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JB Pritzker
Governor

David Harris
Director

STATE OF ILLINOIS
DEPARTMENT OF REVENUE

MEMORANDUM


To: The Honorable JB Pritzker
Governor

The Honorable Don Harmon
Senate President

The Honorable Emanuel “Chris” Welch
Speaker of the House

The Honorable John F. Curran
Senate Republican Leader

The Honorable Tony M. McCombie
House Republican Leader

From: David Harris
Director 

Date: June 12, 2023

RE: Veterans Property Tax Study

Pursuant to Public Act 102-0895 (20 ILCS/2505/2505-805), the Department of Revenue is submitting this Veterans Property Tax Study for select counties as required by the Public Act.

Cc: Governor’s Office
Andy Manar
Christy George

General Assembly
Secretary of the Senate
Clerk of the House

Department of Revenue
Jim Nichelson
Max Letterly
Richard Sgro
Adrienne Bailey

Veterans Property Tax Study



Impact on the property tax base from Veterans with Disabilities Exemption for Specially-Adapted Housing and the Standard Homestead Exemption for Veterans with Disabilities in DuPage County, Lake County, Madison County, Rock Island County, St. Clair County, and Will County

20 ILCS 2505/2505-805

Illinois Department of Revenue June 2023

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Scope and Purpose

Pursuant to Public Act 102-895, effective May 23, 2022, the Illinois Department of Revenue was tasked by the General Assembly to complete a study of the impact of the homestead exemption for veterans with disabilities on the property tax base for DuPage County, Lake County, Madison County, Rock Island County, St. Clair County, and Will County by June 30, 2023. A report of the Department's findings shall be submitted to the Governor and the General Assembly as soon as possible after the study is complete.

Overview: Property Tax in Illinois

Property taxes are the largest source of tax revenue for the more than 6,000 taxing districts in Illinois, funding most of the services local governments provide. Property tax is imposed by local taxing districts and administered by local officials. Property taxes are collected and spent at the local level. Some types of governmental units, such as home rule units of government, have additional taxing powers, so they are less dependent on property taxes than units that do not have these additional taxing powers. The largest share of the property taxes collected goes to school districts; additional public services funded with property taxes include police and fire protection, street maintenance, and recreation.

Illinois' property tax cycle occurs over the course of two years. During the first year, commonly referred to as the assessment year or tax year, property is assigned a value as of January 1 of that year. During the second year, tax bills are calculated and mailed, and once payments are received funds are then distributed to local taxing districts. This two-year cycle can be divided into six steps: assessment, review of assessment decisions, state equalization, levy, extension, and collection/distribution.

The property tax process begins with the budgeting process, whereby taxing districts project expenditures based on the revenues that are expected from all sources of non-tax revenue (state and federal revenue-sharing, interest, fees, etc.). The difference between the non-tax revenue and total amount needed to operate is usually the amount that the taxing district will ask to be raised from property taxes.

The processes and mechanisms of assessing property values and setting taxing district budgets are separate and distinct. While the county assessors are tasked with assessing the value of properties, they are unaware of the budgeting done by the taxing districts. The taxing districts do not need to consider the total equalized assessed value of properties in their district as part of the budget process. The levy request and the assessed value of the property in a district come together in the county clerk's office. To raise the money requested in levies, county clerks must calculate a tax rate for each fund for which the taxing district levied. The tax rate is a number that, when multiplied by the tax base, will produce the levy amount. A tax rate is calculated using the following formula:

$$\text{Tax rate} = \text{Tax levy} \div \text{Tax base}^*$$

*Note: A district's tax base is 1) the total equalized assessed value, 2) minus certain homestead exemptions, 3) plus the value of any state-assessed property.

The Tax Base's Effect on the Tax Rate

The tax base is composed of the Equalized Assessed Value (EAV) of locally assessed property, less all qualified exemptions, plus the value of any state-assessed property. The greater the tax base, the lower the rate needed to raise a given levy. An increased base, which may be due to an increased equalization factor, new property, removal of exemptions, or tax incentive programs that have expired, could result in a lower tax rate. A decreased base, which may be due to property demolition, decreasing property values, or the addition of exemptions or tax incentive programs, could result in an increased tax rate.

Property tax is extended by taking the tax base and multiplying the district tax rates by the EAV of each property. For residential properties in all counties except for Cook County, the EAV is 33 1/3% of the market value. A home with a market value of \$300,000, for example, would have an assessed value of \$100,000. Cook County employs a property tax classification system; residential property is assessed at 10% of the fair market value of the home.

Examples of Calculation of Tax Rate:

Example 1: Fire Protection District 14 has set their 2022 budget at \$500,000. The County Clerk has calculated the Equalized Assessed Value in the taxing district to be \$150,000,000. The County Clerk calculates the rate for the district to be 0.3333%. The County Treasurer uses the rate to prepare the property tax bills.

Example 2: Park District 205 has set their 2021 budget at \$950,000. The County Clerk has calculated the Equalized Assessed Value in the park district to be \$375,000,000. The County Clerk calculates the rate for the district to be 0.2533%. The next year, in 2022, the Park District requests the same levy of \$950,000. There are now more homes in the district and the EAV has increased to \$410,000,000. As a result, the new rate for the district is lowered to 0.2317% due to the increase in EAV.

Tax Rates Subject to Limit

The Truth-in-Taxation Law limits increases in the amount levied if publication, notice, and hearing requirements are not met. Rates also may be limited by law. The maximum rate allowed by law depends on the type of governmental unit and the type of fund. In non-home rule counties, the amounts taxing districts can levy are limited. So, if the tax rate needed to raise the levy amount is greater than the maximum statutory rate, the maximum statutory rate is applied, and the amount raised is less than the levy request. Home rule municipalities, which are municipalities with populations greater than 25,000 and Cook County, are not subject to statutory tax rate limits. Therefore, tax rates may be set at whatever level is necessary to raise the amount of money requested in a levy. Other municipalities may change their home rule status by referendum.

Homestead Exemptions

Illinois has several different homestead exemptions - this study specifically looks at two of these exemptions: The Veterans with Disabilities Exemption for Specially Adapted Housing (35 ILCS 200/15-165) and Standard Homestead Exemption for Veteran's with Disabilities (35 ILCS 200/15-169) and their impact in the counties of DuPage, Lake, Madison, Rock Island, St. Clair, and Will.

Veterans with Disabilities Exemption for Specially Adapted Housing

This exemption was implemented in 1989. It was expanded in 2014 to increase the reduction in assessed value from \$70,000 to \$100,000 beginning with the 2014 tax year (property taxes paid in 2015). Beginning in the 2015 tax year, homes donated by a charitable organization qualified as well.

Currently, residential property used as a home, including mobile homes, may qualify for a reduction up to \$100,000 of the assessed value, for property which is owned and used exclusively by a veteran with a disability, or the spouse or unmarried surviving spouse of the veteran.

The exemption applies to houses where federal funds have been used to purchase or construct adaptations to suit the veteran's disability. Adaptive housing may also have been donated by a charitable organization.

For a single tax year, the property cannot receive this exemption and the Homestead Exemption for Persons with Disabilities or Standard Homestead Exemption for Veterans with Disabilities.

Standard Homestead Exemption for Veterans with Disabilities (SHEVD)

This exemption was enacted in 2007. It is a tiered exemption for single-family residence, based on service-connected disability.

Beginning in 2015, the exemption was expanded to include an un-remarried surviving spouse of a veteran who was disabled and is now deceased. The surviving spouse may use it on the primary residence she/he now occupies and holds legal or beneficial title to; she/he may also transfer the amount of the exemption that was awarded to the veteran to another primary residence after the original residence is sold, if the exemption was previously granted to the veteran with a disability.

Beginning in tax year 2015 (property taxes payable in 2016), an un-remarried surviving spouse of a veteran killed in the line of duty became eligible for a 100% reduction in the EAV on his/her primary residence, even if the veteran did not previously qualify for or obtain the exemption. Further expansion to include un-remarried surviving spouses in receipt of Dependency and Indemnity Compensation due to service-connected death and award of a disability rating after a veteran's death were added in tax year 2023.

The amount of the exemption depends on the percentage of the service-connected disability as certified by the United States Department of Veterans' Affairs.

The amount of the exemption is up to \$250,000 in EAV (\$750,000 market value) on a single-family residence after subtracting any portion used for commercial purposes. Any residence with an EAV greater than \$250,000 does not qualify for this exemption.

The exemption is determined as follows:

- A qualified veteran with a service-connected disability of at least 30% but less than 50% will receive a \$2,500 reduction in EAV;
- A qualified veteran with a service-connected disability of at least 50% but less than 70% will receive a \$5,000 reduction in EAV;
- A qualified veteran with a service-connected disability of 70% or more will receive a 100% reduction in EAV.
- A surviving spouse of a veteran killed in the line of duty (who is certified by the U.S. Department of Veterans Affairs as a recipient of Dependency and Indemnity Compensation) will receive a 100% reduction in EAV. Surviving spouses may also qualify if they meet other provisions as outlined in the Property Tax Code.

For a single tax year, the property cannot receive this exemption and the Veterans with Disabilities Exemption for Specially Adapted Housing or the Homestead Exemption for Persons with Disabilities.

Statistical Analysis and Trends

The data used to prepare the figures and charts in this study was provided by county officials to the Illinois Department of Revenue in reporting County Summary Abstract of Valuations, Levies, Tax Rates, and Tax Extension. Year 2021 statewide summary data are missing data for the following counties: Boone, Clay, Cook, Edwards, Lawrence, Monroe, Perry, Randolph, Richland, Saline, and Wabash counties. Data from these counties is excluded for 2021 totals.ⁱ

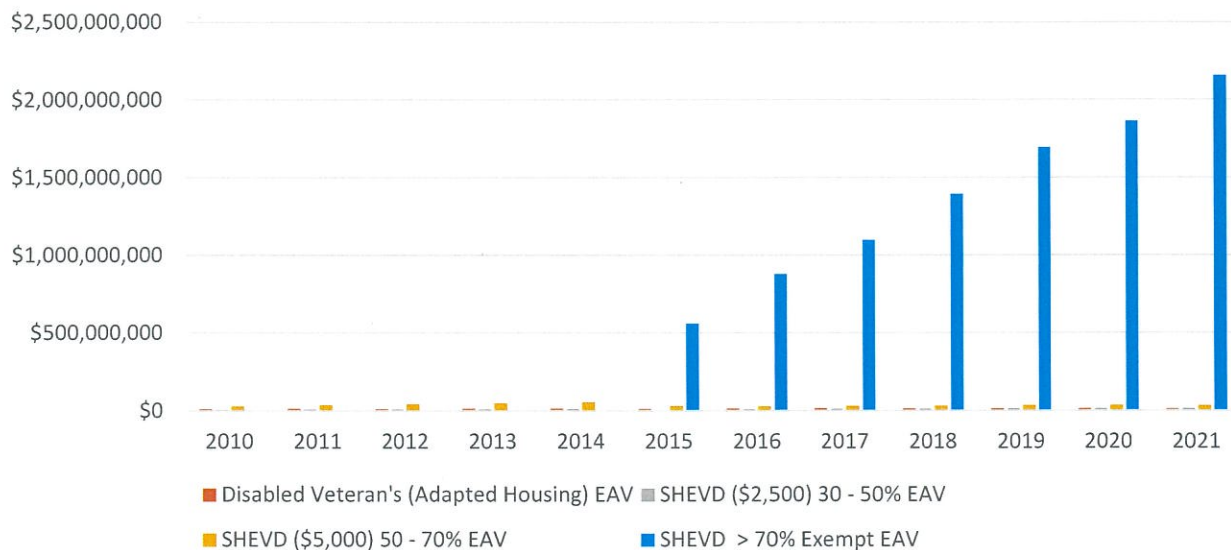
Across Illinois in year 2021, counties had a total of 46,635 veteran exemptions. Veteran exemptions resulted in a loss of **\$2,212,353,056** in EAV in 2021. The veteran EAV as a percentage of the total tax base was **0.55%**.

The following table shows the total number of exemptions and their associated EAV for the state from 2010 to 2021. The section following provides additional county level information.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD* > 70% Exempt EAV
2010	194	\$11,565,848	3,199	\$7,935,410	5,517	\$27,151,450	0	\$0
2011	238	\$12,668,586	3,345	\$8,297,288	7,345	\$36,150,710	0	\$0
2012	191	\$11,576,771	3,554	\$8,818,893	8,481	\$41,733,536	0	\$0
2013	237	\$13,615,019	3,820	\$9,463,148	9,795	\$48,237,892	0	\$0
2014	235	\$13,350,848	4,237	\$10,507,025	10,954	\$54,037,487	0	\$0
2015	212	\$12,280,148	2,439	\$6,067,578	6,277	\$30,853,320	12,637	\$559,331,722
2016	249	\$14,231,533	3,668	\$9,129,858	5,552	\$27,349,828	18,031	\$879,278,143
2017	327	\$14,781,365	4,509	\$11,222,035	5,949	\$29,323,038	21,012	\$1,098,311,020
2018	249	\$13,180,661	4,961	\$12,245,335	6,203	\$30,290,780	25,159	\$1,394,823,919
2019	254	\$13,603,846	5,245	\$14,238,068	6,403	\$33,365,160	29,528	\$1,694,574,445
2020	241	\$12,575,115	5,268	\$14,382,263	6,368	\$33,243,662	32,009	\$1,863,930,404
2021	186	\$11,107,277	5,225	\$12,877,357	6,291	\$30,910,910	34,933	\$2,157,457,512

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

Statewide Veterans Exemption EAV by Type and Year



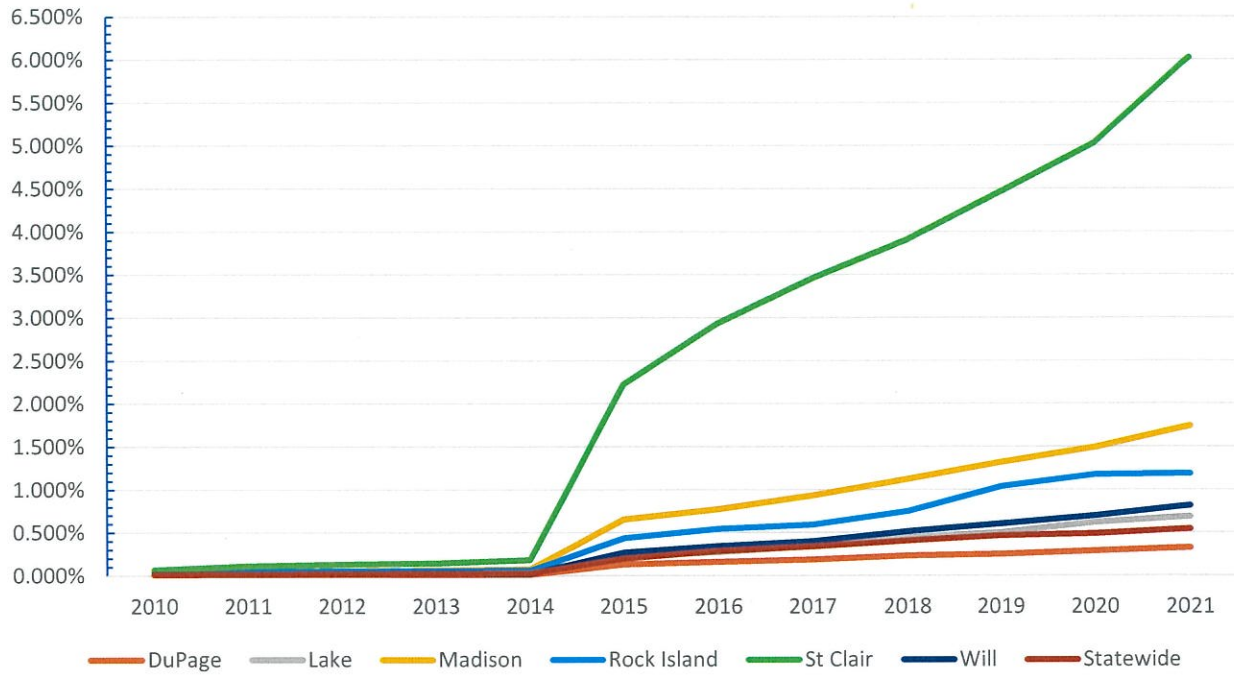
Factors Influencing the Impact of Veterans Exemptions

Equalized Assessed Value (EAV) from Residential Properties Base Erosion

The residential tax base is eroded, or decreased, due to the application of homestead exemptions. If a county has a higher percentage of its total EAV of residential properties that qualify for homestead exemptions, then the homestead exemptions have a greater impact on taxpayers who bear the shared burden after exemptions are applied.

The following graph shows the amount of EAV that has been lost from 2010 to 2021 in relation to the veterans' exemptions for each of the counties highlighted in this study as well as a statewide comparison.

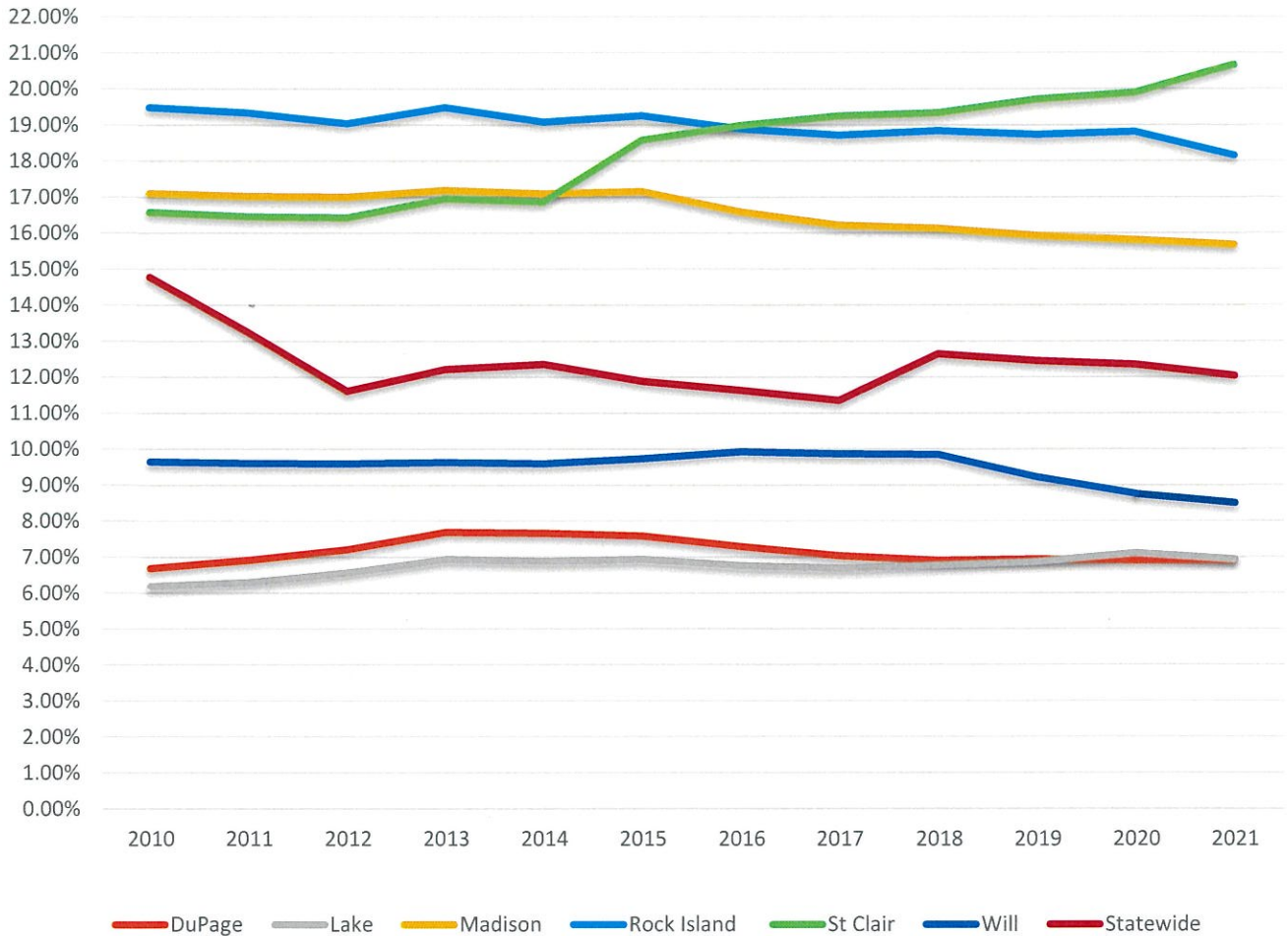
Veteran EAV Base Erosion



Year	DuPage	Lake	Madison	Rock Island	St Clair	Will	Statewide
2010	0.008%	0.010%	0.045%	0.041%	0.069%	0.015%	0.012%
2011	0.009%	0.012%	0.050%	0.044%	0.111%	0.018%	0.015%
2012	0.011%	0.015%	0.055%	0.051%	0.129%	0.022%	0.018%
2013	0.011%	0.018%	0.063%	0.056%	0.145%	0.025%	0.023%
2014	0.013%	0.021%	0.073%	0.060%	0.181%	0.023%	0.026%
2015	0.131%	0.222%	0.655%	0.434%	2.223%	0.266%	0.197%
2016	0.160%	0.273%	0.771%	0.544%	2.934%	0.343%	0.288%
2017	0.187%	0.340%	0.931%	0.590%	3.456%	0.399%	0.336%
2018	0.231%	0.442%	1.120%	0.746%	3.906%	0.511%	0.404%
2019	0.249%	0.498%	1.319%	1.038%	4.462%	0.601%	0.465%
2020	0.287%	0.618%	1.494%	1.175%	5.030%	0.693%	0.488%
2021	0.325%	0.685%	1.741%	1.185%	6.023%	0.815%	0.545%

The following graph shows the erosion of the EAV Residential base by county (including all homestead exemptions) over time. This is the combined erosion from all homestead exemptions.

Residential EAV Base Erosion by County



Year	DuPage	Lake	Madison	Rock Island	St Clair	Will	Statewide
2010	6.68%	6.17%	17.08%	19.47%	16.56%	9.63%	14.77%
2011	6.90%	6.28%	17.00%	19.32%	16.44%	9.60%	13.23%
2012	7.20%	6.55%	16.99%	19.02%	16.42%	9.59%	11.60%
2013	7.69%	6.92%	17.18%	19.48%	16.93%	9.62%	12.20%
2014	7.65%	6.87%	17.08%	19.07%	16.85%	9.58%	12.35%
2015	7.58%	6.92%	17.14%	19.25%	18.56%	9.73%	11.88%
2016	7.28%	6.74%	16.57%	18.87%	18.97%	9.92%	11.62%
2017	7.03%	6.67%	16.21%	18.70%	19.23%	9.85%	11.34%
2018	6.90%	6.77%	16.11%	18.82%	19.32%	9.83%	12.64%
2019	6.93%	6.85%	15.92%	18.72%	19.70%	9.21%	12.44%
2020	6.89%	7.10%	15.79%	18.79%	19.88%	8.74%	12.33%
2021	6.90%	6.92%	15.66%	18.15%	20.66%	8.50%	12.03%

Exemptions Impact on Tax Districts Within a County

Each county has numerous types of taxing districts (e.g., library, fire, school, township, sanitary, park). Similarly, a property sits within numerous taxing districts within the county. The impact homestead exemptions have on a district's rate and extension depends on:

- amount of EAV loss within the district as a proportion of district EAV, and
- statutory limits on the rate if they are reached.

Example 1: While the ABC countywide percentage of EAV for the Veterans Exemption may sit at 6%, the district impact may range from 0-15% of EAV.

Example 2: In 2020, Hospital District 1 had a levy of \$225,000, with an EAV base of \$90,000,000. The district had a tax extension of \$225,000 at the maximum rate of 0.2500%. In 2021, Hospital District 1 has several new exemptions which reduce the EAV to \$70,750,000. The levy for 2021 is again \$225,000, but because of the maximum rate allowed for non-homestead hospital districts, the extension is reduced to \$176,875, and the rate remained 0.25%.

Example 3: In 2020, Library District 3 had EAV of \$150,000,000 and a levy of \$225,000. The tax rate was 0.1500% and the extension was \$225,000. In 2021, the Library District 3 had 10 new exemptions, for a new EAV of \$147,500,000. The requested levy was \$225,000. The rate was raised to 0.1525% which is below the statutory maximum of 0.2000%, and the extension was \$225,000.

Impact on Levy for Taxing Districts

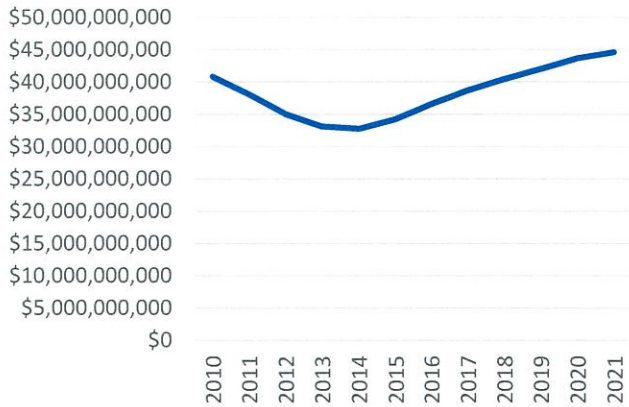
Due to the complex and multi-variable nature of the Property Tax Code, it is difficult to extrapolate the impact that an exemption has on the tax extension of individual taxing districts. There are numerous, competing variables involved in the calculation of the extension at the district level beyond the calculated rate: the Property Tax Extension Law Limit (PTELL), maximum tax rates, limiting tax rates, home rule status, Tax Increment Financing (TIF) districts and other local incentives, and shifting of the tax burden onto other property owners in the district among them. The most accurate way to study the impact of any exemption is at the taxing district level and by calculating the extension with and without the impact of the exemption at the moment of extension.

The following pages provide a county level summary for the counties of DuPage, Lake, Madison, Rock Island, St. Clair and Will.

DuPage County

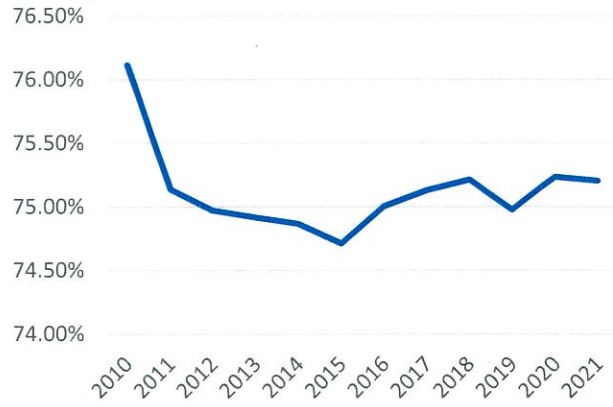
Trends 2010-2021

Total EAV



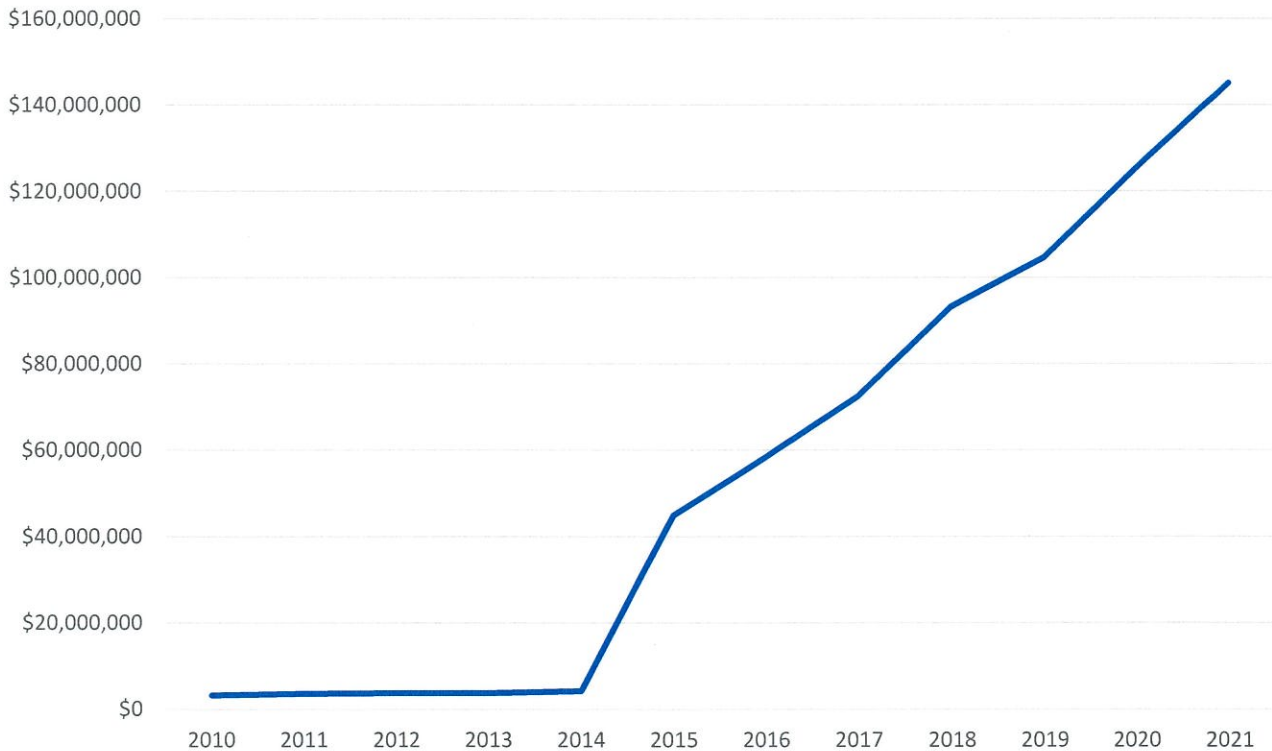
Total EAV represents the county’s total Equalized Assessed Value across all property types over time.

Residential EAV % OF Total



Residential EAV percent of total shows what proportion of the county’s EAV is from residential properties over time.

Combined Veterans Exemptions - Amount of EAV



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

DuPage County – Veterans Exemptions by Year

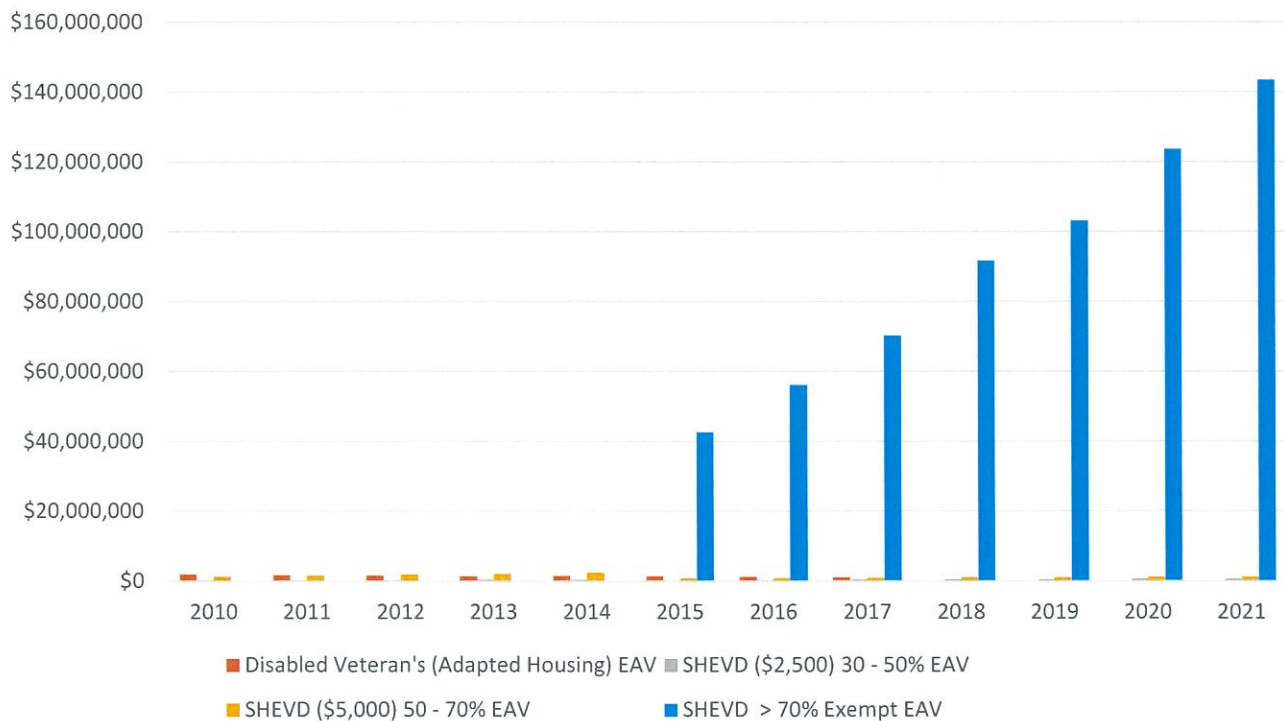
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD * > 70% Exempt EAV
2010	28	\$1,816,170	106	\$265,000	236	\$1,180,000	0	\$0
2011	26	\$1,637,780	118	\$295,000	321	\$1,605,000	0	\$0
2012	25	\$1,535,930	129	\$322,500	373	\$1,865,000	0	\$0
2013	22	\$1,350,590	133	\$332,500	411	\$2,054,650	0	\$0
2014	19	\$1,498,100	132	\$330,000	470	\$2,349,610	0	\$0
2015	17	\$1,364,500	61	\$152,500	143	\$715,000	585	\$42,602,020
2016	15	\$1,203,610	124	\$310,000	158	\$790,000	713	\$56,097,350
2017	13	\$1,038,630	147	\$367,500	170	\$850,000	830	\$70,236,940
2018	2	\$147,020	174	\$435,000	199	\$995,000	1,022	\$91,713,919
2019	0	\$0	203	\$507,500	204	\$1,020,000	1,106	\$103,118,550
2020	0	\$0	214	\$535,000	218	\$1,090,000	1,256	\$123,646,640
2021	0	\$0	219	\$547,500	217	\$1,085,000	1,394	\$143,449,301

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, DuPage County had 1,830 veteran exemptions. Veteran exemptions resulted in a loss of **\$145,081,801** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **0.33%**.

Veterans Exemption EAV by Type and Year

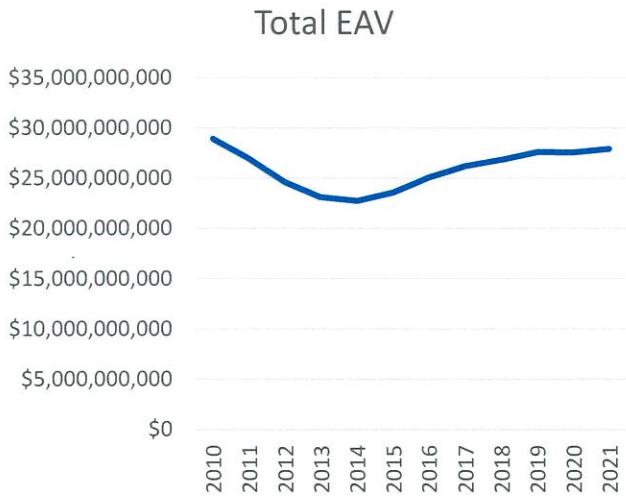


DuPage County – Taxing District Exemption Erosion for 2021

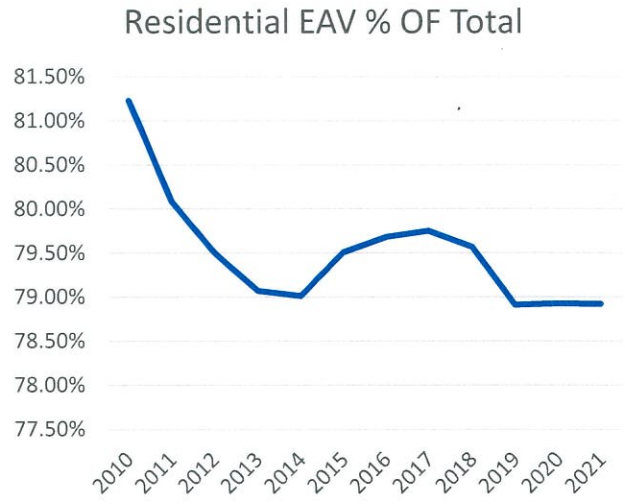
District level reporting information for DuPage County was not available at the time of the study.

Lake County

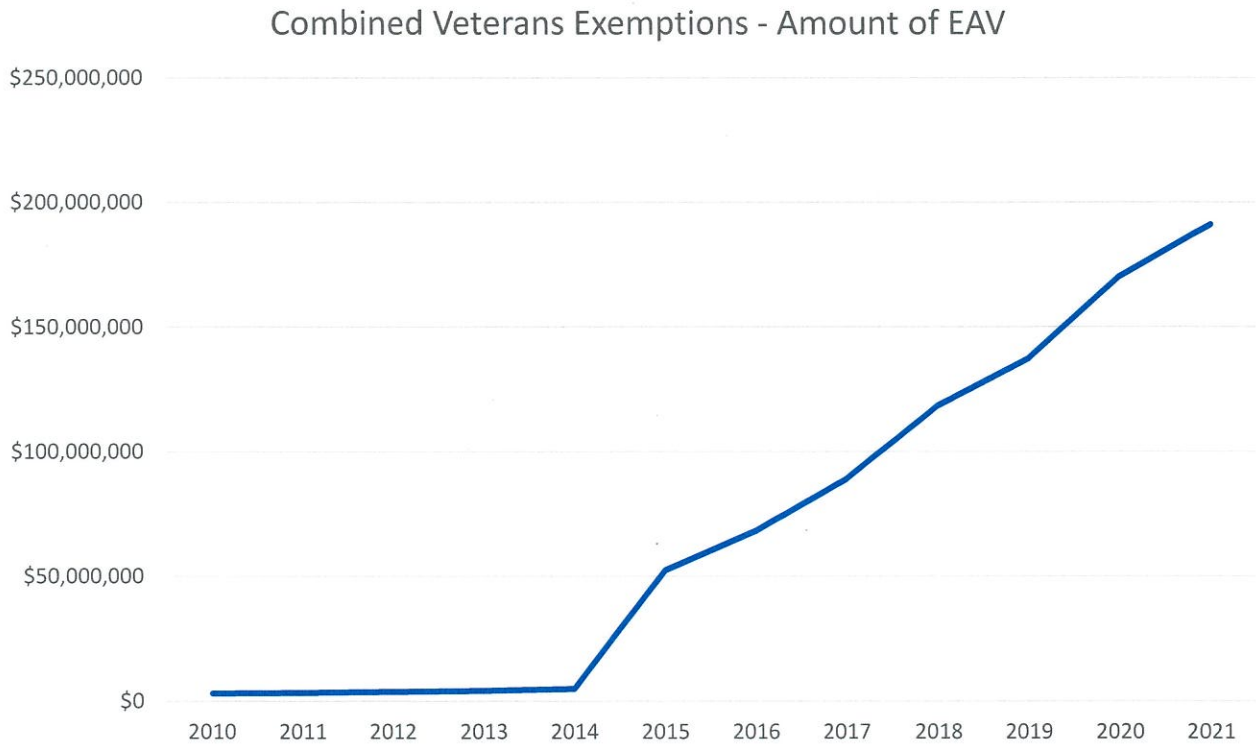
Trends 2010-2021



Total EAV represents the county’s total Equalized Assessed Value across all property types over time.



Residential EAV percent of total shows what proportion of the county’s EAV is from residential properties over time.



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

Lake County – Veterans Exemptions by Year

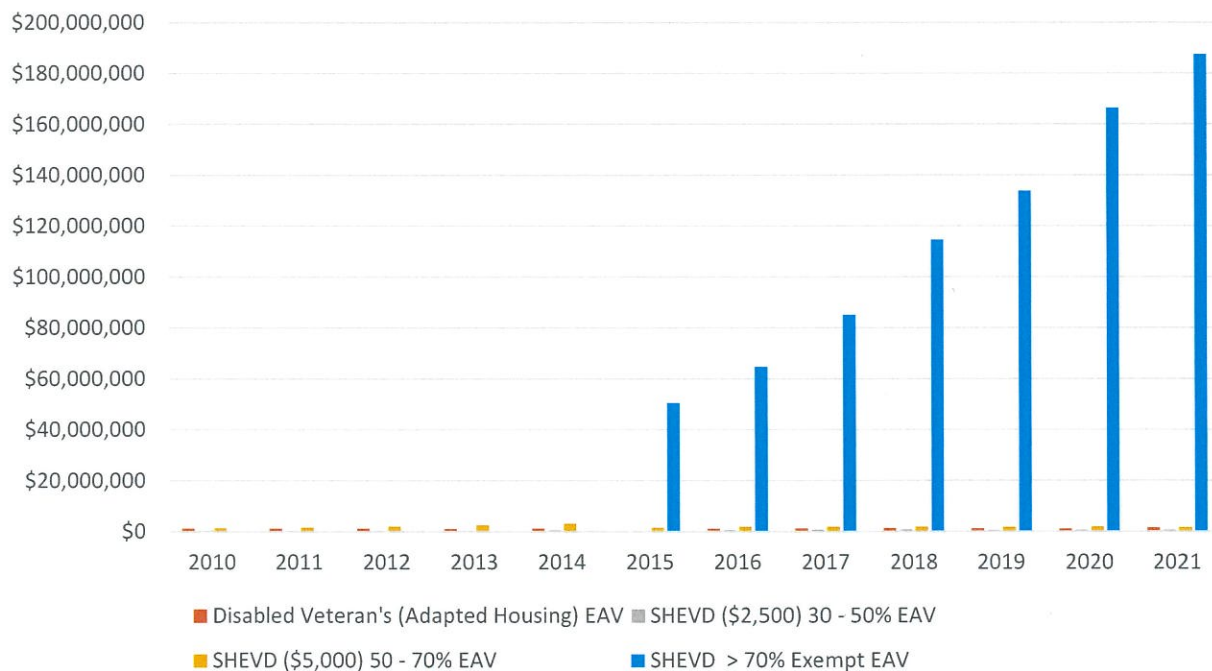
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD*> 70% Exempt EAV
2010	18	\$1,215,292	167	\$417,500	282	\$1,405,000	0	\$0
2011	18	\$1,185,939	172	\$430,000	325	\$1,625,000	0	\$0
2012	19	\$1,219,006	202	\$505,000	395	\$1,975,000	0	\$0
2013	18	\$1,093,794	203	\$507,500	499	\$2,489,446	0	\$0
2014	18	\$1,209,567	226	\$562,500	616	\$3,064,266	0	\$0
2015	0	\$0	153	\$382,222	309	\$1,541,306	911	\$50,514,310
2016	17	\$1,143,622	250	\$622,483	368	\$1,830,730	1,122	\$64,768,933
2017	18	\$1,285,262	284	\$705,000	371	\$1,849,825	1,308	\$85,217,374
2018	17	\$1,397,790	300	\$685,671	416	\$1,897,630	1,712	\$114,614,292
2019	15	\$1,215,979	255	\$615,033	360	\$1,734,344	1,957	\$133,819,993
2020	14	\$1,158,025	269	\$657,332	382	\$1,861,508	2,301	\$166,423,635
2021	17	\$1,433,536	225	\$550,669	320	\$1,550,795	2,436	\$187,552,466

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, Lake County had 2,998 veteran exemptions. Veteran exemptions resulted in a loss of **\$191,087,466** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **0.68%**.

Veterans Exemption EAV by Type and Year



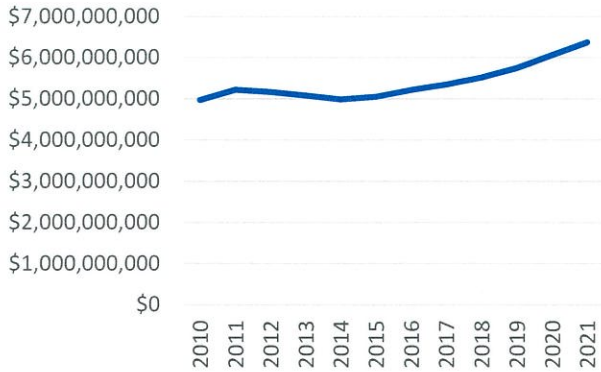
Lake County – Taxing District Exemption Erosion for 2021

District level reporting information for Lake County was not available at the time of the study.

Madison County

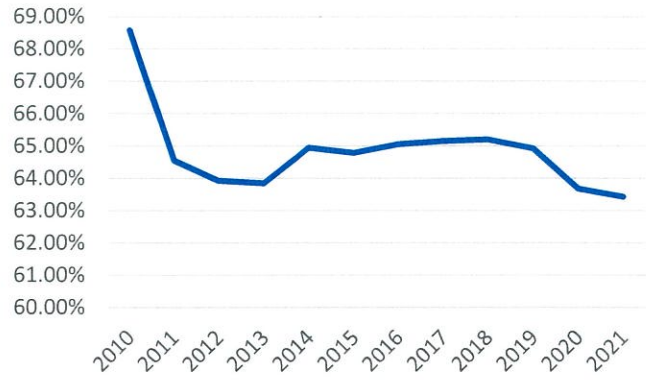
Trends 2010-2021

Total EAV



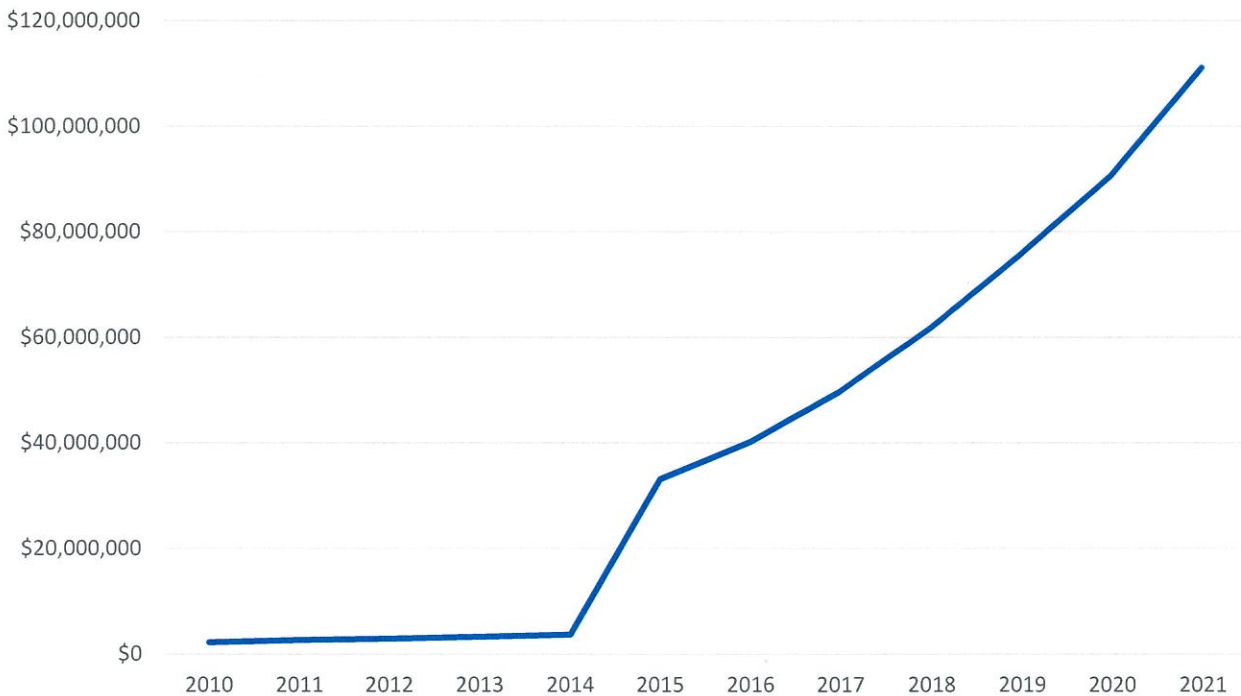
Total EAV represents the county's total Equalized Assessed Value across all property types over time.

Residential EAV % of Total



Residential EAV percent of total shows what proportion of the county's EAV is from residential properties over time.

Combined Veterans Exemptions - Amount of EAV



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

Madison County – Veterans Exemptions by Year

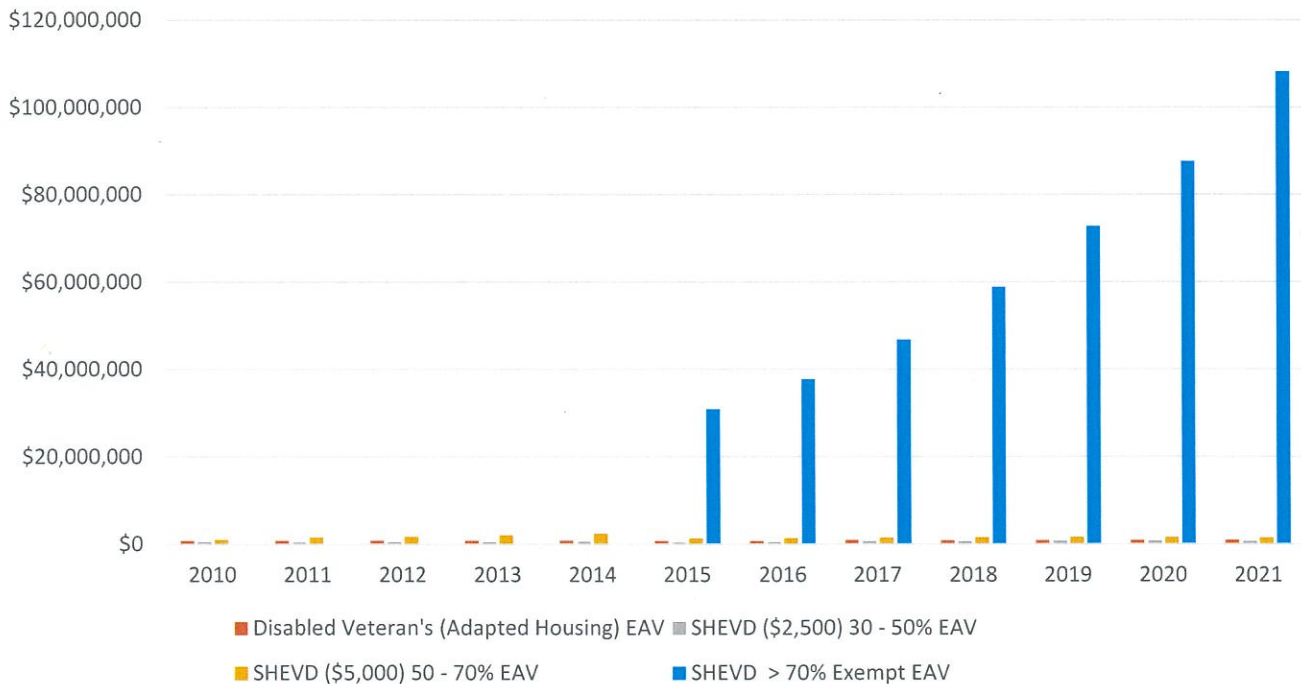
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD* > 70% Exempt EAV
2010	14	\$757,890	188	\$470,000	198	\$989,640	0	\$0
2011	13	\$722,580	154	\$385,000	297	\$1,485,000	0	\$0
2012	14	\$748,940	180	\$450,000	328	\$1,638,120	0	\$0
2013	14	\$716,050	192	\$480,000	402	\$2,008,080	0	\$0
2014	14	\$753,050	215	\$537,500	473	\$2,363,040	0	\$0
2015	13	\$670,030	109	\$272,500	257	\$1,285,000	624	\$30,849,570
2016	12	\$644,520	177	\$442,500	268	\$1,340,000	717	\$37,764,120
2017	16	\$896,900	230	\$575,000	283	\$1,415,000	848	\$46,842,360
2018	14	\$796,390	246	\$615,000	303	\$1,515,000	1,004	\$58,868,698
2019	13	\$825,000	248	\$677,170	305	\$1,525,000	1,188	\$72,760,702
2020	13	\$841,730	257	\$642,500	296	\$1,480,000	1,341	\$87,619,651
2021	13	\$868,770	239	\$597,500	281	\$1,412,500	1,543	\$108,183,244

SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, Madison County had 2,076 veteran exemptions. Veteran exemptions resulted in a loss of **\$111,062,014** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **1.74%**.

Veterans Exemption EAV by Type and Year



Madison County – Taxing District Exemption Erosion for 2021

In Madison County in 2021, the taxing district with the highest EAV erosion due to veterans' exemptions was Village of Alhambra, with EAV erosion of **7.40 % EAV**. The following districts had EAV erosion of 5% or greater, listed from most impacted to least:

District Name	Total Rate	District EAV	District Levy	District Extension	Veteran EAV erosion
VILLAGE OF ALHAMBRA	0.20%	\$2,513,620.00	\$5,090.00	\$5,090.08	7.40%
ALHAMBRA FIRE	0.23%	\$467,240,579.00	\$1,058,441.00	\$1,060,168.89	5.45%
CITY OF ALTON	0.16%	\$436,673,262.00	\$694,000.00	\$695,620.51	5.41%
VILLAGE OF BETHALTO	0.39%	\$77,362,043.00	\$301,665.00	\$301,789.32	5.32%
CITY OF COLLINSVILLE	0.11%	\$77,362,043.00	\$84,400.00	\$84,556.71	5.32%
COLLINSVILLE FIRE	0.20%	\$77,362,043.00	\$154,500.00	\$154,646.73	5.32%
COTTAGE HILLS FIRE	0.31%	\$489,917,106.00	\$1,530,514.00	\$1,531,480.89	5.25%
ST LOUIS REGION AIRPORT	0.89%	\$25,657,688.00	\$228,158.00	\$228,276.44	5.21%
VILLAGE OF EAST ALTON	0.09%	\$404,307,541.00	\$381,000.00	\$381,666.32	5.15%
METRO EAST SANITARY	5.00%	\$607,154,467.00	\$30,616,140.00	\$30,374,723.67	5.09%

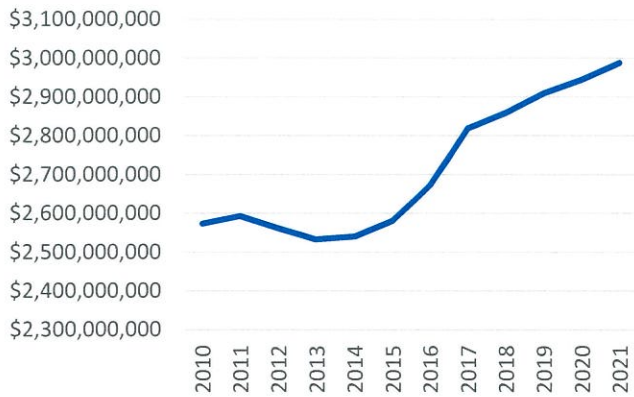
ii. Data provided from DevNet at the request of the Illinois Department of Revenueⁱⁱ

Note: When the District Levy and District Extension amounts are equal, this means that no actual revenue from property tax was lost by the taxing district. Even though EAV erosion occurred, the taxing districts were not at their maximum tax rates, so the taxes extended and billed for on the property tax bills accounted for the full levy request.

Rock Island County

Trends 2010-2021

Total EAV



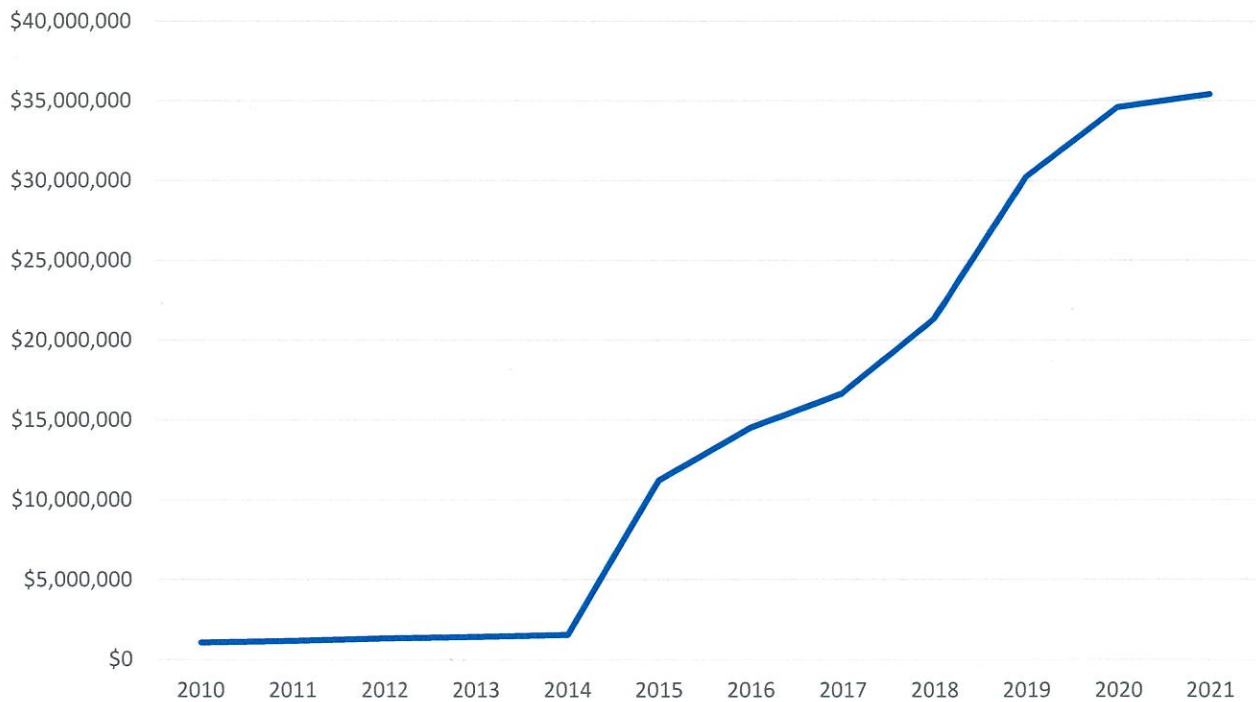
Total EAV represents the county's total Equalized Assessed Value across all property types over time.

Residential EAV % of Total



Residential EAV percent of total shows what proportion of the county's EAV is from residential properties over time.

Combined Veterans Exemptions - Amount of EAV



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

Rock Island County – Veterans Exemptions by Year

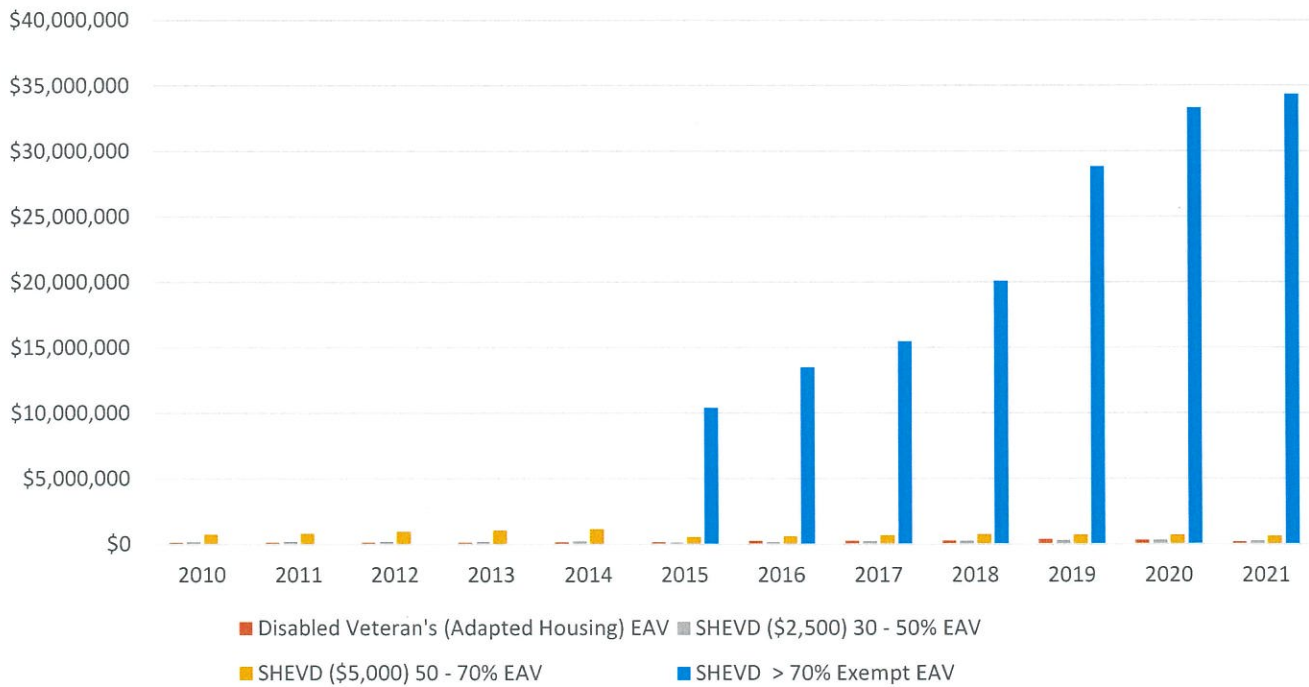
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD* > 70% Exempt EAV
2010	2	\$140,000	75	\$187,500	147	\$731,748	0	\$0
2011	2	\$140,000	76	\$190,000	165	\$821,748	0	\$0
2012	2	\$140,000	80	\$200,000	192	\$956,748	0	\$0
2013	2	\$140,000	84	\$209,800	213	\$1,058,869	0	\$0
2014	2	\$146,297	90	\$222,354	232	\$1,149,704	0	\$0
2015	2	\$147,868	49	\$120,000	109	\$531,845	296	\$10,413,431
2016	3	\$245,677	65	\$160,000	122	\$601,938	353	\$13,516,119
2017	3	\$247,636	96	\$237,500	137	\$672,750	391	\$15,490,307
2018	3	\$254,232	101	\$248,333	155	\$739,847	497	\$20,080,497
2019	4	\$366,561	117	\$292,500	145	\$725,000	553	\$28,813,644
2020	4	\$307,684	117	\$292,500	138	\$690,000	620	\$33,304,032
2021	2	\$182,120	100	\$250,000	124	\$620,000	605	\$34,358,090

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, Rock Island County had 831 veteran exemptions. Veteran exemptions resulted in a loss of **\$35,410,210** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **1.18%**.

Veterans Exemption EAV by Type and Year



Rock Island County – Taxing District Exemption Erosion for 2021

In Rock Island County in 2021, the taxing district with the highest EAV erosion due to veterans’ exemptions was Cordova Township, with EAV erosion of **8.41% EAV**. The following districts had EAV erosion of 5% or greater, listed from most impacted to least:

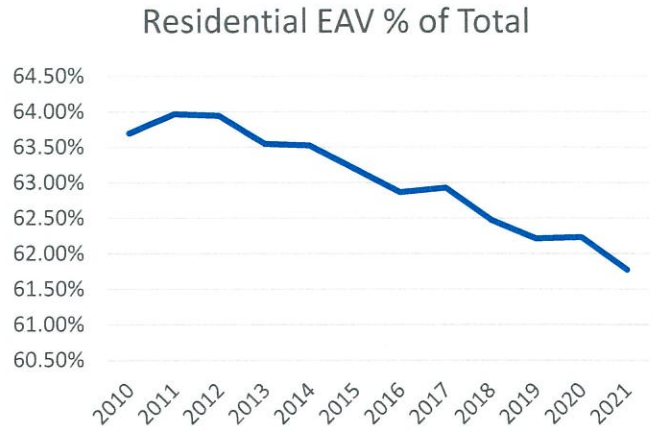
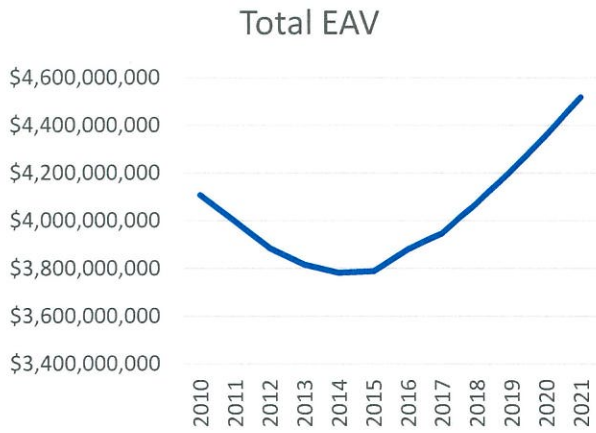
District Name	Total Rate	District EAV	District Levy	District Extension	Veteran EAV Erosion
CORDOVA TWP	0.84%	\$8,534,392.00	\$74,474.00	\$71,979.06	8.41%
COE TWP	0.93%	\$30,316,201.00	\$292,395.00	\$283,001.74	7.39%

ii. Data provided from DevNet at the request of the Illinois Department of Revenue

Note: When the District Levy and District Extension amounts are equal, this means that no actual revenue from property tax was lost by the taxing district. Even though EAV erosion occurred, the taxing districts were not at their maximum tax rates, so the taxes extended and billed for on the property tax bills accounted for the full levy request.

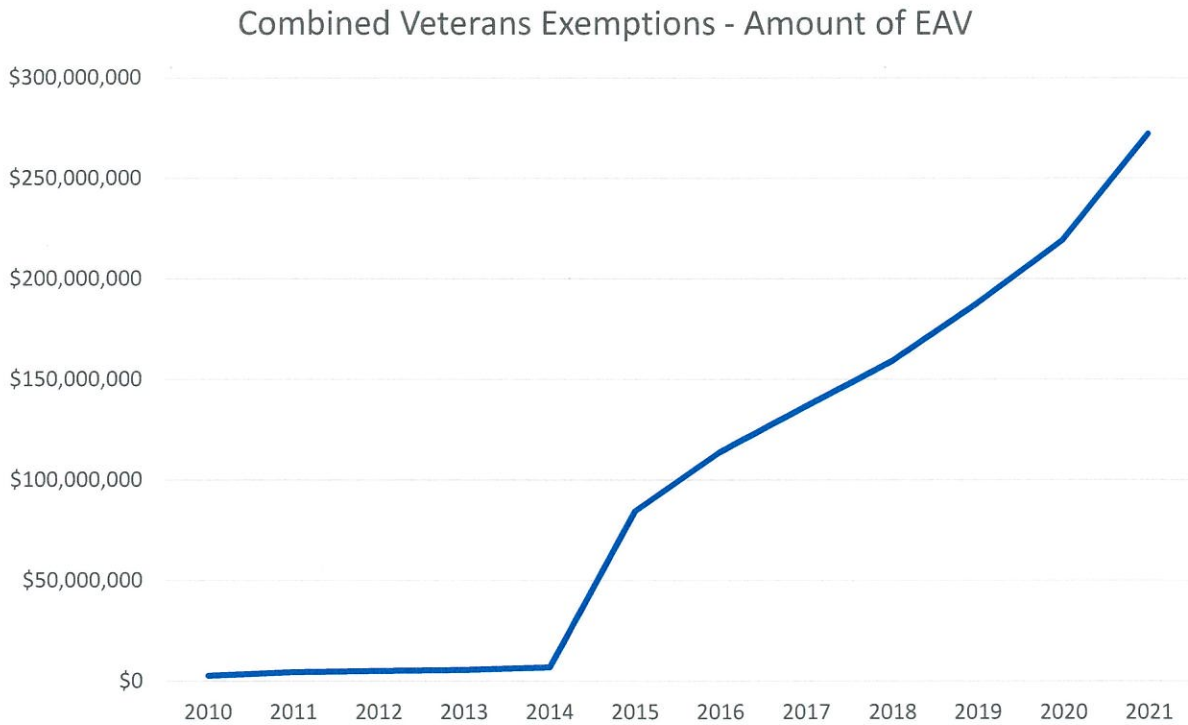
St. Clair County

Trends 2010-2021



Total EAV represents the county’s total Equalized Assessed Value across all property types over time.

Residential EAV percent of total shows what proportion of the county’s EAV is from residential properties over time.



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

St. Clair County – Veterans Exemptions by Year

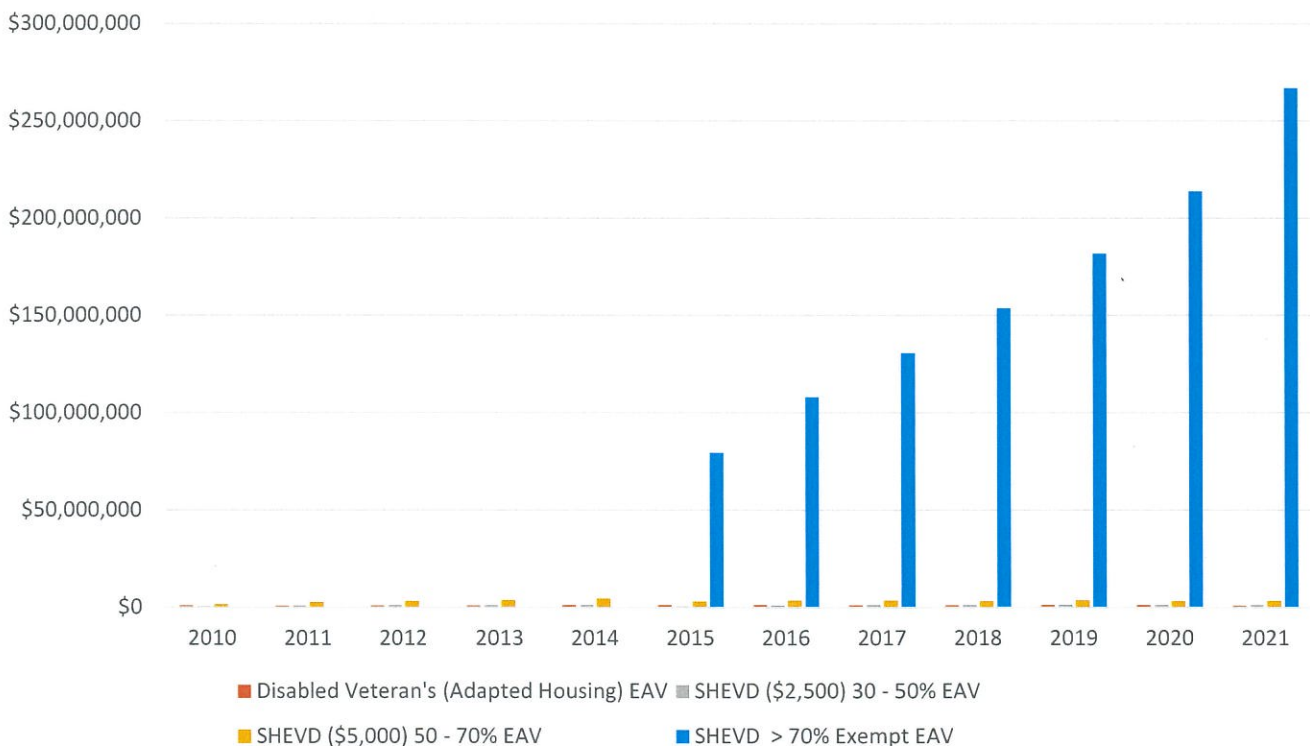
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD*> 70% Exempt	SHEVD*> 70% Exempt EAV
2010	16	\$873,059	202	\$505,000	291	\$1,449,122	0	\$0
2011	13	\$778,523	377	\$942,500	545	\$2,720,400	0	\$0
2012	14	\$837,553	394	\$984,961	640	\$3,193,600	0	\$0
2013	15	\$891,060	426	\$1,065,000	721	\$3,593,529	0	\$0
2014	18	\$1,174,944	487	\$1,217,500	896	\$4,465,981	0	\$0
2015	17	\$1,155,889	230	\$575,000	604	\$3,020,000	1,329	\$79,469,670
2016	18	\$1,205,703	424	\$1,060,000	698	\$3,489,382	1,773	\$108,101,480
2017	18	\$1,082,594	474	\$1,185,000	706	\$3,530,000	2,070	\$130,635,642
2018	16	\$1,075,084	486	\$1,227,749	640	\$3,216,249	2,325	\$153,586,439
2019	17	\$1,112,860	491	\$1,367,597	697	\$3,660,579	2,663	\$181,669,874
2020	17	\$1,121,557	430	\$1,215,192	608	\$3,185,077	2,965	\$213,665,232
2021	13	\$808,184	473	\$1,180,000	660	\$3,290,000	3,562	\$266,875,534

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, St. Clair County had 4,708 veteran exemptions. Veteran exemptions resulted in a loss of **\$272,153,718** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **6.02%**.

Veterans Exemption EAV by Type and Year



St. Clair County – Taxing District Exemption Erosion for 2021

In St. Clair County in 2021, the taxing district with the highest EAV erosion due to veterans’ exemptions was Mascoutah Unit #19, with EAV erosion of **17.28 % EAV**. The following districts had EAV erosion of 5% or greater, listed from most impacted to least:

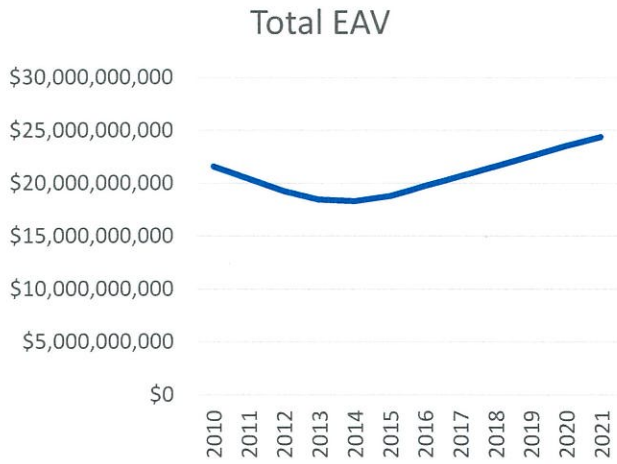
District Name	Total Rate	District EAV	District Levy	District Extension	Veteran EAV Erosion
MASCOUTAH UNIT #19	4.84%	\$281,763,774.00	\$13,658,518.00	\$13,632,294.92	17.28%
O FALLON DIST #90	3.05%	\$778,853,297.00	\$24,392,606.00	\$23,745,679.34	12.55%
SHILOH DIST #85	3.36%	\$104,216,526.00	\$2,961,600.00	\$3,496,881.30	12.37%
O FALLON HS #203	2.17%	\$1,112,722,040.00	\$24,352,775.00	\$24,136,053.78	10.84%
OFAL-SHI-CASEY FIRE	0.33%	\$273,353,890.00	\$913,324.00	\$913,548.70	10.71%
WHITESIDE DIST #115	2.54%	\$260,563,989.00	\$6,647,713.00	\$6,629,269.00	9.68%
EAST SIDE FIRE	0.23%	\$227,250,616.00	\$518,801.00	\$513,359.14	9.29%
WOLF BRANCH #113	3.77%	\$197,314,583.00	\$7,520,018.00	\$7,433,629.59	9.10%
HOLLYWOOD HTS FIRE	0.32%	\$98,939,295.00	\$320,460.00	\$320,563.31	8.89%
CASEYVILLE PUB. LIB.	0.18%	\$115,852,213.00	\$209,000.00	\$209,344.94	8.40%
MASCOUTAH RURAL FIRE	0.49%	\$84,868,682.00	\$420,000.00	\$415,432.19	8.00%
ST CLAIR CO OTHER	1.10%	\$4,057,705,985.00	\$44,553,612.00	\$44,565,784.83	7.15%
BELLE-VALLEY #119	5.16%	\$100,620,053.00	\$5,261,122.00	\$5,187,668.08	6.32%
LEBANON PUBLIC LIBRARY DISTRICT	0.21%	\$64,924,962.00	\$136,735.00	\$136,926.75	6.00%
GRANT DIST #110	4.39%	\$115,987,583.00	\$4,955,303.00	\$5,095,682.48	5.45%
BELLEVILLE HS #201	2.11%	\$1,722,422,326.00	\$34,580,096.00	\$36,258,712.38	5.36%
EMRLD MD-LEB FPD	0.42%	\$95,358,669.00	\$401,180.00	\$401,459.99	5.29%
ST CLAIR TWP ST LIGH	0.03%	\$211,986,286.00	\$70,000.00	\$70,167.46	5.29%
LEBANON UNIT #9	6.20%	\$93,220,831.00	\$4,781,685.00	\$5,782,301.72	5.11%
HORNER PARK	0.17%	\$93,731,847.00	\$162,800.00	\$163,093.41	5.08%

ii. Data provided from DevNet at the request of the Illinois Department of Revenue

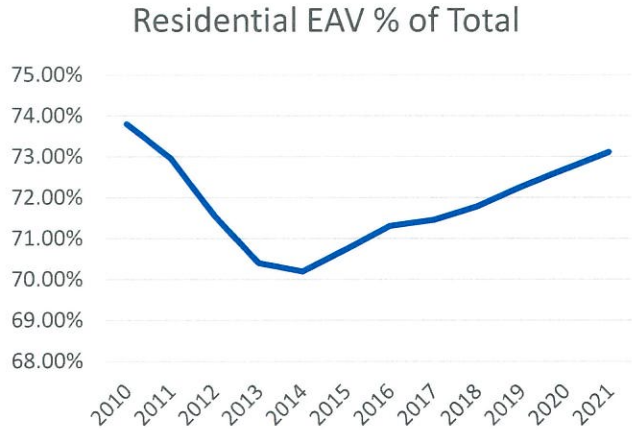
Note: When the District Levy and District Extension amounts are equal, this means that no actual revenue from property tax was lost by the taxing district. Even though EAV erosion occurred, the taxing districts were not at their maximum tax rates, so the taxes extended and billed for on the property tax bills accounted for the full levy request.

Will County

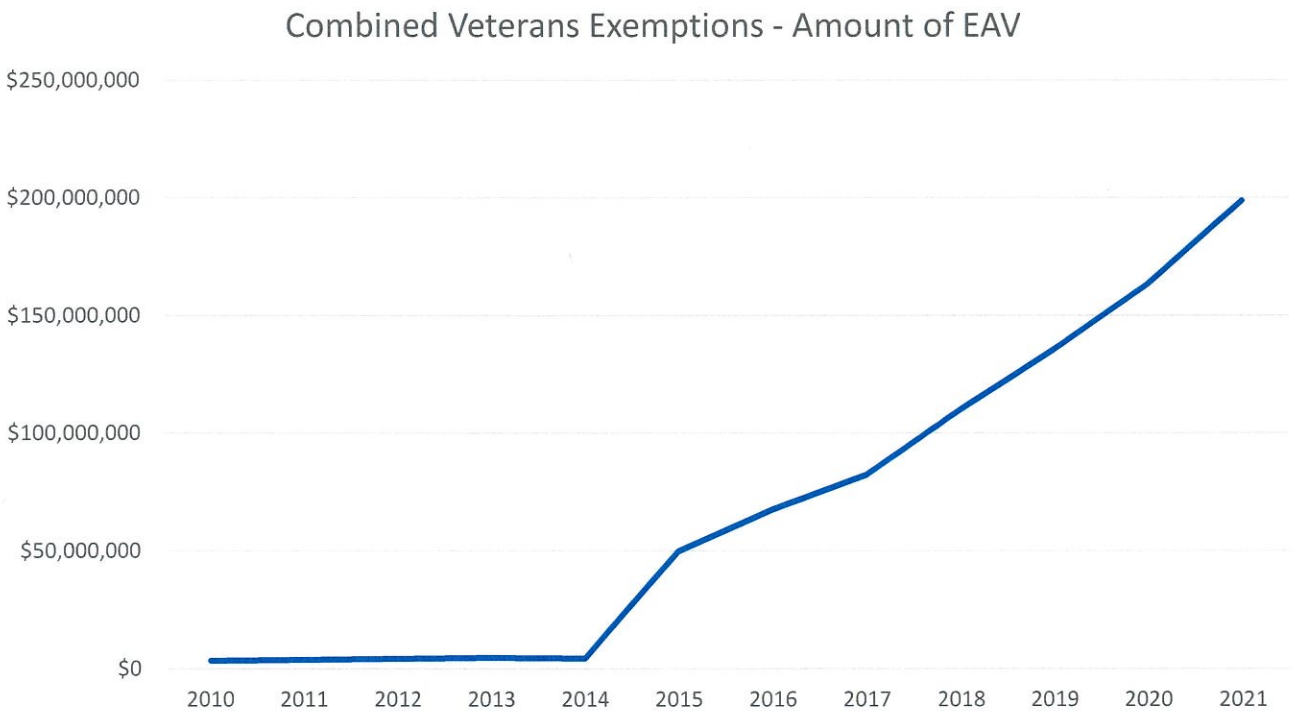
Trends 2010-2021



Total EAV represents the county’s total Equalized Assessed Value across all property types over time.



Residential EAV percent of total shows what proportion of the county’s EAV is from residential properties over time.



Combined Veterans Exemptions – Amount of EAV shows the amount of EAV eroded as a result of SHEVD and the Disabled Veterans Adapted Housing exemptions.

Will County – Veterans Exemptions by Year

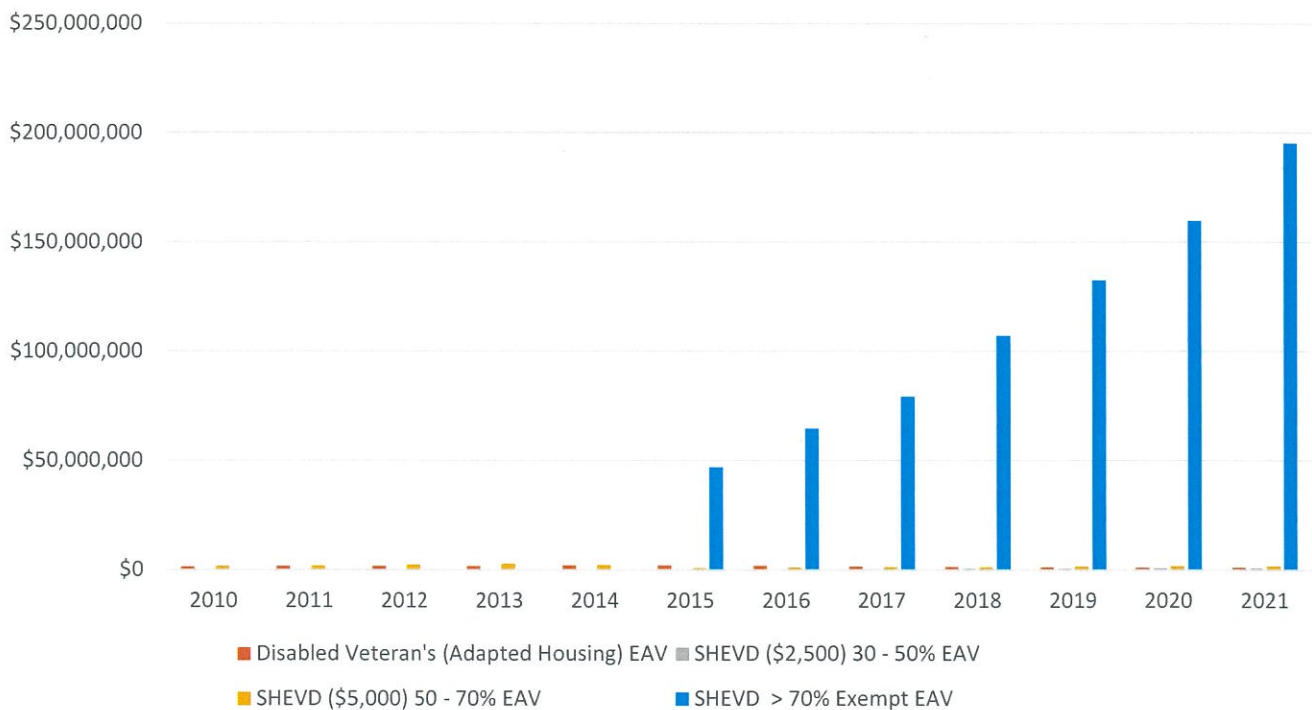
The table below shows the total number and Equalized Assessed Value for each category of veterans exemption by year.

Year	Disabled Veterans Adapted Housing	Disabled Veterans Adapted Housing EAV	SHEVD* (\$2,500) 30 - 50%	SHEVD* (\$2,500) 30 - 50% EAV	SHEVD* (\$5,000) 50 - 70%	SHEVD* (\$5,000) 50 - 70% EAV	SHEVD* > 70% Exempt	SHEVD* > 70% Exempt EAV
2010	20	\$1,380,089	129	\$322,500	327	\$1,635,000	0	\$0
2011	23	\$1,579,117	100	\$250,000	367	\$1,835,000	0	\$0
2012	25	\$1,695,296	114	\$285,000	433	\$2,165,000	0	\$0
2013	28	\$1,640,419	125	\$312,500	518	\$2,590,000	0	\$0
2014	26	\$1,896,457	93	\$232,500	420	\$2,100,000	0	\$0
2015	24	\$1,972,444	82	\$205,000	156	\$780,000	803	\$46,941,112
2016	23	\$1,760,896	147	\$367,500	199	\$995,000	1,029	\$64,543,847
2017	18	\$1,490,503	206	\$515,000	228	\$1,140,000	1,201	\$79,232,865
2018	15	\$1,297,996	243	\$607,500	239	\$1,195,000	1,522	\$107,159,126
2019	13	\$1,140,012	243	\$607,500	293	\$1,465,000	1,756	\$132,488,089
2020	12	\$1,064,215	289	\$722,500	330	\$1,650,000	2,080	\$159,760,060
2021	12	\$1,076,590	307	\$767,500	329	\$1,645,000	2,374	\$195,287,344

*SHEVD is the Standard Homestead Exemption for Veterans with Disabilities.

In year 2021, Will County had 3,022 Veteran Exemptions. Veteran exemptions resulted in a loss of **\$198,776,434** in EAV in 2021. The Veteran EAV as a percentage of the total tax base was **0.81%**

Veterans Exemption EAV by Type and Year



Will County – Taxing District Exemption Erosion for 2021

District level reporting information for Will County was not available at the time of the study.

Additional References

The Illinois Property Tax System, A general guide to the local property tax cycle

<https://tax.illinois.gov/content/dam/soi/en/web/tax/research/publications/documents/localgovernment/ptax-1004.pdf>

Illinois Department of Revenue Property Tax Statistics

<https://tax.illinois.gov/research/taxstats/propertytaxstatistics.html>

Illinois Property Tax Rate and Levy Manual

<https://tax.illinois.gov/content/dam/soi/en/web/tax/research/publications/documents/localgovernment/ptax-60.pdf>

ⁱ The data used to prepare this study was provided by county officials to the Illinois Department of Revenue in reporting County Summary Abstract of Valuations, Levies, Tax Rates, and Tax Extension. Year 2021 statewide summary data are missing data for the following counties: Boone, Clay, Cook, Edwards, Lawrence, Monroe, Perry, Randolph, Richland, Saline, and Wabash counties. Data from these counties is excluded for 2021 totals. This data is a snapshot at the time of reporting to the department and does not reflect later adjustments such as certificates of error or other changes.

ⁱⁱ District level reporting information for Madison, Rock Island, and St. Clair was provided by software developer DevNet.