



THE CIVIC FEDERATION

EFFECTIVE PROPERTY TAX
RATES IN SOUTH COOK COUNTY

***FOR TAX YEARS
2005 TO 2019***



for more information visit
civicroad.org/blog/SouthCook2005-2019

MARCH 25, 2022

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INTRODUCTION

This report presents information on residential and commercial effective property tax rates in south Cook County municipalities in tax years 2005, 2008, 2011, 2014, 2017 and 2019. These 84 municipalities are all located in the South Cook County Assessment Triad.¹ The report also compares these effective tax rates to those for the City of Chicago in these selected years.

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 “effective” rates that reflect the percentage of full market value that a property owed in taxes for a given year. More specifically, 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 a given tax 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 burdens, 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.

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 a representative sample showing 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 below).
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 CHANGES IN EFFECTIVE TAX RATES

Changes in effective tax rates over time are due to changing actual composite tax rates, changing median levels of assessment, or both.

For example, Orland Park’s actual composite property tax rate for tax code 28011 (School District #135) increased from 7.629% in 2005 to 9.413% in 2019. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue decreased from 9.64% to 9.02% for residential properties or 6.43% and fell by a greater amount for commercial properties, declining from 23.41% to 20.34% or 13.11%.²

The larger decrease in the commercial property median level of assessment produced an **increase** in the estimated effective tax rate for commercial properties from 4.88% to 5.58%, which is a 14.4%

¹ 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.

² See the Illinois Department of Revenue’s Assessment Level Ratios, available at <https://www2.illinois.gov/rev/research/taxstats/PropertyTaxStatistics/Pages/default.aspx>.

increase. At the same time, the smaller decrease in the residential property median level of assessment produced an **increase** in the estimated effective tax rate from 2.01% to 2.48% or a 23.2% increase, as the tax burden shifted from commercial to residential properties. In Cook County, changes in the equalization factor can also impact effective tax rates.³

MAJOR FINDINGS

The major findings of this report are summarized here for both residential and commercial effective tax rate calculations for the 84 municipalities in the South Triad as well as the City of Chicago.

There have not been enough sales of industrial property in Cook County's South Triad reassessment district for the Illinois Department of Revenue to compute industrial median levels of assessment in tax years 2008, 2014, 2017 and 2019. As a result, the data are incomplete for this sector, and the Civic Federation has not computed effective industrial property tax rates for any of the years in this study.

Residential Effective Tax Rates

- The Village of Ford Heights reported the highest effective residential tax rates in both 2019 and 2005, at 8.74% and 4.32%, respectively.
- The Village of Burr Ridge had the lowest effective tax rates in 2019 and 2005, at 1.74% and 1.30%, respectively.
- The City of Chicago had lower effective tax rates in 2019 than all South Cook County municipalities except Burr Ridge in 2019, when its rate was 1.77%, and all but Hinsdale, Countryside and Burr Ridge in 2005, when its rate was 1.45%.
- In 2019, a majority of the 85 municipalities—52 in total—had effective residential tax rates between 2.00% and 4.00%.
 - 22 municipalities had effective property tax rates between 4.00% and 6.00%.
 - Only four municipalities had tax rates lower than 2.00%: Western Springs (1.97%), Hinsdale (1.80%), Chicago (1.77%) and Burr Ridge (1.74%).
 - The median effective property tax rate was 3.45%.
- Between 2005 and 2019, a plurality of municipalities, or 34 of the 85 reviewed, reported increases between 50.0% and 70.0%.
 - Nine municipalities had percentage change increase in excess of 100.0%: South Chicago Heights (130.11%), Riverdale (122.33%), Hazel Crest (114.62%), Phoenix (114.31%), Country Club Hills (111.88%), Dolton (108.93%), Thornton (107.98%) Park Forest (107.06%) and Ford Heights (102.09%).
 - Only four municipalities had increases between 20.0% and 30.0%: Flossmoor (21.71%), Chicago (21.85%), Orland Park (23.22%) and Orland Hills (29.93%).
 - Cicero was the only municipality reporting a percentage increase below 20.0%, at 18.43%.
 - The median percentage increase in residential effective tax rates was 59.60%.

Commercial Effective Tax Rates

- The Village of Ford Heights reported the highest effective commercial tax rates in both 2019 and 2005, at 19.19% and 11.43%, respectively.
- The City of Chicago had the lowest commercial effective tax rate in 2005, at 2.37%. In 2019, the village of Burr Ridge had the lowest rate at 4.14%.
- In 2019, 38 of the municipalities reported rates between 4.00% and 8.00%.

³ 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.

- A second group of 36 municipalities, 42.35% of the total, reported rates between 8.00% and 12.00%.
- Six jurisdictions—Ford Heights (19.19%), Riverdale (19.18%), Park Forest (18.26%), Dolton (17.83%), Phoenix (17.34%) and Harvey (16.49%)—had rates in excess of 16.0%.
- The Village of Burr Ridge had the lowest rate at 4.14%.
- The median commercial effective property tax rate was 8.26%.
- Between 2005 and 2019, a majority of the municipalities—46 in all—experienced commercial effective tax rate percentage increases of 30.0% to 60.0%.
 - The percentage change exceeded 90.0% in nine jurisdictions: Riverdale (116.81%), Phoenix (108.99%), Dolton (103.74%), Park Forest (103.73%), Thornton (102.82%), Hazel Crest (102.03%), Country Club Hills (99.45%), South Holland (91.79%) and South Chicago Heights (91.08%).
 - The Village of Orland Park reported the lowest percentage increase, at 14.42%.
 - In this period Chicago had a 78.29% tax rate increase.
 - The median percentage increase in commercial effective tax rates was 50.88%.

METHODOLOGY

The effective tax rates calculated in this report are based on data from the Illinois Department of Revenue and the Clerk of Cook County. 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 33⅓% of fair market value.⁴ 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 33⅓% of market value.⁵

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. 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 2009.⁶ 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

⁴ 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.civiced.org.

⁵ 35 ILCS 200/9-210.

⁶ Cook County ordinance 08-O-51. Previous levels were 16% for Class 2, 38% for Class 5a and 36% for Class 5b.

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 South Triad reassessment district for the Illinois Department of Revenue to compute industrial median levels of assessment in tax years 2008, 2014, 2017 and 2019. As a result, the data are incomplete for this sector and the Civic Federation has not computed effective industrial property tax rates for any of the years in this study.

This study provides effective tax rates for selected tax codes⁷ in 85 municipalities in the South Cook County assessment triad for tax years 2005, 2008, 2011, 2014, 2017 and 2019. These municipalities are listed in the table below. Except for 2019, each of these tax years is a year in which the properties

⁷ Property tax codes report a composite property tax rate per parcel; this is the aggregate property tax rate for all taxing bodies levying property taxes on that parcel. Municipalities commonly include a number of tax codes.

in the south Cook triad are reassessed. Tax year 2019 is included in this study because it is the last year for which complete information is available to calculate effective tax rates.

MUNICIPALITIES IN SOUTH COOK COUNTY ASSESSMENT TRIAD

Berwyn Township Berwyn	Lyons Township Countryside Bedford Park	Proviso Township Melrose Park Stone Park	Thornton Township Burnham Calumet City
Bloom Township Glenwood Homewood South Chicago Heights Ford Heights Lynwood Chicago Heights Sauk Village Steger	Mc Cook Bridgeview Justice La Grange Western Springs Summit Hinsdale Willow Springs Hodgkins Indian Head Park Lyons Burr Ridge	Maywood Hillside Bellwood Broadview Westchester Berkeley La Grange Park Brookfield Northlake Forest Park	Dolton Riverdale Dixmoor Harvey Phoenix South Holland East Hazel Crest Thornton Lansing
Bremen Township Robbins Posen Midlothian Markham Hazel Crest Country Club Hills Oak Forest	Oak Park Township Oak Park Orland Township Orland Park Tinley Park Orland Hills	Rich Township Olympia Fields Matteson Richton Park Park Forest River Forest Township River Forest	Worth Township Evergreen Park Merrionette Park Oak Lawn Chicago Ridge Worth Alsip Blue Island Hometown Crestwood
Calumet Township Calumet Park	Palos Township Palos Park Hickory Hills	Riverside Township North Riverside Riverside	
Cicero Township Cicero	Palos Heights Palos Hills		
Lemont Township Lemont		Stickney Township Burbank Forest View Stickney	

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 an Orland Park residential property not eligible for exemptions is **2.48%** 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.⁸ ***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.⁹

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

- **\$300,000** Orland Park home receiving the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **2.16%**.
- **\$300,000** Orland Park home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.91%**.
- **\$400,000** Orland Park home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **2.12%**.
- **\$200,000** Orland Park home receiving a Senior Citizen Exemption (\$8,000) and the maximum \$10,000 Homeowner Exemption: Effective Tax Rate **1.77%**.

RESIDENTIAL EFFECTIVE TAX RATES: 2005 TO 2019

The following charts illustrate residential effective tax rates in the South Cook County assessment triad for municipalities and Chicago between tax year 2005 and 2019. Complete information for all municipalities for all tax years evaluated can be found in Appendices One and Two.

The first chart is a histogram showing the distribution of 2019 residential effective tax rates. Each bar shows how many municipalities fell within a certain range of effective tax rates. A histogram is used here because it is helpful to understand visually how common different levels of effective tax rates are across the Cook County southland. The most common range of effective tax rates, for example, is easily seen in the graph below to be the 2.8% to 3.5% range with 28 municipalities clustered there. It is also easy to identify outliers. Only one municipality, Ford Heights, had a rate above 8.00%, at 8.74% and six had a rate below 2.1%, including the four lowest under 2.0%: Western Springs (1.97%), Hinsdale (1.80%), Chicago (1.77%) and Burr Ridge (1.74%). Fifty-three of the municipalities, or 62.3%

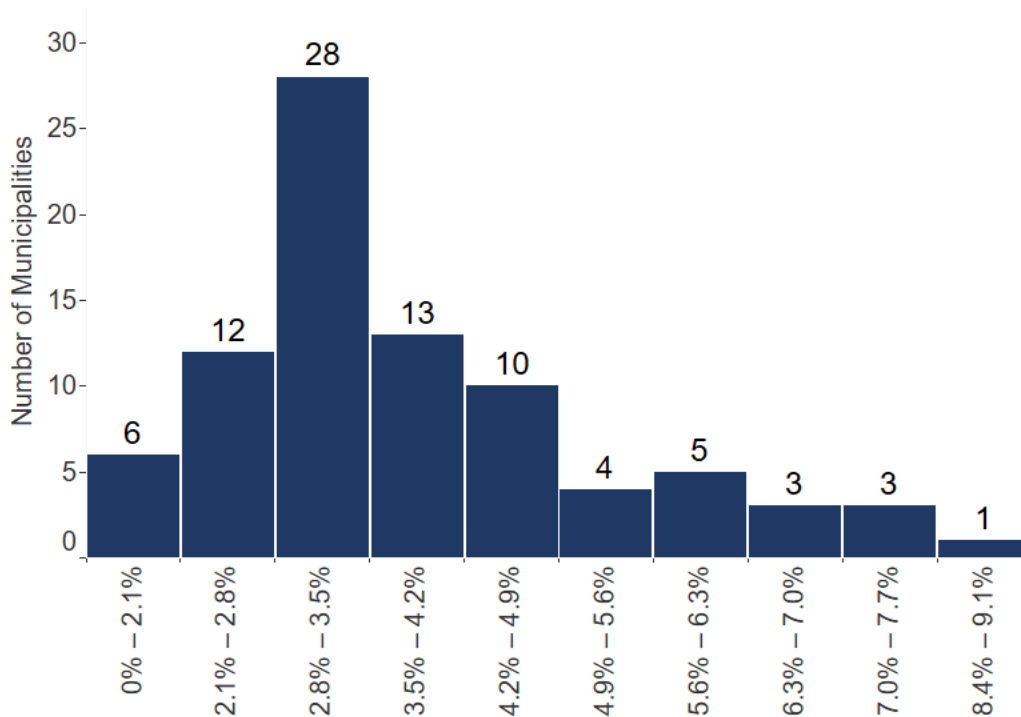
⁸ Public Act 100-0401, signed into law on August 25, 2017 increased the homeowner exemption in Cook County to \$10,000 from \$7,000 and the senior citizen exemption to \$8,000 from \$5,000 beginning in tax year 2017 for taxes payable in 2018. In all other counties the senior citizen exemption is \$5,000 and the homeowner exemption is \$6,000.

⁹ 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

of the 85 municipalities, had rates between 2.1% and 4.2%. Another 10 municipalities, 22.3% of the total, had rates between 4.2% and 6.3%. The median effective property tax rate was 3.45%.

The histograms in this report are shown without spaces between the bars to differentiate them from the bar charts.

Distribution of 2019 Residential Effective Property Tax Rates

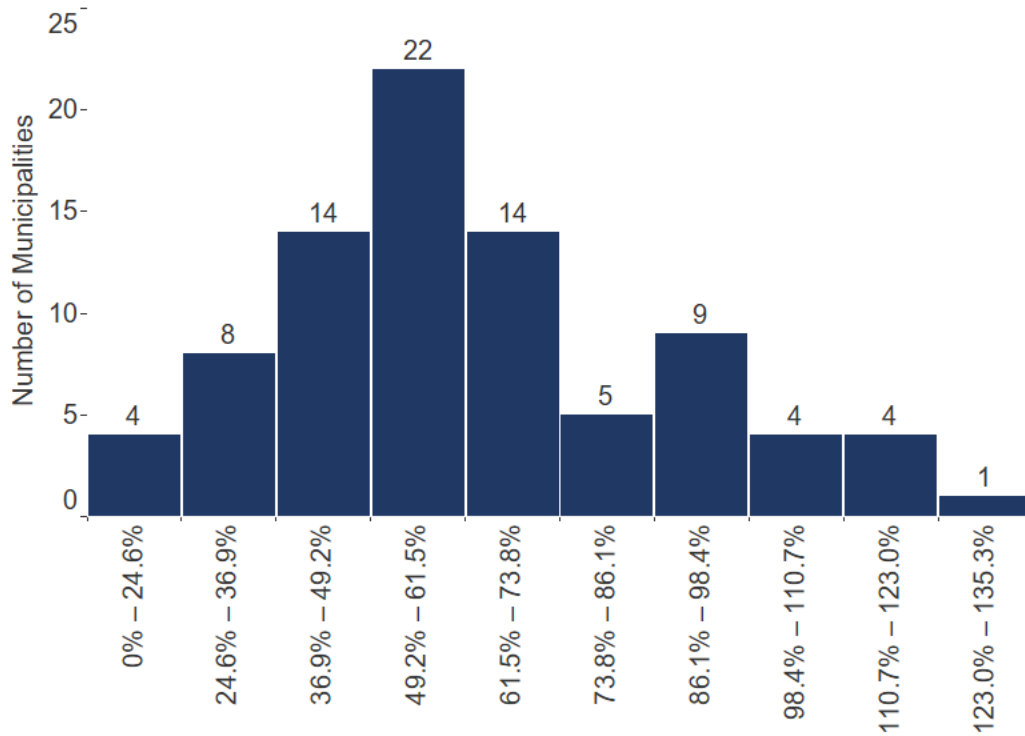


The second histogram shows the distribution of the **percentage increase** in residential effective tax rates between tax year 2005 and tax year 2019. The percentage change exceeded 100.0% in nine jurisdictions: South Chicago Heights (130.1%), Riverdale (122.3%), Hazel Crest (114.6%), Phoenix (114.3%), Country Club Hills (111.9%), Dolton (108.9%), Thornton (108.0%), Park Forest (107.1%) and Ford Heights (102.1%).

The largest grouping of municipalities, or 22 of the total, reported increases between 49.2% and 61.5% over the 2005-2019 period.

Only four municipalities had increases of less than 25.0%: Orland Park (23.2%), Chicago (21.9%), Flossmoor (21.7%), and Cicero (18.3%). The median percentage increase was 59.6%.

Distribution of Change in Residential Effective Property Tax Rates 2005-2019

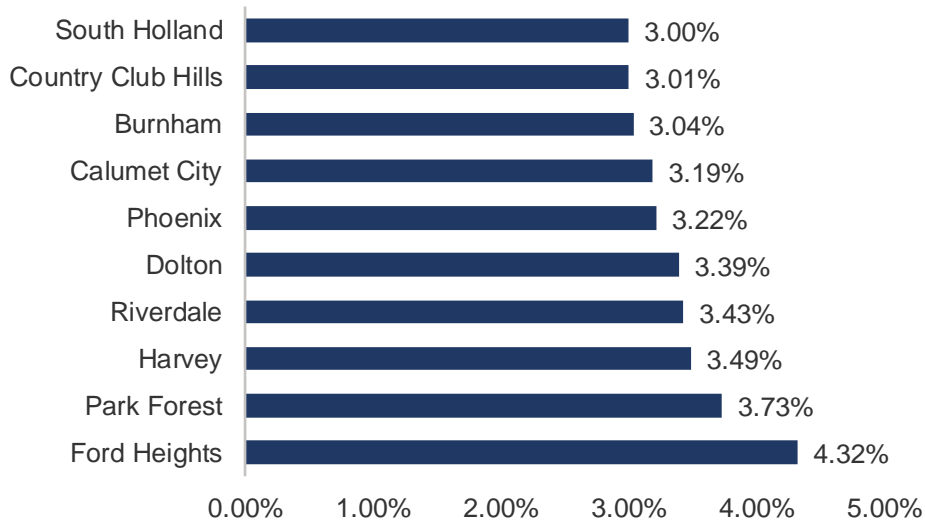


Highest and Lowest Residential Effective Tax Rates in 2005 and 2019

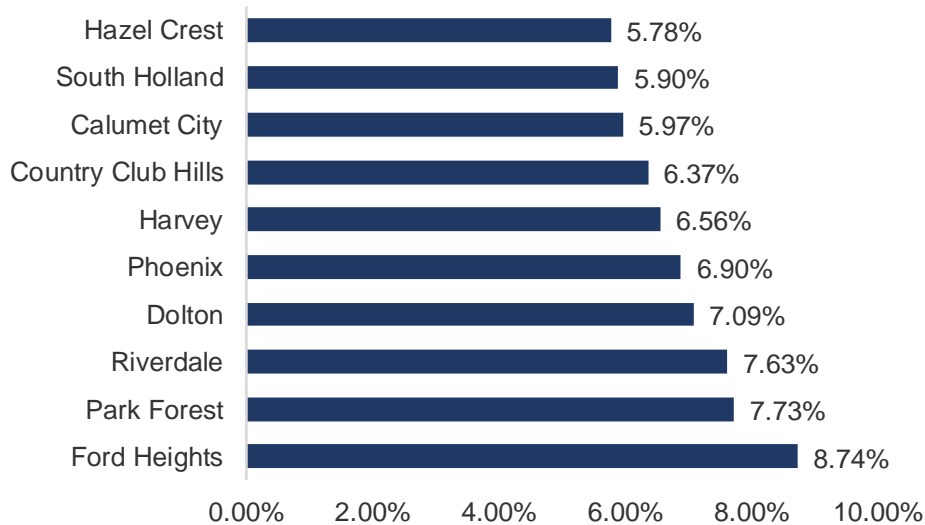
The ten municipalities with the highest residential effective tax rates in 2005 and 2019 are shown in the bar charts below. Ford Heights reported the highest effective tax rates in both 2005 and 2019, at 4.32% and 8.74%, respectively. The list of the highest 10 included nine communities in both years: Ford

Heights, Park Forest, Harvey, Riverdale, Dolton, Phoenix, Calumet City, Country Club Hills and South Holland.

Highest 10 Residential Effective Property Tax Rates in 2005

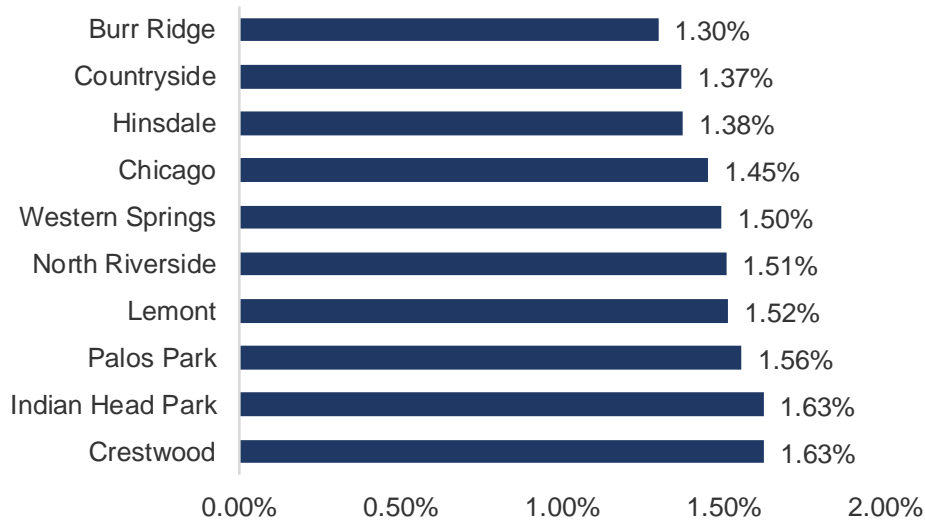


Highest 10 Residential Effective Property Tax Rates in 2019

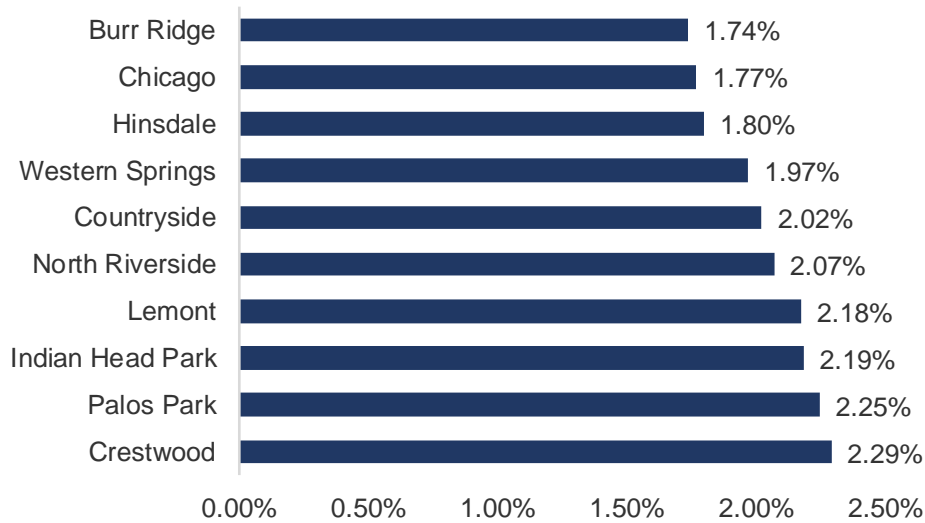


The Village of Burr Ridge had the lowest residential effective tax rates of the 85 municipalities analyzed in both 2005 (1.30%) and 2019 (1.74%). The same ten municipalities had the lowest effective residential tax rates in both 2005 and 2019.

Lowest 10 Residential Effective Property Tax Rates in 2005



Lowest 10 Residential Effective Property Tax Rates in 2019



COMMERCIAL EFFECTIVE TAX RATES: 2005 TO 2019

The next four charts show commercial effective tax rates in South Cook County assessment triad municipalities and the City of Chicago between tax year 2005 and 2019. Complete information for all municipalities for all tax years evaluated can be found in Appendices Three and Four.

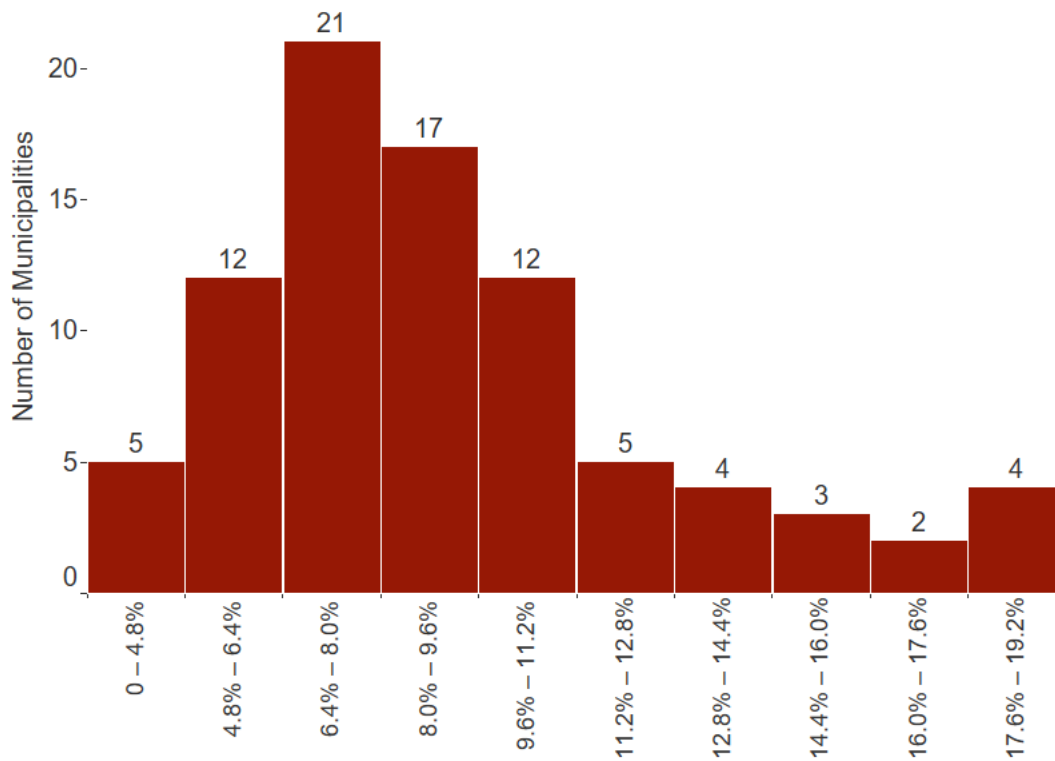
The first chart is a histogram showing the distribution of 2019 commercial effective tax rates. Each bar shows how many municipalities fell within a certain range of effective tax rates. A histogram is used here because it is helpful to understand visually how common different levels of effective tax rates are across the Cook County southland. The most common range of effective tax rates, for example, is easily seen in the graph below to be the 6.4% to 8.0% range with 21 municipalities clustered there. It is

also easy to identify outliers. Four municipalities, for example, had effective tax rates above 17.6%: Dolton (17.8%), Park Forest (18.3%), Riverdale (19.2%) and the Village of Ford Heights (19.2%). The village of Burr Ridge was one of five municipalities with the lowest rates at 4.14%.

Thirty-eight of the municipalities, or 44.7% of the 85 municipalities, reported effective commercial tax rates between 6.4% and 9.6%.

The median commercial effective property tax rate was 8.3%.

Distribution of 2019 Commercial Effective Tax Rates

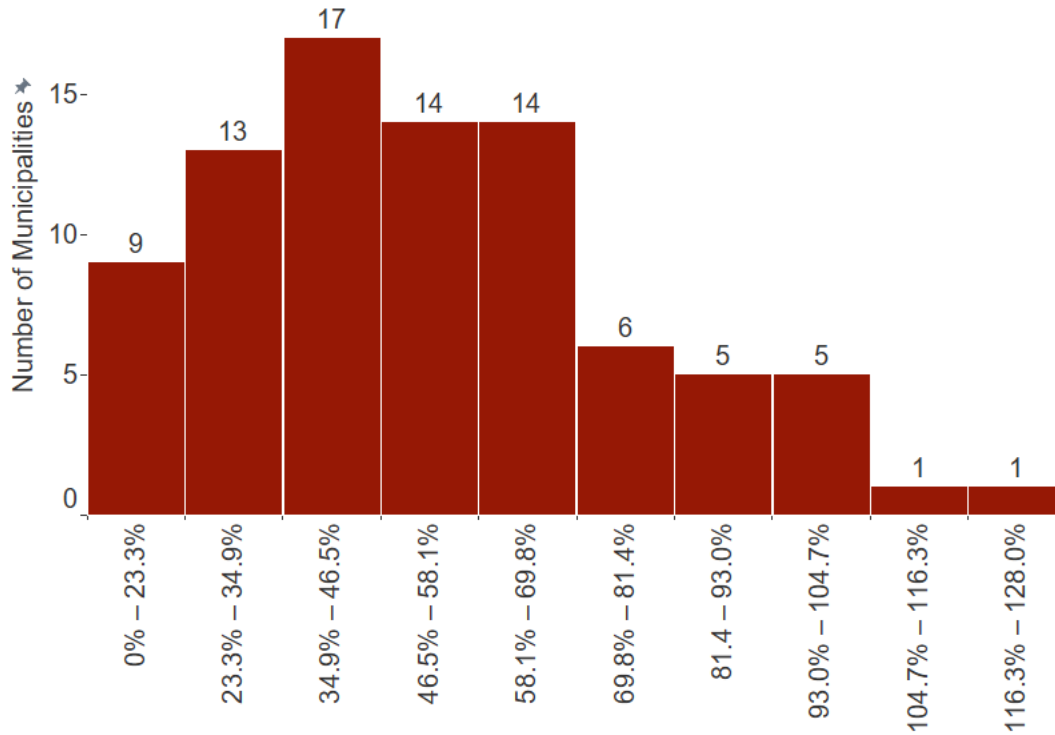


The second histogram shows the distribution of the percentage increases in commercial effective tax rates between tax year 2005 and tax year 2019

A supermajority of the municipalities - 67 in all - experienced commercial effective tax rate percentage increases below 70%. The percentage change in the highest seven jurisdictions exceeded 100% for Riverdale (116.8%), Phoenix (109.0%), Dolton (103.7%), Park Forest (103.7%), Thornton (102.8%), Hazel Crest (102.0%). The increase in Country Club Hills was 99.4%. The Village of Orland Park reported the lowest percentage increase, at 14.4%. The City of Chicago had a 78.3% tax rate increase in this period.

The median commercial effective tax rate increase 2005-2019 was 50.9%.

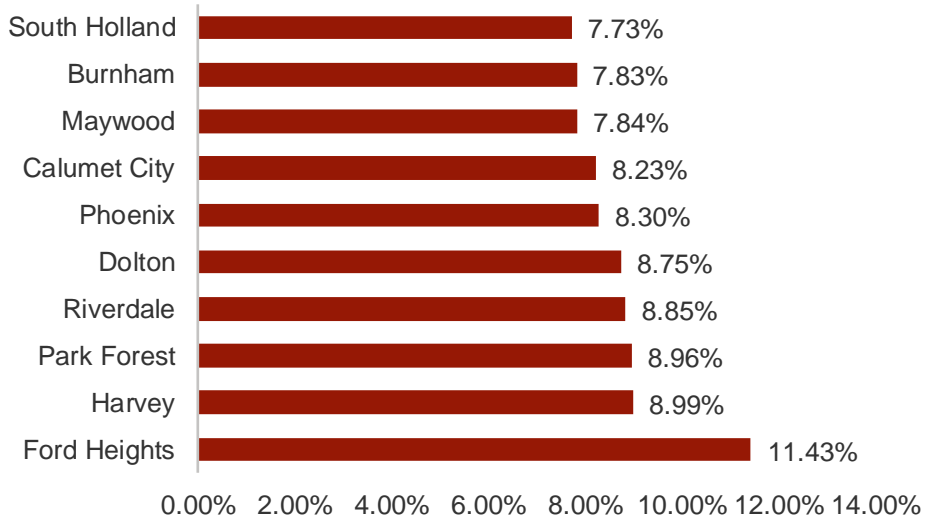
Distribution of Change in Commercial Effective Property Tax Rates 2005-2019



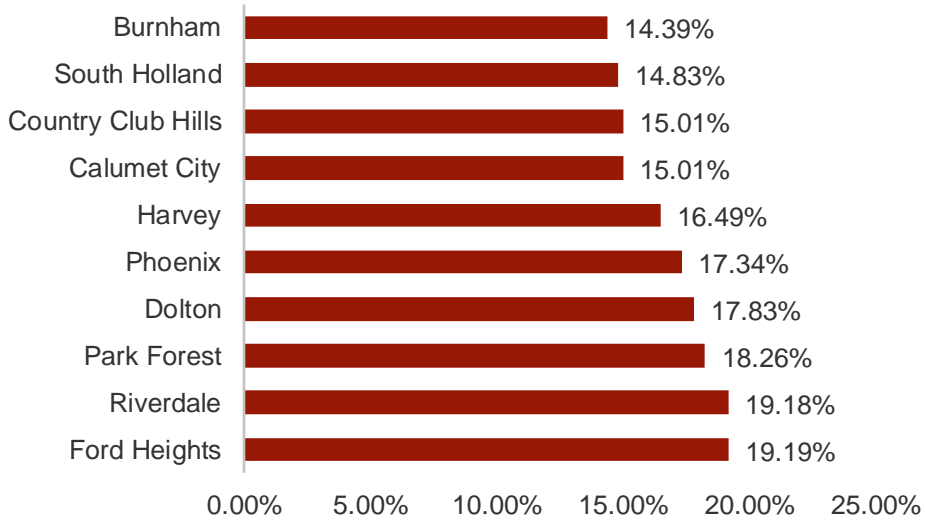
Highest and Lowest Commercial Effective Tax Rates in 2019 versus 2005

The ten municipalities with the highest commercial effective tax rates in 2005 and 2019 are shown in the bar chart below. Ford Heights reported the highest effective tax rates in both 2019 and 2005, at 19.19% and 11.43%, respectively.

Highest 10 Commercial Effective Property Tax Rates in 2005

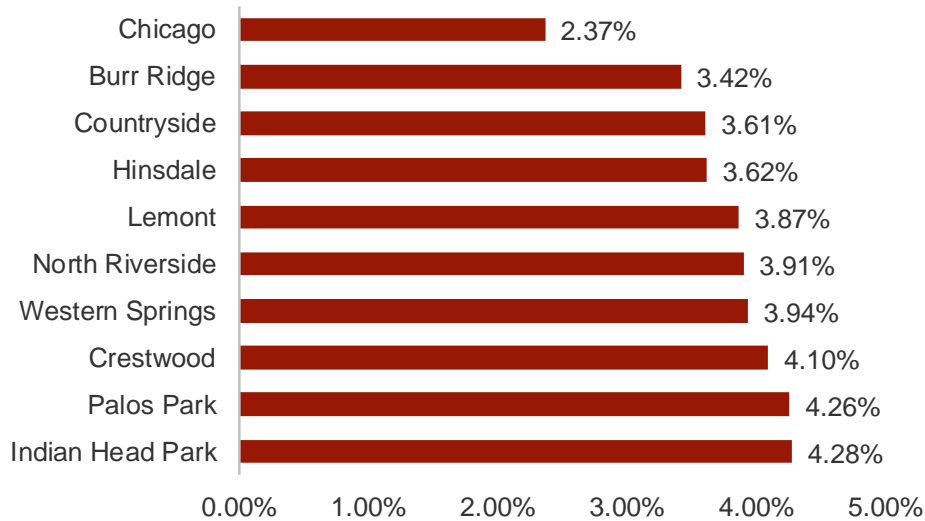


Highest 10 Commercial Effective Property Tax Rates in 2019

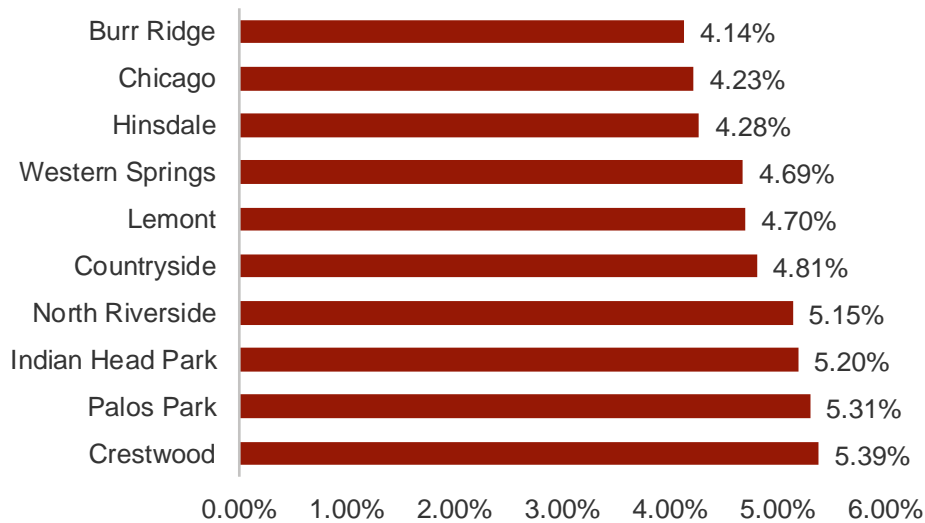


The ten municipalities with the lowest commercial effective tax rates in 2005 and 2019 are shown below. The City of Chicago had the lowest commercial effective tax rate 2005, at 2.37%. In 2019 the Village of Burr Ridge claimed the lowest rate at 4.14%.

Lowest 10 Commercial Effective Property Tax Rates in 2005



Lowest 10 Commercial Effective Property Tax Rates in 2019



APPENDIX

Appendix One

Residential Effective Property Tax Rates in Chicago and South Cook County Municipalities: 2005-2019 by Township

Tax Year									Tax Year								
Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019	Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019
Chicago	0	1.45%	1.31%	1.76%	1.56%	1.90%	1.77%	21.85%									
Berwyn	Berwyn	2.23%	2.95%	3.77%	3.61%	2.75%	2.97%	32.71%	Melrose Park	Proviso	1.85%	2.30%	3.14%	3.17%	2.90%	3.08%	66.65%
Glenwood	Bloom	2.62%	2.82%	4.52%	5.35%	4.83%	5.04%	92.27%	Stone Park	Proviso	2.21%	2.88%	4.17%	4.49%	4.03%	4.18%	88.90%
Homewood	Bloom	2.81%	2.96%	4.38%	4.98%	4.37%	4.50%	59.97%	Maywood	Proviso	3.00%	3.69%	4.90%	4.89%	4.82%	5.14%	71.49%
South Chicago Heights	Bloom	2.16%	3.21%	4.78%	5.52%	4.70%	4.97%	130.11%	Hillside	Proviso	2.38%	2.97%	3.88%	3.94%	3.55%	3.76%	58.12%
Flossmoor	Bloom	2.92%	2.39%	3.61%	4.16%	3.68%	3.55%	21.71%	Bellwood	Proviso	2.56%	3.49%	4.74%	4.80%	4.27%	4.63%	80.71%
Ford Heights	Bloom	4.32%	5.76%	8.95%	11.12%	9.44%	8.74%	102.09%	Broadview	Proviso	1.98%	2.46%	3.34%	3.39%	2.98%	3.19%	61.32%
Lynwood	Bloom	2.10%	2.18%	3.69%	4.00%	3.23%	3.19%	51.85%	Westchester	Proviso	1.66%	1.99%	2.51%	2.60%	2.22%	2.30%	38.41%
Chicago Heights	Bloom	2.78%	2.99%	4.85%	5.59%	5.01%	5.47%	97.18%	Berkeley	Proviso	2.29%	2.78%	3.64%	3.66%	3.22%	3.45%	50.79%
Sauk Village	Bloom	2.56%	2.78%	4.45%	5.13%	4.45%	4.11%	60.61%	La Grange Park	Proviso	1.83%	2.60%	3.13%	2.99%	2.61%	2.87%	56.68%
Steger	Bloom	2.04%	2.29%	3.40%	3.90%	3.39%	3.45%	69.34%	Brookfield	Proviso	1.95%	2.72%	3.37%	3.25%	2.83%	3.21%	64.21%
Bloom Township Median		2.62%	2.82%	4.45%	5.13%	4.45%	4.50%	69.34%	Northlake	Proviso	2.12%	2.75%	3.61%	3.61%	3.13%	3.08%	45.55%
Robbins	Bremen	2.34%	2.45%	3.88%	4.31%	4.02%	3.88%	65.60%	Forest Park	Proviso	1.82%	2.22%	2.93%	2.87%	2.48%	2.61%	42.91%
Posen	Bremen	2.25%	2.50%	3.33%	3.69%	3.57%	3.33%	47.78%	Proviso Township Median		2.05%	2.74%	3.49%	3.50%	3.06%	3.20%	59.72%
Midlothian	Bremen	2.05%	2.37%	3.56%	3.99%	3.80%	3.75%	83.04%	Olympia Fields	Rich	2.63%	2.80%	4.03%	5.20%	4.39%	4.35%	65.33%
Markham	Bremen	2.95%	3.37%	5.02%	5.73%	5.70%	5.66%	91.99%	Matteson	Rich	2.76%	2.77%	3.98%	5.18%	4.54%	4.46%	61.39%
Hazel Crest	Bremen	2.69%	3.18%	4.61%	5.36%	5.60%	5.78%	114.62%	Richton Park	Rich	2.73%	2.76%	4.08%	5.42%	4.65%	4.54%	66.28%
Country Club Hills	Bremen	3.01%	3.97%	5.62%	6.35%	6.40%	6.37%	111.88%	Park Forest	Rich	3.73%	3.88%	6.25%	8.57%	7.77%	7.73%	107.06%
Oak Forest	Bremen	2.40%	2.63%	3.40%	3.82%	3.67%	3.48%	45.11%	Rich Township Median		2.74%	2.79%	4.06%	5.31%	4.60%	4.50%	65.81%
Bremen Township Median		2.40%	2.63%	3.88%	4.31%	4.02%	3.88%	83.04%	River Forest	River Forest	1.93%	2.31%	3.02%	2.39%	2.43%	2.64%	36.98%
Calumet Park	Calumet	2.60%	3.30%	4.38%	5.86%	5.05%	4.54%	74.63%	North Riverside	Riverside	1.51%	1.96%	2.47%	2.22%	1.96%	2.07%	37.24%
Cicero	Cicero	2.56%	3.32%	4.61%	4.03%	3.02%	3.03%	18.34%	Riverside	Riverside	1.82%	2.56%	3.21%	2.97%	2.66%	2.88%	58.26%
Lemont	Lemont	1.52%	1.83%	2.31%	2.22%	2.01%	2.18%	43.55%	Burbank	Stickney	1.78%	2.29%	3.31%	3.15%	2.71%	2.91%	63.73%
Countryside	Lyons	1.37%	1.71%	2.34%	2.16%	1.94%	2.02%	47.62%	Forest View	Stickney	2.14%	2.75%	4.30%	3.95%	3.34%	3.61%	68.73%
Bedford Park	Lyons	2.45%	3.42%	4.23%	4.26%	3.97%	4.15%	68.88%	Stickney	Stickney	2.04%	2.69%	4.13%	3.84%	3.04%	3.22%	57.58%
Mc Cook	Lyons	2.02%	2.55%	3.43%	3.60%	3.51%	3.66%	81.32%	Stickney Township Median		2.04%	2.69%	4.13%	3.84%	3.04%	3.22%	63.73%
Bridgeview	Lyons	1.89%	2.36%	3.22%	3.45%	3.30%	3.53%	86.41%	Burnham	Thornton	3.04%	3.36%	4.87%	6.33%	6.00%	5.72%	88.39%
Justice	Lyons	1.88%	2.25%	2.81%	2.95%	2.69%	2.84%	51.10%	Calumet City	Thornton	3.19%	3.56%	5.46%	7.07%	6.46%	5.97%	87.08%
La Grange	Lyons	1.78%	2.19%	2.57%	2.47%	2.25%	2.36%	32.56%	Dolton	Thornton	3.39%	3.79%	5.95%	7.86%	7.34%	7.09%	108.93%
Western Springs	Lyons	1.50%	1.85%	2.23%	2.13%	1.86%	1.97%	31.85%	Riverdale	Thornton	3.43%	4.11%	6.34%	8.66%	7.91%	7.63%	122.33%
Summit	Lyons	2.46%	3.39%	4.06%	4.12%	3.79%	3.94%	59.75%	Dixmoor	Thornton	2.73%	3.33%	3.67%	5.32%	4.70%	4.27%	56.33%
Hinsdale	Lyons	1.38%	1.65%	1.88%	1.92%	1.65%	1.80%	30.88%	Harvey	Thornton	3.49%	4.14%	5.81%	7.71%	7.08%	6.56%	88.06%
Willow Springs	Lyons	2.08%	2.81%	3.41%	3.65%	3.35%	3.48%	67.21%	Phoenix	Thornton	3.22%	4.20%	5.94%	7.61%	7.17%	6.90%	114.31%
Hodgkins	Lyons	1.75%	2.19%	2.99%	2.89%	2.73%	2.65%	51.91%	South Holland	Thornton	3.00%	3.38%	5.12%	6.76%	6.18%	5.90%	96.67%
Indian Head Park	Lyons	1.63%	1.99%	2.42%	2.41%	2.08%	2.19%	34.54%	East Hazel Crest	Thornton	2.86%	3.17%	4.84%	5.93%	5.45%	4.84%	69.19%
Lyons	Lyons	1.80%	2.57%	3.20%	3.25%	2.94%	3.12%	73.25%	Thornton	Thornton	2.27%	2.62%	4.35%	5.69%	5.14%	4.73%	107.98%
Burr Ridge	Lyons	1.30%	1.59%	2.02%	1.91%	1.71%	1.74%	33.95%	Lansing	Thornton	2.39%	2.61%	3.93%	5.08%	4.70%	4.43%	85.14%
Lyons Township Median		1.79%	2.22%	2.90%	2.92%	2.71%	2.75%	51.50%	Thornton Township Median		3.04%	3.38%	5.12%	6.76%	6.18%	5.90%	88.39%
Oak Park	Oak Park	2.25%	2.63%	3.07%	2.92%	3.08%	3.31%	47.60%	Evergreen Park	Worth	2.54%	2.89%	3.73%	3.91%	3.36%	3.36%	32.27%
Orland Park	Orland	2.01%	2.09%	2.59%	2.58%	2.36%	2.48%	23.22%	Merrionette Park	Worth	1.97%	2.45%	3.08%	3.44%	2.95%	2.98%	51.49%
Tinley Park	Orland	2.04%	2.48%	2.94%	3.09%	2.80%	2.93%	43.49%	Oak Lawn	Worth	2.31%	2.67%	3.53%	3.84%	3.36%	3.32%	43.57%
Orland Hills	Orland	1.90%	2.15%	2.47%	2.47%	2.28%	2.46%	29.93%	Chicago Ridge	Worth	2.19%	2.68%	3.57%	3.87%	3.34%	3.38%	54.76%
Orland Township Median		2.01%	2.15%	2.59%	2.58%	2.36%	2.48%	29.93%	Worth	Worth	2.34%	2.76%	3.97%	4.35%	3.75%	3.63%	55.56%
Palos Park	Palos	1.56%	1.80%	2.34%	2.41%	2.13%	2.25%	44.32%	Alsip	Worth	2.01%	2.50%	3.53%	3.83%	3.47%	3.45%	71.60%
Hickory Hills	Palos	1.97%	2.44%	3.23%	3.24%	2.92%	3.12%	58.09%	Blue Island	Worth	2.49%	3.01%	4.19%	4.40%	3.92%	3.90%	56.89%
Palos Heights	Palos	1.67%	2.00%	2.56%	2.64%	2.39%	2.54%	52.14%	Hometown	Worth	1.97%	2.47%	3.16%	3.48%	3.11%	3.14%	59.60%
Palos Hills	Palos	1.89%	2.34%	3.09%	3.10%	2.78%	2.97%	57.10%	Crestwood	Worth	1.63%	1.83%	2.49%	2.64%	2.32%	2.29%	40.98%
Palos Township Median		1.78%	2.17%	2.82%	2.87%	2.59%	2.76%	54.62%	Worth Township Median		2.19%	2.67%	3.53%	3.84%	3.36%	3.36%	54.76%
									MEDIAN		2.19%	2.63%	3.61%	3.84%	3.36%	3.45%	59.60%

Appendix Two

Residential Effective Property Tax Rates in Chicago and South Cook County Municipalities: 2005-2019 by Percentage Change, Highest to Lowest

Tax Year									Tax Year								
Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019	Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019
South Chicago Heights	Bloom	2.16%	3.21%	4.78%	5.52%	4.70%	4.97%	130.11%	Riverside	Riverside	1.82%	2.56%	3.21%	2.97%	2.66%	2.88%	58.26%
Riverdale	Thornton	3.43%	4.11%	6.34%	8.66%	7.91%	7.63%	122.33%	Hillside	Proviso	2.38%	2.97%	3.88%	3.94%	3.55%	3.76%	58.12%
Hazel Crest	Bremen	2.69%	3.18%	4.61%	5.36%	5.60%	5.78%	114.62%	Hickory Hills	Palos	1.97%	2.44%	3.23%	3.24%	2.92%	3.12%	58.09%
Phoenix	Thornton	3.22%	4.20%	5.94%	7.61%	7.17%	6.90%	114.31%	Stickney	Stickney	2.04%	2.69%	4.13%	3.84%	3.04%	3.22%	57.58%
Country Club Hills	Bremen	3.01%	3.97%	5.62%	6.35%	6.40%	6.37%	111.88%	Palos Hills	Palos	1.89%	2.34%	3.09%	3.10%	2.78%	2.97%	57.10%
Dolton	Thornton	3.39%	3.79%	5.95%	7.86%	7.34%	7.09%	108.93%	Blue Island	Worth	2.49%	3.01%	4.19%	4.40%	3.92%	3.90%	56.89%
Thornton	Thornton	2.27%	2.62%	4.35%	5.69%	5.14%	4.73%	107.98%	La Grange Park	Proviso	1.83%	2.60%	3.13%	2.99%	2.61%	2.87%	56.68%
Park Forest	Rich	3.73%	3.88%	6.25%	8.57%	7.77%	7.73%	107.06%	Dixmoor	Thornton	2.73%	3.33%	3.67%	5.32%	4.70%	4.27%	56.33%
Ford Heights	Bloom	4.32%	5.76%	8.95%	11.12%	9.44%	8.74%	102.09%	Worth	Worth	2.34%	2.76%	3.97%	4.35%	3.75%	3.63%	55.56%
Chicago Heights	Bloom	2.78%	2.99%	4.85%	5.59%	5.01%	5.47%	97.18%	Chicago Ridge	Worth	2.19%	2.68%	3.57%	3.87%	3.34%	3.38%	54.76%
South Holland	Thornton	3.00%	3.38%	5.12%	6.76%	6.18%	5.90%	96.67%	Palos Heights	Palos	1.67%	2.00%	2.56%	2.64%	2.39%	2.54%	52.14%
Glenwood	Bloom	2.62%	2.82%	4.52%	5.35%	4.83%	5.04%	92.27%	Hodgkins	Lyons	1.75%	2.19%	2.99%	2.89%	2.73%	2.65%	51.91%
Markham	Bremen	2.95%	3.37%	5.02%	5.73%	5.70%	5.66%	91.99%	Lynwood	Bloom	2.10%	2.18%	3.69%	4.00%	3.23%	3.19%	51.85%
Stone Park	Proviso	2.21%	2.88%	4.17%	4.49%	4.03%	4.18%	88.90%	Merrionette Park	Worth	1.97%	2.45%	3.08%	3.44%	2.95%	2.98%	51.49%
Burnham	Thornton	3.04%	3.36%	4.87%	6.33%	6.00%	5.72%	88.39%	Justice	Lyons	1.88%	2.25%	2.81%	2.95%	2.69%	2.84%	51.10%
Harvey	Thornton	3.49%	4.14%	5.81%	7.71%	7.08%	6.56%	88.06%	Berkeley	Proviso	2.29%	2.78%	3.64%	3.66%	3.22%	3.45%	50.79%
Calumet City	Thornton	3.19%	3.56%	5.46%	7.07%	6.46%	5.97%	87.08%	Posen	Bremen	2.25%	2.50%	3.33%	3.69%	3.57%	3.33%	47.78%
Bridgeview	Lyons	1.89%	2.36%	3.22%	3.45%	3.30%	3.53%	86.41%	Countryside	Lyons	1.37%	1.71%	2.34%	2.16%	1.94%	2.02%	47.62%
Lansing	Thornton	2.39%	2.61%	3.93%	5.08%	4.70%	4.43%	85.14%	Oak Park	Oak Park	2.25%	2.63%	3.07%	2.92%	3.08%	3.31%	47.60%
Midlothian	Bremen	2.05%	2.37%	3.56%	3.99%	3.80%	3.75%	83.04%	Northlake	Proviso	2.12%	2.75%	3.61%	3.61%	3.13%	3.08%	45.55%
Mc Cook	Lyons	2.02%	2.55%	3.43%	3.60%	3.51%	3.66%	81.32%	Oak Forest	Bremen	2.40%	2.63%	3.40%	3.82%	3.67%	3.48%	45.11%
Bellwood	Proviso	2.56%	3.49%	4.74%	4.80%	4.27%	4.63%	80.71%	Palos Park	Palos	1.56%	1.80%	2.34%	2.41%	2.13%	2.25%	44.32%
Calumet Park	Calumet	2.60%	3.30%	4.38%	5.86%	5.05%	4.54%	74.63%	Oak Lawn	Worth	2.31%	2.67%	3.53%	3.84%	3.36%	3.32%	43.57%
Lyons	Lyons	1.80%	2.57%	3.20%	3.25%	2.94%	3.12%	73.25%	Lemont	Lemont	1.52%	1.83%	2.31%	2.22%	2.01%	2.18%	43.55%
Alsip	Worth	2.01%	2.50%	3.53%	3.83%	3.47%	3.45%	71.60%	Tinley Park	Orland	2.04%	2.48%	2.94%	3.09%	2.80%	2.93%	43.49%
Maywood	Proviso	3.00%	3.69%	4.90%	4.89%	4.82%	5.14%	71.49%	Forest Park	Proviso	1.82%	2.22%	2.93%	2.87%	2.48%	2.61%	42.91%
Steger	Bloom	2.04%	2.29%	3.40%	3.90%	3.39%	3.45%	69.34%	Crestwood	Worth	1.63%	1.83%	2.49%	2.64%	2.32%	2.29%	40.98%
East Hazel Crest	Thornton	2.86%	3.17%	4.84%	5.93%	5.45%	4.84%	69.19%	Westchester	Proviso	1.66%	1.99%	2.51%	2.60%	2.22%	2.30%	38.41%
Bedford Park	Lyons	2.45%	3.42%	4.23%	4.26%	3.97%	4.15%	68.88%	North Riverside	Riverside	1.51%	1.96%	2.47%	2.22%	1.96%	2.07%	37.24%
Forest View	Stickney	2.14%	2.75%	4.30%	3.95%	3.34%	3.61%	68.73%	River Forest	River Forest	1.93%	2.31%	3.02%	2.39%	2.43%	2.64%	36.98%
Willow Springs	Lyons	2.08%	2.81%	3.41%	3.65%	3.35%	3.48%	67.21%	Indian Head Park	Lyons	1.63%	1.99%	2.42%	2.41%	2.08%	2.19%	34.54%
Melrose Park	Proviso	1.85%	2.30%	3.14%	3.17%	2.90%	3.08%	66.65%	Burr Ridge	Lyons	1.30%	1.59%	2.02%	1.91%	1.71%	1.74%	33.95%
Richton Park	Rich	2.73%	2.78%	4.08%	5.42%	4.65%	4.54%	66.28%	Berwyn	Berwyn	2.23%	2.95%	3.77%	3.61%	2.75%	2.97%	32.71%
Robbins	Bremen	2.34%	2.45%	3.88%	4.31%	4.02%	3.88%	65.60%	La Grange	Lyons	1.78%	2.19%	2.57%	2.47%	2.25%	2.36%	32.56%
Olympia Fields	Rich	2.63%	2.80%	4.03%	5.20%	4.39%	4.35%	65.33%	Evergreen Park	Worth	2.54%	2.89%	3.73%	3.91%	3.36%	3.36%	32.27%
Brookfield	Proviso	1.95%	2.72%	3.37%	3.25%	2.83%	3.21%	64.21%	Western Springs	Lyons	1.50%	1.85%	2.23%	2.13%	1.86%	1.97%	31.85%
Burbank	Stickney	1.78%	2.29%	3.31%	3.15%	2.71%	2.91%	63.73%	Hinsdale	Lyons	1.38%	1.65%	1.88%	1.92%	1.65%	1.80%	30.88%
Matteson	Rich	2.76%	2.77%	3.98%	5.18%	4.54%	4.46%	61.39%	Orland Hills	Orland	1.90%	2.15%	2.47%	2.47%	2.28%	2.46%	29.93%
Broadview	Proviso	1.98%	2.46%	3.34%	3.39%	2.98%	3.19%	61.32%	Orland Park	Orland	2.01%	2.09%	2.59%	2.58%	2.36%	2.48%	23.22%
Sauk Village	Bloom	2.56%	2.78%	4.45%	5.13%	4.45%	4.11%	60.61%	Chicago	Chicago	1.45%	1.31%	1.76%	1.56%	1.90%	1.77%	21.85%
Homewood	Bloom	2.81%	2.96%	4.38%	4.98%	4.37%	4.50%	59.97%	Flossmoor	Bloom	2.92%	2.39%	3.61%	4.16%	3.68%	3.55%	21.71%
Summit	Lyons	2.46%	3.39%	4.06%	4.12%	3.79%	3.94%	59.75%	Cicero	Cicero	2.56%	3.32%	4.61%	4.03%	3.02%	3.03%	18.34%
Hometown	Worth	1.97%	2.47%	3.16%	3.48%	3.11%	3.14%	59.60%	MEDIAN	MEDIAN	2.19%	2.63%	3.61%	3.84%	3.36%	3.45%	59.60%

Appendix Three

Commercial Effective Property Tax Rates in Chicago and South Cook County Municipalities: 2005-2019 by Township

Tax Year								Tax Year									
Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019	Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019
Chicago	0	2.37%	2.35%	3.75%	4.29%	4.53%	4.23%	78.29%									
Benwyn	Benwyn	5.86%	6.26%	8.47%	11.20%	7.70%	8.39%	43.21%	Melrose Park	Proviso	4.83%	5.29%	7.26%	9.54%	7.18%	7.69%	59.20%
Glenwood	Bloom	6.93%	7.38%	10.22%	14.00%	10.46%	11.06%	59.66%	Stone Park	Proviso	5.78%	6.61%	9.62%	13.50%	9.98%	10.44%	80.46%
Homewood	Bloom	7.44%	7.73%	9.91%	13.04%	9.45%	9.88%	32.83%	Maywood	Proviso	7.84%	8.48%	11.31%	14.70%	11.92%	12.85%	63.83%
South Chicago Heights	Bloom	5.72%	8.40%	10.81%	14.44%	10.18%	10.93%	91.08%	Hillside	Proviso	6.23%	6.83%	8.95%	11.84%	8.79%	9.40%	51.05%
Flossmoor	Bloom	7.72%	6.24%	8.17%	10.90%	7.96%	10.93%	41.61%	Bellwood	Proviso	6.71%	7.79%	10.95%	14.46%	10.56%	11.58%	72.63%
Ford Heights	Bloom	11.43%	15.05%	20.23%	29.10%	20.43%	19.19%	67.81%	Broadview	Proviso	5.17%	5.64%	7.72%	10.20%	7.36%	7.96%	54.11%
Lynwood	Bloom	5.55%	5.70%	8.35%	10.48%	7.00%	7.00%	26.09%	Westchester	Proviso	4.35%	4.57%	5.79%	7.81%	5.49%	5.75%	32.22%
Chicago Heights	Bloom	7.34%	7.82%	10.97%	14.64%	10.84%	12.02%	63.73%	Berkeley	Proviso	5.98%	6.39%	8.40%	11.00%	7.97%	8.62%	44.06%
Sauk Village	Bloom	6.77%	7.27%	10.07%	13.42%	9.64%	9.03%	33.37%	La Grange Park	Proviso	4.79%	5.97%	7.22%	9.01%	6.47%	7.16%	49.68%
Steger	Bloom	5.39%	5.98%	7.70%	10.20%	7.33%	7.58%	40.62%	Brookfield	Proviso	5.11%	6.47%	7.78%	9.79%	7.00%	8.02%	56.87%
Bloom Township Median		6.93%	7.38%	10.07%	13.42%	9.64%	10.93%	41.61%	Northlake	Proviso	5.53%	6.33%	8.34%	10.86%	7.75%	7.69%	39.04%
Robbins	Bremen	5.86%	6.00%	8.96%	12.19%	8.73%	9.14%	55.89%	Forest Park	Proviso	4.77%	5.11%	6.76%	8.62%	6.12%	6.51%	36.53%
Posen	Bremen	5.64%	6.12%	7.70%	10.44%	7.76%	7.84%	39.11%	Proviso Township Median		5.35%	6.36%	8.06%	10.53%	7.56%	7.99%	52.58%
Midlothian	Bremen	5.13%	5.81%	8.22%	11.31%	8.26%	8.83%	72.30%	Olympia Fields	Rich	6.32%	7.29%	9.72%	13.17%	9.63%	10.28%	62.67%
Markham	Bremen	7.39%	8.26%	11.59%	16.22%	12.40%	13.35%	80.73%	Matteson	Rich	6.63%	7.22%	9.59%	13.11%	9.97%	10.53%	58.79%
Hazel Crest	Bremen	6.74%	7.79%	10.65%	15.17%	12.16%	13.62%	102.03%	Richmont Park	Rich	6.55%	7.24%	9.86%	13.73%	10.21%	10.71%	63.60%
Country Club Hills	Bremen	7.53%	9.74%	12.98%	17.97%	13.90%	15.01%	99.45%	Park Forest	Rich	8.96%	10.10%	15.09%	21.68%	17.06%	18.26%	103.73%
Oak Forest	Bremen	6.00%	6.44%	7.84%	10.81%	7.97%	8.19%	36.59%	Rich Township Median		6.59%	7.27%	9.79%	13.45%	10.09%	10.62%	63.14%
Bremen Township Median		6.00%	6.44%	8.96%	12.19%	8.73%	9.14%	72.30%	River Forest	River Forest	5.16%	5.86%	7.01%	8.04%	5.87%	6.31%	22.37%
Calumet Park	Calumet	7.26%	7.73%	10.17%	14.37%	11.22%	11.62%	60.14%	North Riverside	Riverside	3.91%	4.35%	5.64%	7.04%	4.90%	5.15%	31.76%
Cicero	Cicero	6.54%	6.89%	9.73%	12.69%	9.18%	9.92%	51.67%	Riverside	Riverside	4.71%	5.69%	7.33%	9.39%	6.63%	7.16%	51.94%
Lemont	Lemont	3.87%	4.17%	5.27%	6.72%	4.50%	4.70%	21.55%	Burbank	Stickney	4.73%	5.14%	6.81%	9.14%	6.75%	7.29%	53.98%
Countryside	Lyons	3.61%	3.84%	5.60%	6.52%	4.56%	4.81%	33.20%	Forest View	Stickney	5.69%	6.18%	8.84%	11.48%	8.32%	9.02%	58.68%
Bedford Park	Lyons	6.46%	7.69%	10.10%	12.88%	9.33%	9.85%	52.39%	Stickney	Stickney	5.44%	6.04%	8.48%	11.15%	7.58%	8.06%	48.20%
Mc Cook	Lyons	5.31%	5.74%	8.19%	10.87%	8.24%	8.69%	63.61%	Stickney Township Median		5.44%	6.04%	8.48%	11.15%	7.58%	8.06%	53.98%
Bridgeview	Lyons	4.98%	5.31%	7.69%	10.41%	7.74%	8.38%	68.21%	Burnham	Thornton	7.83%	8.68%	11.76%	15.77%	13.12%	14.39%	83.72%
Justice	Lyons	4.95%	5.06%	6.72%	8.90%	6.32%	6.75%	36.35%	Calumet City	Thornton	8.23%	9.21%	13.18%	17.61%	14.13%	15.01%	82.44%
La Grange	Lyons	4.69%	4.93%	6.15%	7.48%	5.29%	5.61%	19.62%	Dolton	Thornton	8.75%	9.81%	14.38%	19.58%	16.05%	17.83%	103.74%
Western Springs	Lyons	3.94%	4.15%	5.32%	6.44%	4.37%	4.69%	18.97%	Riverdale	Thornton	8.85%	10.63%	15.31%	21.56%	17.29%	19.18%	116.81%
Summit	Lyons	6.49%	7.64%	9.71%	12.44%	8.91%	9.35%	44.15%	Dixmoor	Thornton	7.04%	8.62%	8.87%	13.25%	10.29%	10.74%	52.45%
Hinsdale	Lyons	3.62%	3.72%	4.49%	5.79%	3.87%	4.28%	18.10%	Harvey	Thornton	8.99%	10.72%	14.04%	19.20%	15.49%	16.49%	83.40%
Willow Springs	Lyons	5.47%	6.33%	8.15%	11.02%	7.87%	8.26%	50.88%	Phoenix	Thornton	8.30%	10.86%	14.35%	18.95%	15.69%	17.34%	108.99%
Hodgkins	Lyons	4.60%	4.92%	7.14%	8.73%	6.41%	6.30%	37.07%	South Holland	Thornton	7.73%	8.73%	12.38%	16.82%	13.52%	14.83%	91.79%
Indian Head Park	Lyons	4.28%	4.47%	5.79%	7.28%	4.89%	5.20%	21.40%	East Hazel Crest	Thornton	7.37%	8.20%	11.70%	14.78%	11.92%	12.16%	64.99%
Lyons	Lyons	4.74%	5.78%	7.66%	9.81%	6.90%	7.42%	56.33%	Thornton	Thornton	5.86%	6.77%	10.52%	14.17%	11.23%	11.89%	102.82%
Burr Ridge	Lyons	3.42%	3.57%	4.82%	5.77%	4.01%	4.14%	20.87%	Lansing	Thornton	6.17%	6.76%	9.49%	12.66%	10.28%	11.15%	80.55%
Lyons Township Median		4.72%	5.00%	6.93%	8.81%	6.36%	6.53%	36.71%	Thornton Township Median		7.83%	8.73%	12.38%	16.82%	13.52%	14.83%	83.72%
Oak Park	Oak Park	5.84%	6.26%	7.85%	9.31%	7.25%	7.80%	33.58%	Evergreen Park	Worth	6.40%	6.77%	8.24%	10.75%	7.51%	7.90%	23.42%
Orland Park	Orland	4.88%	4.98%	6.13%	7.56%	5.23%	5.58%	14.42%	Merrionette Park	Worth	4.96%	5.74%	6.81%	9.45%	6.60%	7.01%	41.35%
Tinley Park	Orland	4.95%	5.90%	6.96%	9.05%	6.20%	6.60%	33.24%	Oak Lawn	Worth	5.82%	6.25%	7.79%	10.55%	7.50%	7.80%	33.96%
Orland Hills	Orland	4.60%	5.12%	5.85%	7.22%	5.08%	5.55%	20.85%	Chicago Ridge	Worth	5.50%	6.28%	7.87%	10.64%	7.46%	7.94%	44.40%
Palos Park	Palos	4.26%	4.35%	5.42%	7.23%	4.92%	5.31%	24.52%	Worth	Worth	5.88%	6.48%	8.76%	11.96%	8.38%	8.54%	45.15%
Hickory Hills	Palos	5.40%	5.90%	7.48%	9.72%	6.73%	7.37%	36.40%	Alsip	Worth	5.05%	5.86%	7.80%	10.53%	7.74%	8.09%	60.12%
Palos Heights	Palos	4.56%	4.82%	5.92%	7.90%	5.52%	5.99%	31.27%	Blue Island	Worth	6.26%	7.06%	9.24%	12.10%	8.75%	9.16%	46.39%
Palos Hills	Palos	5.17%	5.66%	7.15%	9.29%	6.42%	7.01%	35.55%	Hometown	Worth	4.95%	5.80%	6.98%	9.57%	6.95%	7.37%	48.91%
Orland Township Median		4.73%	5.06%	6.53%	8.36%	5.86%	6.26%	32.26%	Crestwood	Worth	4.10%	4.29%	5.49%	7.25%	5.19%	5.39%	31.55%
									Worth Township Median		5.50%	6.25%	7.80%	10.55%	7.50%	7.90%	44.40%
									Median		5.69%	6.26%	8.22%	10.87%	7.76%	8.26%	50.88%

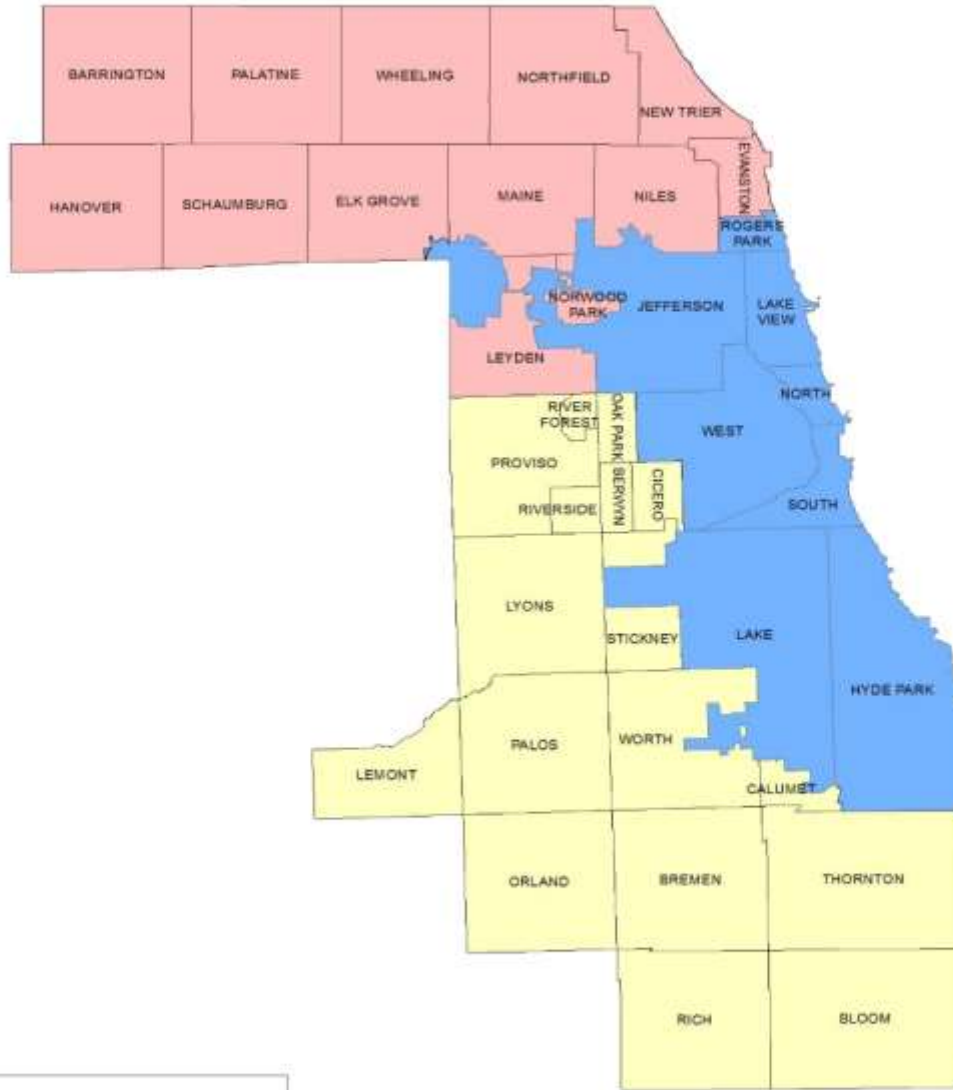
Appendix Four

Commercial Effective Property Tax Rates in Chicago and South Cook County Municipalities: 2005-2019 by Percentage Change, Highest to Lowest

Tax Year									Tax Year								
Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019	Municipality	Township	2005	2008	2011	2014	2017	2019	% Change 2005-2019
Riverdale	Thornton	8.85%	10.63%	15.31%	21.56%	17.29%	19.18%	116.81%	La Grange Park	Proviso	4.79%	5.97%	7.22%	9.01%	6.47%	7.16%	49.68%
Phoenix	Thornton	8.30%	10.86%	14.35%	18.95%	15.69%	17.34%	108.99%	Hometown	Worth	4.95%	5.80%	6.98%	9.57%	6.95%	7.37%	48.91%
Dolton	Thornton	8.75%	9.81%	14.38%	19.58%	16.05%	17.83%	103.74%	Stickney	Stickney	5.44%	6.04%	8.48%	11.15%	7.58%	8.06%	48.20%
Park Forest	Rich	8.96%	10.10%	15.09%	21.68%	17.06%	18.26%	103.73%	Blue Island	Worth	6.26%	7.06%	9.24%	12.10%	8.75%	9.16%	46.39%
Thornton	Thornton	5.86%	6.77%	10.52%	14.17%	11.23%	11.89%	102.82%	Worth	Worth	5.88%	6.48%	8.76%	11.96%	8.38%	8.54%	45.15%
Hazel Crest	Bremen	6.74%	7.79%	10.65%	15.17%	12.16%	13.62%	102.03%	Chicago Ridge	Worth	5.50%	6.28%	7.87%	10.64%	7.46%	7.94%	44.40%
Country Club Hills	Bremen	7.53%	9.74%	12.98%	17.97%	13.90%	15.01%	99.45%	Summit	Lyons	6.49%	7.64%	9.71%	12.44%	8.91%	9.35%	44.15%
South Holland	Thornton	7.73%	8.73%	12.38%	16.82%	13.52%	14.83%	91.79%	Berkeley	Proviso	5.98%	6.39%	8.40%	11.00%	7.97%	8.62%	44.06%
South Chicago Heights	Bloom	5.72%	8.40%	10.81%	14.44%	10.18%	10.93%	91.08%	Berwyn	Berwyn	5.86%	6.26%	8.47%	11.20%	7.70%	8.39%	43.21%
Burnham	Thornton	7.83%	8.68%	11.76%	15.77%	13.12%	14.39%	83.72%	Flossmoor	Bloom	7.72%	6.24%	8.17%	10.90%	7.06%	10.93%	41.61%
Harvey	Thornton	8.99%	10.72%	14.04%	19.20%	15.49%	16.49%	83.40%	Merrionette Park	Worth	4.96%	5.74%	6.81%	9.45%	6.60%	7.01%	41.35%
Calumet City	Thornton	8.23%	9.21%	13.18%	17.61%	14.13%	15.01%	82.44%	Steger	Bloom	5.39%	5.98%	7.70%	10.20%	7.33%	7.58%	40.62%
Markham	Bremen	7.39%	8.26%	11.59%	16.22%	12.40%	13.35%	80.73%	Posen	Bremen	5.64%	6.12%	7.70%	10.44%	7.76%	7.84%	39.11%
Lansing	Thornton	6.17%	6.76%	9.49%	12.66%	10.28%	11.15%	80.55%	Northlake	Proviso	5.53%	6.33%	8.34%	10.86%	7.75%	7.69%	39.04%
Stone Park	Proviso	5.78%	6.61%	9.62%	13.50%	9.98%	10.44%	80.46%	Hodgkins	Lyons	4.60%	4.92%	7.14%	8.73%	6.41%	6.30%	37.07%
Chicago		2.37%	2.35%	3.75%	4.29%	4.53%	4.23%	78.29%	Oak Forest	Bremen	6.00%	6.44%	7.84%	10.81%	7.97%	8.19%	36.59%
Bellwood	Proviso	6.71%	7.79%	10.95%	14.46%	10.56%	11.58%	72.63%	Forest Park	Proviso	4.77%	5.11%	6.76%	8.62%	6.12%	6.51%	36.53%
Midlothian	Bremen	5.13%	5.81%	8.22%	11.31%	8.26%	8.83%	72.30%	Hickory Hills	Palos	5.40%	5.90%	7.48%	9.72%	6.13%	7.37%	36.40%
Bridgeview	Lyons	4.98%	5.31%	7.69%	10.41%	7.74%	8.38%	68.21%	Justice	Lyons	4.95%	5.06%	6.72%	8.90%	6.32%	6.75%	36.35%
Ford Heights	Bloom	11.43%	15.05%	20.23%	29.10%	20.43%	19.19%	67.81%	Palos Hills	Palos	5.17%	5.66%	7.15%	9.29%	6.42%	7.01%	35.55%
East Hazel Crest	Thornton	7.37%	8.20%	11.70%	14.78%	11.92%	12.16%	64.99%	Oak Lawn	Worth	5.82%	6.25%	7.79%	10.55%	7.50%	7.80%	33.96%
Maywood	Proviso	7.84%	8.48%	11.31%	14.70%	11.92%	12.85%	63.83%	Oak Park	Oak Park	5.84%	6.26%	7.85%	9.31%	7.25%	7.80%	33.58%
Chicago Heights	Bloom	7.34%	7.82%	10.97%	14.64%	10.84%	12.02%	63.73%	Sauk Village	Bloom	6.77%	7.27%	10.07%	13.42%	9.64%	9.03%	33.37%
Mc Cook	Lyons	5.31%	5.74%	8.19%	10.87%	8.24%	8.69%	63.61%	Tinley Park	Orland	4.95%	5.90%	6.96%	9.05%	6.20%	6.60%	33.24%
Richton Park	Rich	6.55%	7.24%	9.86%	13.73%	10.21%	10.71%	63.60%	Countryside	Lyons	3.61%	3.84%	5.60%	6.52%	4.56%	4.81%	33.20%
Olympia Fields	Rich	6.32%	7.29%	9.72%	13.17%	9.63%	10.28%	62.67%	Homewood	Bloom	7.44%	7.73%	9.91%	13.04%	9.45%	9.88%	32.83%
Calumet Park	Calumet	7.26%	7.73%	10.17%	14.37%	11.22%	11.62%	60.14%	Westchester	Proviso	4.35%	4.57%	5.79%	7.81%	5.49%	5.75%	32.22%
Alsip	Worth	5.05%	5.86%	7.80%	10.53%	7.74%	8.09%	60.12%	North Riverside	Riverside	3.91%	4.35%	5.64%	7.04%	4.90%	5.15%	31.76%
Glenwood	Bloom	6.93%	7.38%	10.22%	14.00%	10.46%	11.06%	59.66%	Crestwood	Worth	4.10%	4.29%	5.49%	7.25%	5.19%	5.39%	31.55%
Melrose Park	Proviso	4.83%	5.29%	7.26%	9.54%	7.18%	7.69%	59.20%	Palos Heights	Palos	4.56%	4.82%	5.92%	7.90%	5.52%	5.99%	31.27%
Matteson	Rich	6.63%	7.22%	9.59%	13.11%	9.97%	10.53%	58.79%	Lynwood	Bloom	5.55%	5.70%	8.35%	10.48%	7.00%	7.00%	26.09%
Forest View	Stickney	5.69%	6.18%	8.84%	11.48%	8.32%	9.02%	58.68%	Palos Park	Palos	4.26%	4.35%	5.42%	7.23%	4.92%	5.31%	24.52%
Brookfield	Proviso	5.11%	6.47%	7.78%	9.79%	7.00%	8.02%	56.87%	Evergreen Park	Worth	6.40%	6.77%	8.24%	10.75%	7.51%	7.90%	23.42%
Lyons	Lyons	4.74%	5.78%	7.66%	9.81%	6.90%	7.42%	56.33%	River Forest	River Forest	5.16%	5.86%	7.01%	8.04%	5.87%	6.31%	22.37%
Robbins	Bremen	5.86%	6.00%	8.96%	12.19%	8.73%	9.14%	55.89%	Lemont	Lemont	3.87%	4.17%	5.27%	6.72%	4.50%	4.70%	21.55%
Broadview	Proviso	5.17%	5.64%	7.72%	10.20%	7.36%	7.96%	54.11%	Indian Head Park	Lyons	4.28%	4.47%	5.79%	7.28%	4.89%	5.20%	21.40%
Burbank	Stickney	4.73%	5.14%	6.81%	9.14%	6.75%	7.29%	53.98%	Burr Head Park	Lyons	3.42%	3.57%	4.82%	5.77%	4.01%	4.14%	20.87%
Dixmoor	Thornton	7.04%	8.62%	8.87%	13.25%	10.29%	10.74%	52.45%	Orland Hills	Orland	4.60%	5.12%	5.85%	7.22%	5.08%	5.55%	20.65%
Bedford Park	Lyons	6.46%	7.69%	10.10%	12.88%	9.33%	9.85%	52.39%	La Grange	Lyons	4.69%	4.93%	6.15%	7.48%	5.29%	5.61%	19.62%
Riverside	Riverside	4.71%	5.69%	7.33%	9.39%	6.63%	7.16%	51.94%	Western Springs	Lyons	3.94%	4.15%	5.32%	6.44%	4.37%	4.69%	18.97%
Cicero	Cicero	6.54%	6.89%	9.73%	12.69%	9.18%	9.92%	51.67%	Hinsdale	Lyons	3.62%	3.72%	4.49%	5.79%	3.87%	4.28%	18.10%
Hillside	Proviso	6.23%	6.83%	8.95%	11.84%	8.79%	9.40%	51.05%	Orland Park	Orland	4.88%	4.98%	6.13%	7.56%	5.23%	5.58%	14.42%
Willow Springs	Lyons	5.47%	6.33%	8.15%	11.02%	7.87%	8.26%	50.88%	Median		5.69%	6.26%	8.22%	10.87%	7.76%	8.26%	50.88%

Appendix Five

Cook County Assessment Townships



Reassessment Districts

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

