Questions and Answers about Second Installment Property Tax Bills

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For most Oak Park taxpayers, the second installment property tax bills that arrived in early September reflect an annual tax increase of about 3.9% over last year. For a property with a $10,000 tax bill, this corresponds to an increase of $390.

Why did most Oak Park tax bills increase by 3.9%? The primary reason for this year's higher tax bills is the levy increases approved by the taxing districts serving Oak Park. Local and regional taxing districts combined to levy $272 million on Oak Park properties this year, an amount 3.2% higher than last year's combined levy. Among Oak Park's local taxing districts, the levy increases ranged 2.3% to 5.0%. (See chart).

Can I do anything to reduce my tax bill? You can reduce your tax bill if you are eligible for but did not receive a homeowner, senior citizen, disabled person, or disabled veteran exemption. If you think you are eligible for any of these exemptions, you should feel free to call the Oak Park Township Assessor's office at (708) 383-8005 for help in getting a reduced bill.

The most common available exemption is the Homeowner Exemption. If your property was owner-occupied on or before January 1, 2025, you should be eligible for the Homeowner Exemption, which reduces the tax bills of most Oak Park properties by $1,166 this year.

The Homeowner Exemption is automatically renewed for most taxpayers, but **new homeowners must apply for the exemption.** If you bought your property in 2024 or before and have not yet applied for the Homeowner Exemption, it will probably not be on your bill. If it's not there, you can call the Township Assessor's office to get a revised bill.

The second most common exemption is the Senior Citizen Exemption. Homeowners who were born in 1960 or earlier and lived in their properties in 2025 qualify for the exemption, which reduces Oak Park taxes by $933 this year. The Senior Freeze Exemption could provide for additional tax savings if the income of the senior's household is $65,000 or less.

Can I appeal my 2026 assessed value? Unfortunately, the Cook County Board of Review's appeal period for tax year 2026 closed on September 1 for Oak Park. The next appeal period for local taxpayers will be in the early months of 2027.

In May, Oak Park residents received reassessment notices that increased assessed values by an average of 25%, which is much higher than the 3.9% increase in tax bills. How is this possible?

The reassessment notices residents received in May have nothing to do with the bills that arrived in September. Property tax bills in Illinois are paid in arrears, which means that the recently arrived tax bills are for the 2025 taxes, which are paid in calendar year 2026. The reassessment notices that arrived in May, however, are for the 2026 taxes, which will be paid in calendar year 2027.

Underlying this section's question is a common but incorrect assumption—that a 25% assessment increase will lead to a 25% tax increase. When bills come out next year, taxpayers will see that post-reassessment tax increases are almost always smaller than increases in their assessed values. Some tax bills may still increase significantly, but others will go down. To learn more, see the *'2026 Reassessment'* article at www.oakparktownship.org

Two years ago, the due date for second installment tax bills was August 1. Last year, the due date was December 15, and now it's October 1. What's going on?

Second installment property tax bills are supposed to be due on August 1 every year. Cook County met this deadline two years ago but last year the county started using a new computer system to calculate tax bills and there were many problems with the new system. The result was last year's December 15 due date for second installment bills.

Last year's late bills are a major reason for this year's delays. Last December, the county reopened appeal periods that had closed before the bills came out, and there were also continuing problems with the computer system. These factors led to another round of late tax bills.

This year, however, the computer system is doing better. The hope is that by next year, all kinks in the system will be worked out and we again have on-time tax bills due on August 1.

Tax Levies for Government Units Serving Oak Park

2025 Taxes Paid in 2026 (excluding Special Service Areas)

Unit of Government	*Tax Levies Paid in 2025*	*Tax Levies Paid in 2026*	*Levy Increase*	*% of Tax Bill in '26*
Oak Park Districts				
Elementary School District 97	$103,498,963	$107,001,900	3.4%	39.3%
Oak Park-River Forest High School	$63,711,561	$66,874,581	5.0%	24.6%
Village of Oak Park	$40,123,293	$41,063,799	2.3%	15.1%
Oak Park Public Library	$11,746,116	$12,338,373	5.0%	4.5%
Oak Park Park District	$12,841,093	$13,266,989	3.3%	4.9%
Oak Park Township	$6,380,731	$6,660,864	4.4%	2.4%
Oak Park's Share of Regional Districts				
Cook County	$9,190,966	$8,305,348	-9.6%	3.1%
Water Reclamation District	$8,013,487	$7,852,742	-2.0%	2.9%
Triton College District 504	$6,358,383	$6,216,143	-2.2%	2.3%
Miscellaneous Agencies	$1,872,634	$2,500,933	33.6%	0.9%
Overall Total Levies	**$263,737,227**	**$272,081,672**	**3.2%**	**100.0%**

Notes.

1. The levies listed for Oak Park and River Forest High School reflect Oak Park's portion of the school's total levy.
2. The levies listed for regional goverments reflect Oak Park's share of the levies of these governments. Oak Park's share of regional levies typically rises in Oak Park's reassessment years and falls in non-reassessment years. Tax year 2025 (paid in calendar year 2026) was not a reassessment year.
3. Levy information is from the Cook County Clerk's office and is compiled by Oak Park Township Assessor Ali ElSaffar

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