

# Understanding your Tax Bill

## Items 1 & 2

The top of your bill contains your first and second installment coupons. The first installment is due by June 4th. You **will not** receive a separate bill for the second installment due September 4th.

## Item 3

Fair Cash Value indicates an estimated value based on sales in the **3 yrs prior** to the Assessment year as required by law (See 35 ILCS 200/1-55).

In this **2010 sample tax bill** the Fair Cash Value indicates that homes of similar size and style were selling for an estimated \$394,908, on average, over 2007, 2008 & 2009.

For the 2011 Assessments (taxes payable 2012) sales from **2008, 2009 & 2010** were used in the analysis.

**\*Fair Cash Value is NOT an appraised value nor is it based on your purchase price or current market values. It is NOT an indication of the amount you could sell your home for today.**

David J. Rickert Kane County Treasurer  
Make Checks Payable to: Kane County Treasurer  
Please remit to: P.O. Box 4025 Geneva IL 60134-4025

Parcel Number: 14-

1st  
2010

SUGAR GROVE IL 60554-9251

1ST INSTALLMENT FOR 2010  
DUE BY 06/01/11

\$5,061.05

ABATEMENT  
PENALTY  
OTHER FEES  
TOTAL DUE

Check here for address change - Please complete & sign form on back 00111092

David J. Rickert Kane County Treasurer  
Make Checks Payable to: Kane County Treasurer  
Please remit to: P.O. Box 4025 Geneva IL 60134-4025

Parcel Number: 14-

2nd  
2010

SUGAR GROVE IL 60554-9251

2ND INSTALLMENT FOR 2010  
DUE BY 09/01/11

\$5,061.05

ABATEMENT  
PENALTY  
OTHER FEES  
TOTAL DUE

Check here for address change - Please complete & sign form on back

TIF BASE	N/A
3 → FAIR CASH VALUE	394,908.00
LAND VALUE	34,658.00
+ BUILDING VALUE	96,978.00
- HOME IMPROVEMENT/VET	0.00
4 → = ASSESSED VALUE	131,636.00
x STATE MULTIPLIER	1.000000
= EQUALIZED VALUE	131,636.00
5 → - HOMESTEAD EXEMPTION	6,000.00
- SENIOR EXEMPTION	0.00
- OTHER EXEMPTIONS	0.00
+ FARMLAND	0.00
+ FARM BUILDING	0.00
6 → = NET TAXABLE VAL	125,636.00

# Understanding your Tax Bill

## Item 4

Your Assessed value consists of a Land and/or Building value. The total Assessment is **one-third** of your Fair Cash Value.

## Item 5

Exemptions can help to reduce your tax dollars.

The Homestead Exemption is for Owner Occupied properties and will reduce your Assessment by 6,000 (as of 2012) .

The Senior Exemption is for Owner Occupied properties where the owner is 65 years or older. This exemption will reduce your Assessment by 4,000 (as of 2012) .

For a complete list of available exemptions and their requirements click the Exemption tab on our home page.

Rate 2009	Tax 2009	Taxing District	Rate 2010	Tax 2010	Parcel Number	TIF BASE
0.283114	\$372.87	KANE COUNTY	0.311049	\$390.04		N/A
0.059930	\$74.81	KANE COUNTY PENSION	0.062522	\$78.55		
0.185578	\$267.46	KANE FOREST PRESERVE	0.215570	\$270.84		
0.004158	\$5.47	KANE FOREST PRESERVE PENSION	0.004534	\$5.69		
0.082050	\$108.01	SUGAR GROVE TOWNSHIP	0.090280	\$113.80		
0.158215	\$208.27	SUGAR GROVE TWP ROAD DIST	0.160411	\$201.53		
0.357505	\$470.61	SUGAR GROVE VILLAGE	0.362027	\$463.59		
0.070821	\$93.36	SUGAR GROVE VILLAGE PENSION	0.074923	\$94.13		
4.842540	\$8,374.58	KANEMLAND C.U.S.D. #302	5.239507	\$8,582.71		
0.156904	\$210.49	KANEMLAND C.U.S.D. #302 PENSION	0.158027	\$183.74		
0.409931	\$827.78	WAUBONSEE COLLEGE 516	0.406692	\$511.28		
0.003345	\$4.40	WAUBONSEE COLLEGE 516 PENSION	0.003000	\$3.75		
0.126165	\$179.23	SUGAR GROVE PARK DISTRICT	0.148357	\$198.38		
0.010109	\$13.31	SUGAR GROVE PARK DISTRICT PENSION	0.011810	\$14.87		
0.202448	\$268.50	SUGAR GROVE LIBRARY DIST	0.222027	\$280.08		
0.000388	\$0.46	SUGAR GROVE LIBRARY DIST PENSION	0.000447	\$0.58		
0.513559	\$678.07	SUGAR GROVE FIRE DISTRICT	0.508170	\$673.83		
0.002938	\$2.68	SUGAR GROVE WATER AUTH	0.002262	\$2.84		
0.022020	\$28.99	SUGAR GROVE COMA BUILDING	0.024310	\$30.54		
					Paying Late? Pay This	3
					1st	
					Jun 2 Thru Jul 1	\$5,136.97
					Jul 2 Thru Aug 1	\$5,212.88
					Aug 2 Thru Sep 1	\$5,288.80
					Sep 2 Thru Oct 1	\$5,364.71
					Oct 2 Thru Oct 21	\$5,440.63
					4	
					Payment of this bill after Oct 1, 2011 requires a cashiers check, money order or cash and must include an additional \$10 publication fee. No payments will be accepted after Oct 21, 2011. Tax sale will take place Oct. 24, 2011.	
					Mail To:	
					Property Location:	
					SUGAR GROVE	
					Township	
					SG	
					Tax Code	
					SG022	
					6	
					Tax Rate	
					8.056689	
					Sold at Tax Sale	
					Forfeited Tax	
					7	
					First Payment Tax	\$5,081.05
					Second Payment Tax	\$5,081.05
					Abatement	
					Penalty	
					Other Fees	
					Total Due	
					Due by 06/01/11	
					Total Due	
					Due by 09/01/11	
					8	
					5	
					FAIR CASH VALUE	394,008.00
					LAND VALUE	34,658.00
					+ BUILDING VALUE	98,978.00
					- HOME IMPROVEMENT VET	0.00
					= ASSESSED VALUE	131,636.00
					x STATE MULTIPLIER	1.000000
					= EQUALIZED VALUE	131,636.00
					- HOMESTEAD EXEMPTION	6,000.00
					- SENIOR EXEMPTION	0.00
					- OTHER EXEMPTIONS	0.00
					+ FARM LAND	0.00
					+ FARM BUILDING	0.00
					= NET TAXABLE VAL	125,636.00
					x TAX RATE	8.056689
					= CURRENT TAX	\$10,122.10
					+ DRAINAGE	\$0.00
					+ BACK TAX / FORF AMT	\$0.00
					- ENTERPRISE ZONE	\$0.00
					= TOTAL TAX DUE	\$10,122.10
7.501661	\$9,874.96	TOTAL	8.056689	\$10,122.10		

# Understanding your

## Tax Bill Item 6

The Net Taxable Value is your Assessed Value minus any exemptions.

## Item 7

### Tax Rates

Each taxing body levies for funds to operate and provide services to their respective communities. Tax rates may increase or decrease depending on these levied amounts.

Your tax bill provides a breakdown of the current and prior years percentages and dollar amounts for each taxing body.

It is highly recommended that you review this section of your bill to understand where your tax dollars are being spent.

## Item 8

The tax code is used to identify which taxing bodies your tax dollars will be used to fund. For example, a property in the Kaneland School District will have a different tax code than a property located in the West Aurora School District.

Rate 2009	Tax 2009	Taxing District	Rate 2010	Tax 2010	Parcel Number	TIF BASE
0.283114	\$372.87	KANE COUNTY	0.310469	\$390.04		N/A
0.059690	\$74.81	KANE COUNTY PENSION	0.062522	\$78.85		
0.195578	\$287.46	KANE FOREST PRESERVE	0.215570	\$270.84		
0.004158	\$5.47	KANE FOREST PRESERVE PENSION	0.004534	\$5.89		
0.082020	\$108.01	SUGAR GROVE TOWNSHIP	0.090980	\$113.80		
0.168215	\$208.27	SUGAR GROVE TWP ROAD DIST	0.169411	\$201.53		
0.357505	\$470.61	SUGAR GROVE VILLAGE	0.352827	\$453.59		
0.070921	\$93.36	SUGAR GROVE VILLAGE PENSION	0.074923	\$94.13		
4.842540	\$8,374.58	KANELAND C.I.S.D. #302	5.239507	\$8,582.71		
0.169904	\$210.40	KANELAND C.I.S.D. #302 PENSION	0.150227	\$189.74		
0.400931	\$627.78	WAUBOYSEE COLLEGE #16	0.406952	\$511.28		
0.003345	\$4.40	WAUBOYSEE COLLEGE #16 PENSION	0.000000	\$0.00		
0.138195	\$179.23	SUGAR GROVE PARK DISTRICT	0.148357	\$188.38		
0.010109	\$13.31	SUGAR GROVE PARK DISTRICT PENSION	0.011810	\$14.07		
0.202448	\$268.50	SUGAR GROVE LIBRARY DIST	0.222927	\$282.08		
0.000388	\$0.48	SUGAR GROVE LIBRARY DIST PENSION	0.000447	\$0.58		
0.513589	\$678.07	SUGAR GROVE FIRE DISTRICT	0.598170	\$753.83		
0.002026	\$2.68	SUGAR GROVE WATER AUTH	0.002262	\$2.84		
0.022020	\$28.89	SUGAR GROVE COMM BUILDING	0.024310	\$30.54		
					Paying Late? Pay This	3
					1st	FAIR CASH VALUE
					Jun 2 Thru Jul 1 \$5,136.97	394,908.00
					Jul 2 Thru Aug 1 \$5,212.88	LAND VALUE
					Aug 2 Thru Sep 1 \$5,288.80	34,658.00
					Sep 2 Thru Oct 1 \$5,364.71	+ BUILDING VALUE
					Oct 2 Thru Oct 21 \$5,440.63	98,978.00
						- HOME IMPROVEMENT AVET
						0.00
						+ ASSESSED VALUE
						131,638.00
					Payment of this bill after Oct 1, 2011 requires a cashiers check, money order or cash and must include an additional \$10 publication fee. No payments will be accepted after Oct 21, 2011. Tax sale will take place Oct. 24, 2011.	x STATE MULTIPLIER
						1.000000
						+ EQUALIZED VALUE
						131,638.00
					Mail To:	- HOMESTEAD EXEMPTION
						6,000.00
						- SENIOR EXEMPTION
						0.00
						- OTHER EXEMPTIONS
						0.00
					Property Location:	+ FARMLAND
					SUGAR GROVE	0.00
						+ FARM BUILDING
						0.00
					Township SG Tax Code SG022	+ NET TAXABLE VAL.
						125,638.00
					Tax Rate 8.056689 Sold at Tax Sale Forfeited Tax	x TAX RATE
						8.056689
					First Payment Tax \$5,081.05 Second Payment Tax \$5,081.05	+ CURRENT TAX
						\$10,122.10
						+ DRAINAGE
						\$0.00
						+ BACK TAX / FORF AMT
						\$0.00
					Other Fees Other Fees	- ENTERPRISE ZONE
						\$0.00
					Total Due Total Due	+ TOTAL TAX DUE
					Due by 06/01/11 Due by 09/01/11	\$10,122.10
7.501661	\$9,874.96	TOTAL	8.056689	\$10,122.10		

# Understanding your Tax Bill

In 2009 this parcel had an Assessed Value of 137,637. In 2010 the Assessed Value was reduced to 131,636. This is a reduction of 6,000 or 4.36%. This parcel's taxing district had a 7.501661% tax rate in 2009. The tax rate for 2010 was 8.056689%. This is an increase of 7.40%.

**By multiplying the reduced 2010 Net Taxable Value by the current and prior years tax rate you will see that when Assessed Values are reduced it does NOT always equate to a reduction in Tax Dollars.**

	2010	2009
Net Taxable	125,636	125,636
X	8.056689%	7.501661%
Total Tax Due	\$10,122.10	\$9,424.79

**Total increase in Tax Dollars \$697.31**

In order to better understand any increase or decrease in your tax dollars it is highly recommended you have a copy of last year's bill for comparison.

Rate 2009	Tax 2009	Taxing District	Rate 2010	Tax 2010	Parcel Number	TIF BASE
0.283114	\$372.87	KANE COUNTY	0.310463	\$390.04		N/A
0.059980	\$74.61	KANE COUNTY PENSION	0.062522	\$78.85		FAIR CASH VALUE 394,008.00
0.195578	\$267.46	KANE FOREST PRESERVE	0.215570	\$270.84		LAND VALUE 34,650.00
0.004158	\$5.47	KANE FOREST PRESERVE PENSION	0.004534	\$5.69		+ BUILDING VALUE 86,876.00
0.082030	\$108.01	SUGAR GROVE TOWNSHIP	0.090980	\$113.80		- HOME IMPROVEMENT NET 0.00
0.158215	\$208.27	SUGAR GROVE TWP ROAD DIST	0.166411	\$201.53		+ ASSESSED VALUE 131,636.00
0.357505	\$470.61	SUGAR GROVE VILLAGE	0.362027	\$463.59		* STATE MULTIPLIER 1.000000
0.070201	\$93.36	SUGAR GROVE VILLAGE PENSION	0.074923	\$94.13		+ EQUALIZED VALUE 131,636.00
4.842540	\$8,374.58	KANELAND C.U.S.D. #302	5.239507	\$8,582.71		- HOMESTEAD EXEMPTION 6,000.00
0.189904	\$210.48	KANELAND C.U.S.D. #302 PENSION	0.150227	\$189.74		- SENIOR EXEMPTION 0.00
0.400891	\$827.70	WAUBONSEE COLLEGE 516	0.406592	\$511.28		- OTHER EXEMPTIONS 0.00
0.003345	\$4.40	WAUBONSEE COLLEGE 518 PENSION	0.000000	\$0.00		+ FARMLAND 0.00
0.126156	\$179.23	SUGAR GROVE PARK DISTRICT	0.148357	\$189.38		+ FARM BUILDING 0.00
0.010102	\$13.31	SUGAR GROVE PARK DISTRICT PENSION	0.011810	\$14.87		+ NET TAXABLE VAL 125,636.00
0.202448	\$268.50	SUGAR GROVE LIBRARY DIST	0.222927	\$289.08		* TAX RATE 8.056689
0.000388	\$0.48	SUGAR GROVE LIBRARY DIST PENSION	0.000447	\$0.56		+ CURRENT TAX \$10,122.10
0.513559	\$676.07	SUGAR GROVE FIRE DISTRICT	0.508170	\$713.83		+ DRAINAGE \$0.00
0.002036	\$2.68	SUGAR GROVE WATER AUTH	0.002262	\$2.84		+ BACK TAX / FORF AMT \$0.00
0.022020	\$28.59	SUGAR GROVE COMM BUILDING	0.024310	\$30.54		- ENTERPRISE ZONE \$0.00
					<b>7</b> Payment of this bill after Oct 1, 2011 requires a cashiers check, money order or cash and must include an additional \$10 publication fee. No payments will be accepted after Oct 21, 2011. Tax sale will take place Oct. 24, 2011.	
					Property Location: SUGAR GROVE	
					Township SG Tax Code SG022	
					Tax Rate 8.056689 Sold at Tax Sale Forfeited Tax	
					First Installment Tax \$5,081.05 Second Installment Tax \$5,081.05	
					Abatement	
					Penalty	
					Other Fees Other Fees	
					Total Due Total Due	
					Due by 06/01/11 Due by 09/01/11	
					= TOTAL TAX DUE \$10,122.10	
7.501661	\$9,874.96	TOTAL	8.056689	\$10,122.10		

Has your Assessed value decreased from the prior year yet your tax dollars have increased?



1. Check your exemptions. Are you receiving all eligible exemptions?

To find out, click the Exemptions tab on our home page. You will be re-directed to the Kane County Assessment Office. For additional information contact the Kane County Assessment Office  
630-208-3818

2. Compare the current years tax rates to last years tax rates on your tax bill, or check your tax bill for the tax code (Item 9) then click the Tax Rates tab on our home page to see the percentage increase or decrease in your taxing district.

Compare the rate applied to each taxing body from last year to this year. Rates may have increased due to an increase in levies by Taxing bodies and/or decreased Assessed values\*



\*In general , decreasing Assessed values will cause the tax rates to **increase** in order for taxing bodies to receive the **SAME** amount of funds that they received in the prior year. In order for tax rates to be reduced property sales values will need to show a steady increase or taxing bodies must reduce the amount of funds being levied.

If you have questions regarding the amount of funds being paid to an individual taxing body please contact them directly.