington Heights	2.31%	6.28%	6.59%
Evanston	2.17%	5.60%	5.87%
Elk Grove Village	2.14%	5.81%	6.10%
Barrington	2.06%	5.02%	5.27%
Glenview	2.01%	5.03%	5.27%
Chicago	1.77%	4.29%	-

DuPage County	
All Types of Property	
Elk Grove Village	2.58%
Wheaton	2.32%
Naperville	2.05%
Oak Brook	1.14%

Kane County	
All Types of Property	
Elgin	3.16%
Carpentersville	2.92%
Geneva	2.79%
Aurora	2.74%

Lake County	
All Types of Property	
Waukegan	3.50%
Buffalo Grove	3.09%
Fox Lake	2.86%
Lake Forest	1.88%

Will County	
All Types of Property	
Romeoville	3.00%
Joliet	2.94%
Peotone	2.38%
Naperville	2.36%

McHenry County	
All Types of Property	
Woodstock	3.51%
Harvard	3.25%
Algonquin	2.86%
Barrington Hills	2.40%

Note: All the effective tax rates in the collar counties include residential, commercial and industrial properties.

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

Effective Property Tax Rates: 2018 vs. 2019
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2018	2019	% change		2018	2019	% change		2018*	2019*	% change
1 Harvey	6.84%	6.49%	-5.1%	1 Evanston	6.07%	5.60%	-7.9%	1 Evanston	5.41%	5.87%	8.4%
2 Evanston	2.20%	2.17%	-1.6%	2 Harvey	18.10%	16.74%	-7.5%	2 Elk Grove Village	5.42%	6.10%	12.5%
3 Elk Grove Village	2.16%	2.14%	-1.2%	3 Oak Park	8.51%	7.92%	-7.0%	3 Schaumburg	5.93%	6.71%	13.2%
4 Orland Park	2.47%	2.46%	-0.7%	4 Elk Grove Village	6.08%	5.67%	-6.8%	4 Arlington Heights	5.78%	6.59%	14.0%
5 Elgin	2.80%	2.80%	0.1%	5 Chicago Heights	13.07%	12.20%	-6.7%	5 Elgin	6.71%	7.67%	14.3%
6 Arlington Heights	2.31%	2.31%	0.1%	6 Orland Park	6.15%	5.81%	-5.5%	6 Glenview	4.43%	5.27%	19.1%
7 Chicago	1.76%	1.77%	0.5%	7 Schaumburg	6.65%	6.40%	-3.8%	7 Barrington	4.33%	5.27%	21.8%
8 Schaumburg	2.36%	2.37%	0.7%	8 Arlington Heights	6.49%	6.28%	-3.1%	8 Orland Park*	--	--	--
9 Glenview	2.00%	2.01%	0.7%	9 Chicago	4.42%	4.29%	-2.9%	9 Oak Park*	--	--	--
10 Chicago Heights	5.38%	5.43%	0.8%	10 Elgin	7.53%	7.32%	-2.8%	10 Chicago Heights*	--	--	--
11 Barrington	1.99%	2.06%	3.5%	11 Glenview	4.97%	5.03%	1.2%	11 Harvey*	--	--	--
12 Oak Park	3.10%	3.26%	5.3%	12 Barrington	4.85%	5.02%	3.5%	12 Chicago*	--	--	--

DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2018	2019	% change		2018	2019	% change		2018	2019	% change
1 Elk Grove Village	2.59%	2.58%	-0.4%	1 Aurora	2.78%	2.74%	-1.4%	1 Fox Lake	2.99%	2.86%	-4.5%
2 Naperville	2.04%	2.05%	0.2%	2 Carpentersville	2.96%	2.92%	-1.3%	2 Waukegan	3.57%	3.50%	-1.8%
3 Wheaton	2.25%	2.32%	3.3%	3 Elgin	3.11%	3.16%	1.6%	3 Lake Forest	1.82%	1.88%	3.4%
4 Oak Brook	1.07%	1.14%	6.7%	4 Geneva	2.72%	2.79%	2.7%	4 Buffalo Grove	2.97%	3.09%	3.9%

Will County				McHenry County			
All Types of Property				All Types of Property			
	2018	2019	% change		2018	2019	% change
1 Peotone	2.76%	2.38%	-13.8%	1 Algonquin	2.84%	2.86%	0.8%
2 Joliet	2.93%	2.94%	0.2%	2 Barrington Hills	2.35%	2.40%	2.1%
3 Romeoville	2.97%	3.00%	1.1%	3 Harvard	3.17%	3.25%	2.6%
4 Naperville	2.31%	2.36%	1.8%	4 Woodstock	3.24%	3.51%	8.3%

Note: All the effective tax rates in the collar counties include residential, commercial and industrial properties.

*2019 and 2018 South and Chicago Triad industrial effective tax rates unavailable. (See Methodology)

Effective Property Tax Rates: 2010 vs. 2019
(in rank order by smallest increase)

Cook County											
Residential				Commercial				Industrial			
	2010	2019	% change		2010	2019	% change		2010*	2019*	% change
1 Arlington Heights	3.01%	2.31%	-23.3%	1 Evanston	7.46%	5.60%	-25.0%	1 Evanston	6.85%	5.87%	-14.3%
2 Elk Grove Village	2.62%	2.14%	-18.6%	2 Schaumburg	8.46%	6.40%	-24.4%	2 Schaumburg	7.76%	6.71%	-13.6%
3 Elgin	3.14%	2.80%	-10.8%	3 Orland Park	7.47%	5.67%	-24.2%	3 Arlington Heights	7.53%	6.59%	-12.5%
4 Schaumburg	2.62%	2.37%	-9.3%	4 Arlington Heights	8.21%	6.28%	-23.4%	4 Elgin	8.62%	7.67%	-10.9%
5 Orland Park	2.70%	2.46%	-8.9%	5 Elgin	9.39%	7.32%	-22.1%	5 Elk Grove Village	6.56%	6.10%	-7.1%
6 Harvey	6.71%	6.49%	-3.3%	6 Elk Grove Village	7.15%	5.81%	-18.7%	6 Glenview	5.64%	5.27%	-6.5%
7 Oak Park	3.31%	3.26%	-1.3%	7 Glenview	6.14%	5.03%	-18.1%	7 Barrington	5.54%	5.27%	-4.9%
8 Glenview	2.01%	2.01%	0.0%	8 Barrington	6.04%	5.02%	-16.8%	8 Chicago*	2.51%	--	N/A
9 Evanston	2.17%	2.17%	0.1%	9 Oak Park	9.48%	7.92%	-16.4%	9 Harvey*	--	--	--
10 Chicago	1.72%	1.77%	2.7%	10 Chicago Heights	12.64%	12.20%	-3.5%	10 Chicago Heights*	--	--	--
11 Barrington	1.96%	2.06%	5.3%	11 Chicago	4.23%	4.29%	1.4%	11 Orland Park*	--	--	--
12 Chicago Heights	4.85%	5.43%	11.9%	12 Harvey	16.38%	16.74%	2.2%	12 Oak Park*	--	--	--

DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2010	2019	% change		2010	2019	% change		2010	2019	% change
1 Elk Grove Village	2.89%	2.58%	-10.5%	1 Elgin	3.71%	3.16%	-15.0%	1 Waukegan	5.15%	3.50%	-31.9%
2 Naperville	2.18%	2.05%	-6.0%	2 Aurora	3.09%	2.74%	-11.4%	2 Fox Lake	3.27%	2.86%	-12.5%
3 Wheaton	2.32%	2.32%	0.1%	3 Carpentersville	3.19%	2.92%	-8.5%	3 Buffalo Grove	3.01%	3.09%	2.6%
4 Oak Brook	1.11%	1.14%	2.2%	4 Geneva	2.82%	2.79%	-0.9%	4 Lake Forest	1.64%	1.88%	14.5%

Will County				McHenry County			
All Types of Property				All Types of Property			
	2010	2019	% change		2010	2019	% change
1 Peotone	2.61%	2.38%	-8.8%	1 Barrington Hills	2.95%	2.40%	-18.8%
2 Joliet	3.15%	2.94%	-6.7%	2 Harvard	3.65%	3.25%	-11.0%
3 Naperville	2.50%	2.36%	-5.8%	3 Algonquin	3.01%	2.86%	-4.8%
4 Romeoville	2.87%	3.00%	4.8%	4 Woodstock	3.57%	3.51%	-1.7%

Note: All the effective tax rates in the collar counties include residential, commercial and industrial properties.

*2019 Chicago Triad and 2010 and 2019 South Triad industrial effective tax rates unavailable.

Effective Property Tax Rates in Selected Cook County Municipalities: 2010 - 2019

	2010**	2011*	2012**	2013**	2014***	2015***	2016***	2017****	2018***	2019***	% Change 2018-2019	% Change 2010-2019
Cook County Residential												
Chicago	1.72%	1.76%	1.84%	1.66%	1.56%	1.66%	1.69%	1.74%	1.76%	1.77%	0.45%	2.68%
Elk Grove Village	2.62%	2.73%	2.96%	2.59%	2.32%	2.27%	2.30%	2.33%	2.16%	2.14%	-1.24%	-18.57%
Arlington Heights	3.01%	3.07%	3.31%	2.81%	2.52%	2.51%	2.44%	2.47%	2.31%	2.31%	0.07%	-23.27%
Glenview	2.01%	1.88%	2.03%	1.86%	1.79%	1.76%	1.86%	1.99%	2.00%	2.01%	0.74%	-0.03%
Evanston	2.17%	2.35%	2.54%	2.30%	2.14%	2.10%	2.22%	2.15%	2.20%	2.17%	-1.61%	0.07%
Schaumburg	2.62%	2.84%	3.17%	2.79%	2.57%	2.44%	2.47%	2.44%	2.36%	2.37%	0.69%	-9.33%
Barrington	1.96%	1.89%	2.24%	2.02%	2.00%	2.07%	2.09%	2.00%	1.99%	2.06%	3.48%	5.29%
Elgin	3.14%	3.31%	3.84%	3.46%	3.15%	3.11%	3.07%	3.06%	2.80%	2.80%	0.05%	-10.79%
Harvey	6.71%	5.81%	8.87%	8.08%	7.71%	6.90%	6.90%	7.08%	6.84%	6.49%	-5.14%	-3.25%
Chicago Heights	4.85%	4.85%	5.58%	5.63%	5.59%	5.42%	5.20%	5.01%	5.38%	5.43%	0.82%	11.91%
Orland Park	2.70%	2.59%	2.83%	2.73%	2.58%	2.52%	2.42%	2.36%	2.47%	2.46%	-0.73%	-8.86%
Oak Park	3.31%	3.07%	3.29%	3.05%	2.92%	2.96%	3.12%	2.85%	3.10%	3.26%	5.25%	-1.32%
Cook County Commercial												
Chicago	4.23%	3.75%	4.87%	3.84%	4.18%	3.61%	3.61%	3.98%	4.42%	4.29%	-2.88%	1.36%
Elk Grove Village	7.15%	5.40%	5.44%	5.44%	6.51%	6.26%	5.40%	5.69%	6.08%	5.81%	-4.41%	-18.74%
Arlington Heights	8.21%	6.07%	6.07%	5.91%	7.09%	6.92%	5.73%	6.04%	6.49%	6.28%	-3.13%	-23.43%
Glenview	6.14%	4.63%	4.64%	4.52%	5.53%	5.36%	4.36%	4.55%	4.97%	5.03%	1.24%	-18.14%
Evanston	7.46%	5.52%	5.52%	5.47%	6.55%	6.27%	5.37%	5.58%	6.07%	5.60%	-7.88%	-25.02%
Schaumburg	8.46%	6.17%	6.17%	6.08%	7.30%	7.00%	5.86%	6.17%	6.65%	6.40%	-3.80%	-24.36%
Barrington	6.04%	4.52%	4.63%	4.41%	5.39%	5.17%	4.33%	4.48%	4.85%	5.02%	3.51%	-16.75%
Elgin	9.39%	6.84%	7.00%	6.94%	8.39%	8.22%	6.77%	7.08%	7.53%	7.32%	-2.83%	-22.06%
Harvey	16.38%	14.04%	15.10%	16.67%	19.20%	17.84%	15.44%	15.49%	18.10%	16.74%	-7.52%	2.21%
Chicago Heights	12.64%	10.97%	11.30%	12.45%	14.64%	13.96%	11.71%	10.84%	13.07%	12.20%	-6.68%	-3.48%
Orland Park	7.47%	6.13%	6.30%	6.70%	7.56%	7.09%	5.96%	5.23%	6.15%	5.67%	-7.93%	-24.16%
Oak Park	9.48%	7.85%	8.00%	8.51%	9.31%	9.26%	8.60%	7.25%	8.51%	7.92%	-6.97%	-16.44%
Cook County Industrial												
Chicago	2.51%	N/A	3.23%	3.62%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Elk Grove Village	6.56%	N/A	5.75%	6.48%	6.57%	5.94%	6.03%	5.89%	5.42%	6.10%	12.46%	-7.1%
Arlington Heights	7.53%	N/A	6.42%	7.04%	7.15%	6.57%	6.40%	6.26%	5.78%	6.59%	13.96%	-12.5%
Glenview	5.64%	N/A	4.90%	5.39%	5.58%	5.09%	4.87%	4.71%	4.43%	5.27%	19.11%	-6.5%
Evanston	6.85%	N/A	5.84%	6.52%	6.61%	5.95%	6.00%	5.77%	5.41%	5.87%	8.37%	-14.3%
Schaumburg	7.76%	N/A	6.53%	7.24%	7.36%	6.64%	6.55%	6.39%	5.93%	6.71%	13.18%	-13.6%
Barrington	5.54%	N/A	4.89%	5.25%	5.44%	4.90%	4.84%	4.64%	4.33%	5.27%	21.78%	-4.9%
Elgin	8.62%	N/A	7.40%	8.27%	8.47%	7.80%	7.55%	7.33%	6.71%	7.67%	14.32%	-10.9%
Harvey	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.24%	N/A	N/A	N/A	N/A
Chicago Heights	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.36%	N/A	N/A	N/A	N/A
Orland Park	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.49%	N/A	N/A	N/A	N/A
Oak Park	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.60%	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.

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

Effective Property Tax Rates in Selected Collar County Municipalities: 2010 - 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Change 2018-2019	Change 2010-2019
DuPage County												
Elk Grove Village	2.89%	3.18%	3.10%	2.88%	2.84%	2.80%	2.66%	2.65%	2.59%	2.58%	-0.39%	-10.47%
Oak Brook	1.11%	1.28%	1.34%	1.22%	1.12%	1.13%	1.06%	1.03%	1.07%	1.14%	6.70%	2.23%
Wheaton	2.32%	2.55%	2.62%	2.51%	2.46%	2.45%	2.35%	2.29%	2.25%	2.32%	3.27%	0.06%
Naperville	2.18%	2.35%	2.44%	2.33%	2.25%	2.18%	2.13%	2.07%	2.04%	2.05%	0.16%	-6.03%
Lake County												
Fox Lake	3.27%	3.99%	4.05%	4.15%	3.55%	3.54%	3.29%	2.87%	2.99%	2.86%	-4.48%	-12.55%
Buffalo Grove	3.01%	3.27%	3.34%	3.11%	2.91%	2.92%	2.90%	2.93%	2.97%	3.09%	3.94%	2.57%
Lake Forest	1.64%	1.75%	1.80%	1.70%	1.61%	1.67%	1.69%	1.75%	1.82%	1.88%	3.41%	14.52%
Waukegan	5.15%	6.48%	7.19%	5.60%	4.83%	4.38%	3.88%	3.73%	3.57%	3.50%	-1.84%	-31.95%
Will County												
Romeoville	2.87%	3.19%	3.32%	3.26%	3.25%	3.16%	3.11%	3.01%	2.97%	3.00%	1.08%	4.76%
Joliet	3.15%	3.31%	3.52%	3.24%	3.17%	3.15%	3.10%	2.97%	2.93%	2.94%	0.20%	-6.75%
Peotone	2.61%	2.77%	2.91%	2.70%	2.94%	2.60%	2.49%	2.54%	2.76%	2.38%	-13.77%	-8.79%
Naperville	2.50%	2.64%	2.72%	2.62%	2.56%	2.54%	2.42%	2.37%	2.31%	2.36%	1.75%	-5.81%
Kane County												
Aurora	3.09%	3.85%	4.03%	3.42%	3.16%	2.94%	2.87%	2.81%	2.78%	2.74%	-1.38%	-11.44%
Carpentersville	3.19%	3.61%	4.05%	3.70%	3.50%	3.31%	3.29%	2.96%	2.96%	2.92%	-1.30%	-8.54%
Elgin	3.71%	4.21%	4.32%	3.90%	3.53%	3.46%	3.37%	3.17%	3.11%	3.16%	1.58%	-15.03%
Geneva	2.82%	3.10%	3.23%	3.07%	3.02%	2.87%	2.82%	2.79%	2.72%	2.79%	2.74%	-0.87%
McHenry County												
Barrington Hills	2.95%	3.09%	3.09%	2.60%	2.82%	2.46%	2.40%	2.36%	2.35%	2.40%	2.11%	-18.80%
Algonquin	3.01%	3.51%	3.78%	3.63%	3.43%	3.25%	3.09%	2.93%	2.84%	2.86%	0.77%	-4.82%
Harvard	3.65%	4.38%	4.01%	4.09%	4.43%	3.83%	3.47%	3.27%	3.17%	3.25%	2.58%	-11.00%
Woodstock	3.57%	4.31%	4.54%	4.68%	4.21%	4.13%	3.60%	3.42%	3.24%	3.51%	8.31%	-1.66%

**Cook County Municipalities vs Joliet, IL
Effective Property Taxes - 2019**

Municipality	Commercial	Industrial	vs	Joliet Savings *	
				Commercial	Industrial
Harvey	16.74%	-		82.4%	-
Chicago Heights	12.20%	-		75.9%	-
Oak Park	7.92%	-		62.9%	-
Elgin	7.32%	7.67%		59.8%	61.7%
Orland Park	5.67%	-		48.1%	-
Schaumburg	6.40%	6.71%		54.1%	56.2%
Arlington Heights	6.28%	6.59%		53.2%	55.4%
Evanston	5.60%	5.87%		47.5%	49.9%
Elk Grove Village	5.81%	6.10%		49.4%	51.8%
Barrington	5.02%	5.27%		41.4%	44.2%
Glenview	5.03%	5.27%		41.6%	44.2%
Chicago	4.29%	-		31.5%	-
Average Savings:				54.0%	51.9%

* - Joliet's Effective Tax Rate 2019 = 2.94%
All data taken from The Civic Federation Study

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