



The Civic Federation

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ESTIMATED EFFECTIVE PROPERTY TAX RATES 2002-2011:

Selected Municipalities in Northeastern Illinois

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MAJOR FINDINGS

Effective property tax rates are a measure of property tax burden for homeowners and businesses. They translate the tax rates on property tax bills into rates that reflect the percentage of full market value that a property owed in taxes for a given year. This report, produced annually by the Civic Federation, estimates the tax year 2011 (taxes payable in 2012) effective rates for Chicago and 31 other selected municipalities in northeastern Illinois.

Half of the selected Cook County communities experienced declines in their residential effective property tax rate in tax year 2011. Commercial effective property tax rates declined for all of the selected Cook County communities. Chicago experienced the third smallest increase in tax burden for residential properties among selected Cook County communities from tax year 2002. Effective tax rates for all selected collar communities rose between 2010 and 2011.

In 2011, as in 2009, there were not enough sales of industrial property in any of Cook County's three assessment triads for the Illinois Department of Revenue to conduct a statistical analysis of assessment to sales ratios. As a result of the lack of triad-specific ratios in 2011, the Civic Federation was unable to make valid two- and ten-year comparisons for Cook County industrial properties (see Methodology).

- **City of Chicago**

- Among the selected Cook County communities, Chicago had the lowest effective tax rates for residential, commercial and industrial properties, at 1.76%, 3.75% and 4.03%, respectively.¹
- The residential effective tax rate rose by 2.3% between 2010 and 2011 from 1.72% to 1.76% of full market value; the residential effective tax rate increased by 38.7% over the ten-year period between 2002 and 2011, from 1.27% to 1.76% of full market value.
- The commercial effective tax rate fell by 11.4% between 2010 and 2011 from 4.23% to 3.75%, and increased by 14.6% between 2002 and 2011, from 3.27% to 3.75% of full market value.

- **Suburban Cook County: Selected Communities**

- Harvey had the highest 2011 effective tax rates among all selected communities, with 5.81% for residential, 14.04% for commercial and 13.93% for industrial properties.
- Between 2010 and 2011, half of the selected communities experienced increases and half experienced decreases in residential effective tax rates.
- All selected communities experienced ten-year increases in residential effective tax rates exceeding 33%.
- All selected communities experienced ten-year increases in commercial effective tax rates, ranging from an increase of 1.2% (Evanston) to an increase of 42.3% (Harvey).

- **Collar Counties: Selected Communities**

- Waukegan had the highest 2011 effective tax rate among the selected collar county communities, at 6.48%. It also experienced the largest ten-year increase in effective tax rate, rising by 131.6% from 2.80% in 2002 to 6.48% in 2011.
- Oak Brook had the lowest 2011 effective tax rate among all selected communities at 1.28%.
- Naperville experienced the smallest ten-year increase in effective tax rate, rising by 26.2% from 2.09% in 2002 to 2.64% in 2011.

¹ 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.

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.

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.
4. The effective property tax rate for a specific property can be calculated by dividing that property's most recent annual tax liability into an estimate of its market value for the same year.

It is also important to recognize that an increasing effective tax rate does not necessarily translate into increased tax liabilities. A property owner whose property is depreciating may experience annual property tax decreases despite an increasing effective tax rate.

Reasons for Change in Effective Tax Rates

Change in effective tax rates over time is a product of changing actual composite tax rates, changing median levels of assessment, or both. For example, Chicago's actual composite property tax rate decreased from 7.227% in 2002 to 5.455% in 2011. Over the same time period, the median level of assessment as calculated by the Illinois Department of Revenue rose 53.8% from 7.06% to 10.86% for residential properties in Chicago and rose 27.0% from 18.22% to 23.14% for commercial properties.² The larger change in residential property median level of assessment produced greater change in the estimated effective tax rate for residential properties than for commercial properties.

² See the Illinois Department of Revenue's Assessment Level Ratios, available at <http://www.revenue.state.il.us/AboutIdor/TaxStats/index.htm>

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 Department of Revenue collects data on property sales and calculates the ratio of assessed values to sales values. A median assessment/sales ratio for the three years preceding an assessment year 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 for real estate tax purposes, separate medians are computed for different classes of property.³ 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 2009.⁴ One result of this change was to bring the ordinance levels of assessment closer to the median levels of assessment computed in the Department of Revenue 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 tax rate to produce the effective tax rate.

Inter-county Equalization is the application of a factor or multiplier to all assessed values such that the aggregate total equalized assessed value of the county equals 33⅓% of fair market value. 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 adjusted median level of assessment is used when it is available in the Department of Revenue data. The median level of assessment for the most specific geographic area is also used when it is available. Therefore, township median levels of assessment are used unless they are unavailable, in which case the median level of assessment for the whole reassessment triad is used.⁶

³ Median levels of assessment for Cook County are typically released in the summer two years following the assessment year (e.g., the 2011 median levels of assessment for Cook County were released in May 2013).

⁴ Cook County ordinance 08-O-51. Previous levels were 16% for Class 2, 38% for Class 5a and 36% for Class 5b.

⁵ 35 ILCS 200/9-210.

⁶ 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. Equalization is necessary for the fair implementation of

There were not enough sales of industrial property in any of Cook County's three reassessment triads for the Illinois Department of Revenue to compute industrial median levels of assessment by triad for 2011. This is the second time in recent years that this has occurred. The first was in 2009. In 2010 there were not sufficient industrial sales in the South Triad to calculate a median. As a result of the lack of triad-specific ratios in tax year 2011, the Civic Federation is unable to make valid comparisons to previous years for Cook County industrial properties. The countywide median level of assessment for industrial properties in 2011 was 24.85%. This level was used to estimate all Cook County industrial effective tax rates and provide a valid comparison among communities for that year. Comparisons to prior years cannot be made because the median level of assessment for industrial properties in Chicago has traditionally been significantly lower than in the northwest and southwest suburban triads.

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 2011 effective tax rate for a Chicago residential property not eligible for exemptions is **1.76%** of full market value. The following examples show how that rate will differ for individual exemption-eligible homesteads depending on their 2011 market value and exemption value:⁷

- **\$300,000** Chicago home receiving the minimum \$6,000 Homeowner Exemption: effective tax rate **1.65%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the minimum \$6,000 Homeowner Exemption: effective tax rate **1.58%**.
- **\$300,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$12,000 Homeowner Exemption: effective tax rate **1.47%**.
- **\$400,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$12,000 Homeowner Exemption: effective tax rate **1.54%**.
- **\$200,000** Chicago home receiving a Senior Citizen Exemption (\$4,000) and the maximum \$12,000 Homeowner Exemption: effective tax rate **1.32%**.

certain state statutes, including those related to education, transportation and other grants. See the Civic Federation's "The Cook County Property Assessment Process: A Primer on Assessment, Classification, Equalization, and Property Tax Exemptions" available at www.civicfed.org.

⁷ These exemption-adjusted rates are calculated as follows: ((full market value * median level of assessment * equalization factor) – total exemption value) * composite tax rate ÷ full market value. Public Acts 95-644 and 96-1418 actually allow for even higher Homeowner Exemptions for certain eligible residents, but \$12,000 is used as the standard maximum for Chicago in tax year 2011.

**Effective Property Tax Rates
Tax Year 2011**

Cook County			
	Residential	Commercial	Industrial
Harvey	5.81%	14.04%	13.93%
Chicago Heights	4.85%	10.97%	4.03%
Elgin	3.31%	6.84%	6.94%
Oak Park	3.07%	7.85%	7.79%
Arlington Heights	3.07%	6.07%	6.16%
Schaumburg	2.84%	6.17%	6.26%
Elk Grove Village	2.73%	5.40%	5.48%
Orland Park	2.59%	6.13%	6.08%
Evanston	2.35%	5.52%	5.60%
Barrington	1.89%	4.52%	4.59%
Glenview	1.88%	4.63%	4.70%
Chicago	1.76%	3.75%	4.03%

DuPage County	
All Types of Property	
Elk Grove Village	3.18%
Wheaton	2.55%
Naperville	2.35%
Oak Brook	1.28%

Kane County	
All Types of Property	
Elgin	4.21%
Aurora	3.85%
Carpentersville	3.61%
Geneva	3.10%

Lake County	
All Types of Property	
Waukegan	6.48%
Fox Lake	3.99%
Buffalo Grove	3.27%
Lake Forest	1.75%

Will County	
All Types of Property	
Joliet	3.31%
Romeoville	3.19%
Peotone	2.77%
Naperville	2.64%

McHenry County	
All Types of Property	
Harvard	4.38%
Woodstock	4.31%
Algonquin	3.51%
Barrington Hills	3.09%

Effective Property Tax Rates: 2010 vs. 2011
(in rank order by smallest increase)

Cook County									
Residential				Commercial			Industrial		
	2010	2011	% change		2010	2011	% change		
1 Harvey	6.71%	5.81%	-13.3%	1 Elgin	9.39%	6.84%	-27.1%		
2 Oak Park	3.31%	3.07%	-7.2%	2 Schaumburg	8.46%	6.17%	-27.1%		
3 Glenview	2.01%	1.88%	-6.4%	3 Arlington Heights	8.21%	6.07%	-26.1%		
4 Orland Park	2.70%	2.59%	-3.9%	4 Evanston	7.46%	5.52%	-26.0%		
5 Barrington	1.96%	1.89%	-3.4%	5 Barrington	6.04%	4.52%	-25.1%		
6 Chicago Heights	4.85%	4.85%	0.1%	6 Glenview	6.14%	4.63%	-24.6%		Not Available (see Methodology)
7 Arlington Heights	3.01%	3.07%	1.9%	7 Elk Grove Village	7.15%	5.40%	-24.5%		
8 Chicago	1.72%	1.76%	2.3%	8 Orland Park	7.47%	6.13%	-17.9%		
9 Elk Grove Village	2.62%	2.73%	4.1%	9 Oak Park	9.48%	7.85%	-17.1%		
10 Elgin	3.14%	3.31%	5.2%	10 Harvey	16.38%	14.04%	-14.3%		
11 Schaumburg	2.62%	2.84%	8.5%	11 Chicago Heights	12.64%	10.97%	-13.2%		
12 Evanston	2.17%	2.35%	8.7%	12 Chicago	4.23%	3.75%	-11.4%		

DuPage County				Kane County				Lake County			
All Types of Property				All Types of Property				All Types of Property			
	2010	2011	% change		2010	2011	% change		2010	2011	% change
1 Naperville	2.18%	2.35%	8.1%	1 Geneva	2.82%	3.10%	10.2%	1 Lake Forest	1.64%	1.75%	6.4%
2 Wheaton	2.32%	2.55%	9.9%	2 Carpentersville	3.19%	3.61%	13.0%	2 Buffalo Grove	3.01%	3.27%	8.8%
3 Elk Grove Village	2.89%	3.18%	10.2%	3 Elgin	3.71%	4.21%	13.3%	3 Fox Lake	3.27%	3.99%	22.1%
4 Oak Brook	1.11%	1.28%	15.0%	4 Aurora	3.09%	3.85%	24.6%	4 Waukegan	5.15%	6.48%	25.8%

Will County				McHenry County			
All Types of Property				All Types of Property			
	2010	2011	% change		2010	2011	% change
1 Joliet	3.15%	3.31%	5.0%	1 Barrington Hills	2.95%	3.09%	4.8%
2 Naperville	2.50%	2.64%	5.5%	2 Algonquin	3.01%	3.51%	16.7%
3 Peotone	2.61%	2.77%	6.3%	3 Harvard	3.65%	4.38%	20.1%
4 Romeoville	2.87%	3.19%	11.4%	4 Woodstock	3.57%	4.31%	20.9%

Effective Property Tax Rates: 2002 vs. 2011
(in rank order by smallest increase)

Cook County										
Residential				Commercial				Industrial		
	2002	2011	% change		2002	2011	% change			
1	Orland Park	1.95%	2.59%	33.1%	1	Evanston	5.46%	5.52%	1.2%	Not Available (see Methodology)
2	Glenview	1.37%	1.88%	37.4%	2	Glenview	4.32%	4.63%	7.4%	
3	Chicago	1.27%	1.76%	38.7%	3	Arlington Heights	5.35%	6.07%	13.4%	
4	Barrington	1.33%	1.89%	42.5%	4	Chicago	3.27%	3.75%	14.6%	
5	Evanston	1.65%	2.35%	43.1%	5	Barrington	3.90%	4.52%	16.0%	
6	Oak Park	2.09%	3.07%	46.8%	6	Orland Park	5.01%	6.13%	22.4%	
7	Chicago Heights	3.10%	4.85%	56.7%	7	Elgin	5.53%	6.84%	23.8%	
8	Harvey	3.60%	5.81%	61.4%	8	Oak Park	6.14%	7.85%	27.9%	
9	Arlington Heights	1.76%	3.07%	74.1%	9	Chicago Heights	8.48%	10.97%	29.3%	
10	Elgin	1.88%	3.31%	76.1%	10	Schaumburg	4.72%	6.17%	30.6%	
11	Schaumburg	1.55%	2.84%	83.0%	11	Elk Grove Village	3.99%	5.40%	35.4%	
12	Elk Grove Village	1.31%	2.73%	107.8%	12	Harvey	9.86%	14.04%	42.3%	

DuPage County				Kane County				Lake County						
All Types of Property				All Types of Property				All Types of Property						
	2002	2011	% change		2002	2011	% change		2002	2011	% change			
1	Naperville	1.75%	2.35%	34.8%	1	Geneva	2.21%	3.10%	40.4%	1	Lake Forest	1.34%	1.75%	30.4%
2	Wheaton	1.81%	2.55%	40.6%	2	Elgin	2.48%	4.21%	69.8%	2	Buffalo Grove	2.09%	3.27%	56.6%
3	Oak Brook	0.86%	1.28%	48.4%	3	Aurora	2.22%	3.85%	73.9%	3	Fox Lake	2.22%	3.99%	79.6%
4	Elk Grove Village	1.69%	3.18%	88.5%	4	Carpentersville	2.03%	3.61%	77.6%	4	Waukegan	2.80%	6.48%	131.6%

Will County				McHenry County					
All Types of Property				All Types of Property					
	2002	2011	% change		2002	2011	% change		
1	Naperville	2.09%	2.64%	26.2%	1	Barrington Hills	1.85%	3.09%	67.7%
2	Peotone	1.98%	2.77%	40.0%	2	Woodstock	2.47%	4.31%	74.6%
3	Joliet	2.30%	3.31%	44.0%	3	Algonquin	1.99%	3.51%	76.1%
4	Romeoville	2.12%	3.19%	50.5%	4	Harvard	2.24%	4.38%	95.5%

Effective Property Tax Rates in Selected Cook County Communities: 2002 - 2011

	2002	2003	2004	2005	2006	2007	2008	2009*	2010	2011	Change 2010-2011	Change 2002-2011
Cook County Residential												
Chicago	1.27%	1.39%	1.29%	1.21%	1.29%	1.25%	1.31%	1.45%	1.72%	1.76%	2.3%	38.7%
Elk Grove Village	1.31%	1.32%	1.47%	1.42%	1.31%	1.59%	1.81%	2.19%	2.62%	2.73%	4.1%	107.8%
Arlington Heights	1.76%	1.71%	1.84%	1.82%	1.68%	2.00%	2.23%	2.48%	3.01%	3.07%	1.9%	74.1%
Glenview	1.37%	1.26%	1.40%	1.34%	1.27%	1.42%	1.54%	1.81%	2.01%	1.88%	-6.4%	37.4%
Evanston	1.65%	1.56%	1.77%	1.79%	1.65%	1.78%	1.92%	2.16%	2.17%	2.35%	8.7%	43.1%
Schaumburg	1.55%	1.50%	1.68%	1.67%	1.55%	1.72%	1.91%	2.44%	2.62%	2.84%	8.5%	83.0%
Barrington	1.33%	1.27%	1.36%	1.19%	1.25%	1.34%	1.58%	1.76%	1.96%	1.89%	-3.4%	42.5%
Elgin	1.88%	1.94%	2.13%	1.98%	1.85%	2.24%	2.46%	2.78%	3.14%	3.31%	5.2%	76.1%
Harvey	3.60%	3.73%	3.55%	3.49%	3.17%	3.79%	4.14%	5.28%	6.71%	5.81%	-13.3%	61.4%
Chicago Heights	3.10%	2.83%	2.92%	2.78%	2.56%	2.63%	2.99%	3.84%	4.85%	4.85%	0.1%	56.7%
Orland Park	1.95%	1.78%	1.69%	2.01%	1.68%	1.71%	2.09%	2.37%	2.70%	2.59%	-3.9%	33.1%
Oak Park	2.09%	1.87%	1.84%	2.25%	2.15%	2.21%	2.63%	2.84%	3.31%	3.07%	-7.2%	46.8%
Cook County Commercial												
Chicago	3.27%	3.01%	2.25%	2.37%	1.87%	2.20%	2.35%	2.43%	4.23%	3.75%	-11.4%	14.6%
Elk Grove Village	3.99%	4.02%	3.20%	3.28%	2.71%	3.16%	3.47%	4.02%	7.15%	5.40%	-24.5%	35.4%
Arlington Heights	5.35%	5.21%	3.99%	4.19%	3.47%	3.99%	4.28%	4.56%	8.21%	6.07%	-26.1%	13.4%
Glenview	4.32%	4.03%	3.02%	3.08%	2.55%	2.68%	3.06%	3.29%	6.14%	4.63%	-24.6%	7.4%
Evanston	5.46%	5.30%	3.93%	4.00%	3.34%	3.65%	4.03%	4.18%	7.46%	5.52%	-26.0%	1.2%
Schaumburg	4.72%	4.68%	3.72%	3.83%	3.18%	3.54%	3.87%	4.63%	8.46%	6.17%	-27.1%	30.6%
Barrington	3.90%	3.89%	2.90%	2.91%	2.46%	2.88%	3.06%	3.41%	6.04%	4.52%	-25.1%	16.0%
Elgin	5.53%	5.73%	4.74%	4.40%	3.66%	4.50%	4.84%	5.17%	9.39%	6.84%	-27.1%	23.8%
Harvey	9.86%	9.38%	7.93%	8.99%	6.72%	7.48%	10.72%	9.78%	16.38%	14.04%	-14.3%	42.3%
Chicago Heights	8.48%	7.34%	6.21%	7.34%	5.52%	5.37%	7.82%	7.62%	12.64%	10.97%	-13.2%	29.3%
Orland Park	5.01%	4.61%	4.11%	4.88%	3.60%	3.41%	4.98%	4.59%	7.47%	6.13%	-17.9%	22.4%
Oak Park	6.14%	5.71%	5.05%	5.84%	4.49%	4.32%	6.26%	5.67%	9.48%	7.85%	-17.1%	27.9%
Cook County Industrial												
Chicago	2.05%	1.76%	1.90%	1.84%	1.24%	1.49%	1.61%	Not Available (see Methodology)				
Elk Grove Village	4.17%	4.43%	3.99%	4.10%	3.71%	3.20%	4.14%					
Arlington Heights	5.59%	5.74%	4.97%	5.25%	4.76%	4.05%	5.10%					
Glenview	4.51%	4.44%	3.66%	3.85%	3.48%	2.71%	3.65%					
Evanston	5.70%	5.84%	4.76%	5.01%	4.57%	3.70%	4.81%					
Schaumburg	4.94%	5.16%	4.51%	4.80%	4.35%	3.59%	4.61%					
Barrington	4.07%	4.28%	3.51%	3.65%	3.37%	2.92%	3.65%					
Elgin	5.77%	6.32%	5.74%	5.50%	5.01%	4.57%	5.77%					
Harvey	11.87%	10.88%	9.00%	10.58%	9.07%	10.06%	11.70%					
Chicago Heights	10.21%	8.52%	7.10%	8.64%	7.46%	7.23%	8.54%					
Orland Park	6.03%	5.35%	4.70%	5.74%	4.86%	4.59%	5.43%					
Oak Park	7.39%	6.63%	5.78%	6.87%	6.06%	5.81%	6.84%					

Effective Property Tax Rates in Selected Collar County Communities: 2002 - 2011

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Change 2010-2011	Change 2002-2011
DuPage County												
Elk Grove Village	1.69%	1.73%	1.81%	1.69%	1.67%	1.77%	2.06%	2.59%	2.89%	3.18%	10.2%	88.5%
Oak Brook	0.86%	0.84%	0.87%	0.79%	0.74%	0.79%	0.90%	1.03%	1.11%	1.28%	15.0%	48.4%
Wheaton	1.81%	1.80%	1.80%	1.76%	1.70%	1.76%	1.93%	2.14%	2.32%	2.55%	9.9%	40.6%
Naperville	1.75%	1.74%	1.81%	1.69%	1.59%	1.68%	1.84%	2.09%	2.18%	2.35%	8.1%	34.8%
Lake County												
Fox Lake	2.22%	2.14%	2.21%	2.14%	2.21%	2.21%	2.50%	2.97%	3.27%	3.99%	22.1%	79.6%
Buffalo Grove	2.09%	2.11%	2.17%	2.19%	2.13%	2.26%	2.47%	2.83%	3.01%	3.27%	8.8%	56.6%
Lake Forest	1.34%	1.20%	1.15%	1.10%	1.14%	1.26%	1.37%	1.55%	1.64%	1.75%	6.4%	30.4%
Waukegan	2.80%	2.67%	2.58%	2.66%	2.70%	2.88%	3.28%	4.41%	5.15%	6.48%	25.8%	131.6%
Will County												
Romeoville	2.12%	2.02%	2.10%	2.15%	2.06%	2.13%	2.34%	2.68%	2.87%	3.19%	11.4%	50.5%
Joliet	2.30%	2.26%	2.20%	2.16%	2.08%	2.42%	2.59%	2.91%	3.15%	3.31%	5.0%	44.0%
Peotone	1.98%	1.88%	1.99%	1.95%	1.88%	2.02%	2.08%	2.31%	2.61%	2.77%	6.3%	40.0%
Naperville	2.09%	2.07%	2.09%	2.01%	1.93%	2.06%	2.21%	2.42%	2.50%	2.64%	5.5%	26.2%
Kane County												
Aurora	2.22%	2.23%	2.01%	1.90%	1.92%	2.22%	2.52%	2.91%	3.09%	3.85%	24.6%	73.9%
Carpentersville	2.03%	1.93%	1.92%	2.04%	2.02%	2.11%	2.41%	2.87%	3.19%	3.61%	13.0%	77.6%
Elgin	2.48%	2.50%	2.61%	2.41%	2.48%	2.59%	2.85%	3.34%	3.71%	4.21%	13.3%	69.8%
Geneva	2.21%	2.16%	2.13%	2.10%	2.08%	2.17%	2.36%	2.62%	2.82%	3.10%	10.2%	40.4%
McHenry County												
Barrington Hills	1.85%	1.78%	1.94%	1.98%	1.92%	1.93%	1.99%	2.56%	2.95%	3.09%	4.8%	67.7%
Algonquin	1.99%	1.94%	1.93%	2.14%	2.01%	2.11%	2.33%	2.71%	3.01%	3.51%	16.7%	76.1%
Harvard	2.24%	2.29%	2.32%	2.34%	2.27%	2.44%	2.65%	3.68%	3.65%	4.38%	20.1%	95.5%
Woodstock	2.47%	2.35%	2.38%	2.30%	2.37%	2.47%	2.76%	3.21%	3.57%	4.31%	20.9%	74.6%