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LOCAL GOVERNMENT ISSUES IN FOCUS

Property Taxes in New York State

“Local property tax levies totaled \$38 billion in 2005 – reflecting an increase of \$11 billion (42 percent) since 2000.”

“The magnitude of the property tax, its visibility and its recent growth have all brought considerable pressure to bear on State policy makers to provide relief.”

Summary of Findings

This research brief summarizes issues associated with the property tax, provides an overview of recent trends and analyzes the tax burden across regions and types of local government.

- The property tax is by far the largest tax imposed by local governments in the State, representing 79 percent of all local taxes outside of New York City.
- Per capita property tax burdens in New York are 49 percent higher than the national average and property taxes measured as a share of personal income are 28 percent higher.
- This disparity is even greater for taxpayers in most of the State, since New York City’s property taxes are relatively low compared with other local governments (because it collects revenue from a number of other local taxes, including a personal income tax).
- Local property tax levies grew by 60 percent from 1995 to 2005, more than twice the rate of inflation during that period (28 percent). Most of this growth occurred in the last 5 years – when property tax levies increased by 42 percent, compared to inflation of 13 percent.
- Levy increases have moderated somewhat in 2006, particularly for counties, which benefited from last year’s Medicaid cap. However, growth rates continue to be substantially above inflation for most classes of government.
- Although taxpayers in suburban downstate counties pay the highest property tax *bills* per household, they have some of the lowest full value *rates* in the State, since their property values are much higher as well. These low rates are partly due to the growth in property values between 1995 and 2005, which was much stronger downstate than upstate.
- Property taxes add to the overall high cost of living in downstate suburbs, where property taxes per \$1,000 of personal income average about \$65 (compared to the State median of \$53), and are a major contributor to higher housing costs.

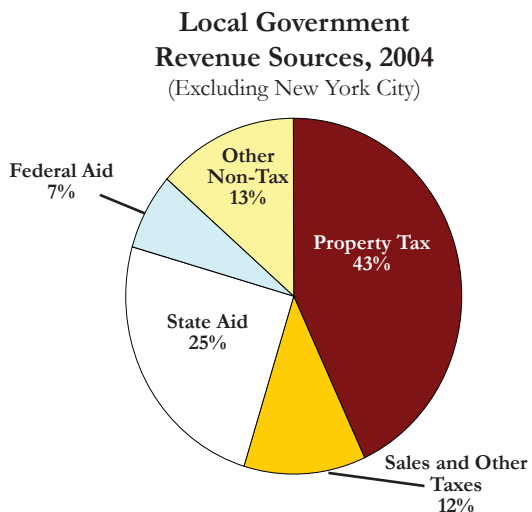
- Assessment quality varies throughout the State, and in many areas properties with similar market values may have very different assessments and tax bills. This can lead to dissatisfaction and challenges to assessments that have a significant impact on the property tax base.

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Overview

The property tax is by far the largest tax imposed by local governments in New York State, representing 79 percent of all local taxes outside of New York City. Local property tax levies totaled \$38 billion in 2005 – reflecting an increase of more than \$11 billion (42 percent) since 2000 and generating more revenue than

even the State’s \$28 billion personal income tax. In fact, even including other sources of revenue (such as State and Federal aid) it is still the largest single source of all revenue for local governments in New York State, accounting for 43 percent of all municipal revenues in 2004.

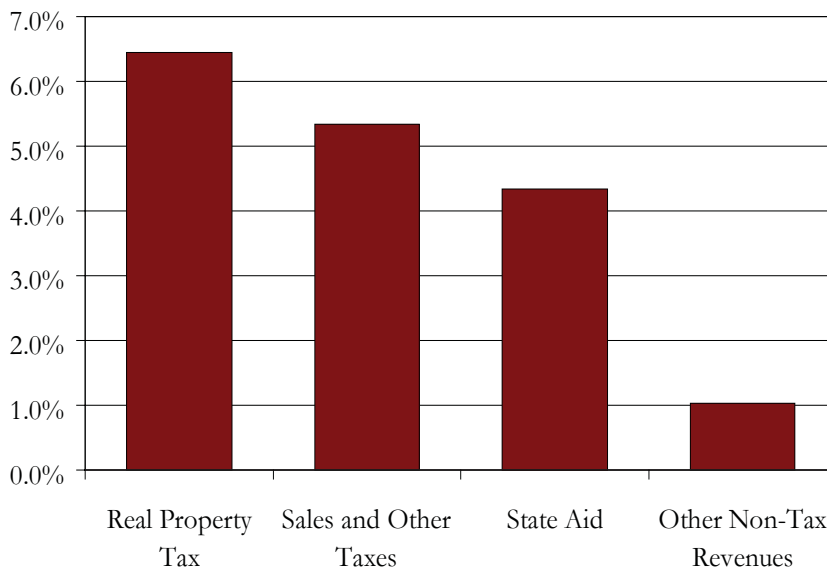


During the late 1990s, the economic expansion allowed most local governments to keep property tax increases below inflation. More recently this trend has reversed, as economic slowdowns and resulting contractions in other revenues have placed additional pressure on local property tax levies. As a result, the property tax is currently the fastest growing local revenue in the State.

Unlike sales taxes and State aid, the property tax is a relatively stable, locally-controlled revenue source. It pays for services like schools, roads and libraries as well as the local share of some State programs such as Medicaid. Property taxes are generally used to balance municipal budgets after accounting for all other sources of revenue – this means they tend to increase more quickly if other revenues stagnate or decline. This tendency to grow during tough economic times – when combined with its sheer size and the perception that assessments are inequitable or that the burden falls unfairly on certain classes of taxpayers – has made the property tax a lightning rod for criticism.

The magnitude of the property tax, its visibility and recent growth have all brought considerable pressure to bear on State policy makers to provide relief. In 1997, lawmakers responded by enacting the School Tax

Average Annual Growth in Revenue Sources, 2000-2004
(Excluding New York City)



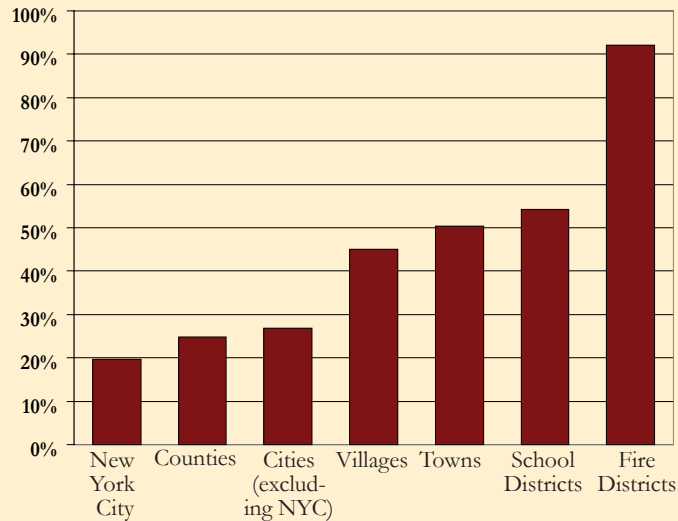
Relief (STAR) program, which exempted the first \$30,000 of property value from taxation for homeowners (\$50,000 for lower-income seniors). Last year's State Budget included a cap on local Medicaid cost increases for counties and New York City and an increase in revenue sharing aid for other municipalities. The 2006-07 State Budget also contains property tax relief initiatives, but the outcome of those proposals is currently caught up in the budget disagreement between the Governor and the Legislature.

This research brief summarizes issues associated with the property tax and provides an analysis of recent trends. As the analysis shows, the property tax burden varies significantly among regions and types of local governments, and can be described very differently when property values or income are taken into consideration. A discussion on the methodology can be found in the "Notes on Data" section at the end of the report.

Dependence on the Property Tax as a Revenue Source

While the property tax is the primary revenue source for most local governments in the State, reliance on it varies considerably. Counties and cities also rely heavily on the sales tax and receive only about one-quarter of their revenue from property levies. In comparison, fire districts receive over 90 percent of their revenue from this source. For school districts, property taxes make up just over half of total revenues, but among individual districts the percentage ranges from less than 10 percent to more than 90 percent (this variance largely depends on local wealth and reliance on State school aid).

Percent of Revenue from Property Taxes, 2004



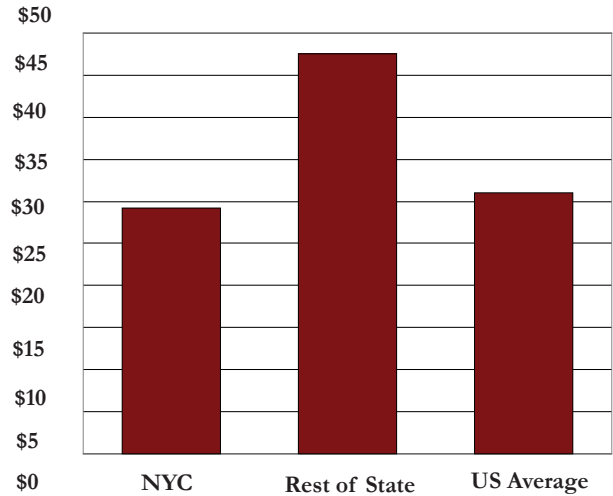
Local Tax Burden

Tax burdens in New York State are generally higher than in the rest of the nation:

- New York taxpayers have the highest combined State and local tax burden in the nation, with a total tax bill of \$131 for every \$1,000 of personal income in 2002, nearly 26 percent higher than the national average.
- New York's high tax burden is entirely driven by high local taxes – State taxes are about average, at \$64 per \$1,000 of personal income, versus \$62 for the nation as a whole.
- Local taxes are the highest in the country, at \$67 per \$1,000 of personal income, 60 percent higher than the national average of \$42. Maine is the next highest state at \$55 – nearly 20 percent lower than New York.

- Although New York does not rank first in any individual major local tax, it is among the top seven states for the three major taxes: local property, sales and personal income. It is the combination of high local taxes across the board that causes the State's overall local tax ranking to rise to the top.
- Local property taxes in New York were \$1,406 per capita in 2002, or 49 percent above the national average, and \$40 per \$1,000 of personal income, or 28 percent above average.
- This disparity is even greater for taxpayers in most of the State, since New York City's property taxes are relatively low compared with other local governments (because it collects revenue from a number of other local taxes, including a personal income tax). Outside of the City, property taxes per capita are \$1,634 – 73 percent above the national average. Accordingly, and because its large size sways averages, many of the descriptive statistics presented in this report exclude the City.
- Over the last 10 years, property tax levies have grown by 60 percent, more than twice the rate of inflation during that period (28 percent). Most of this growth occurred in the last 5 years – when property tax levies increased by 42 percent, compared to inflation of 13 percent.

**Property Taxes Per \$1,000 of Personal Income
NYC vs. Rest of State vs. US Average, 2002**

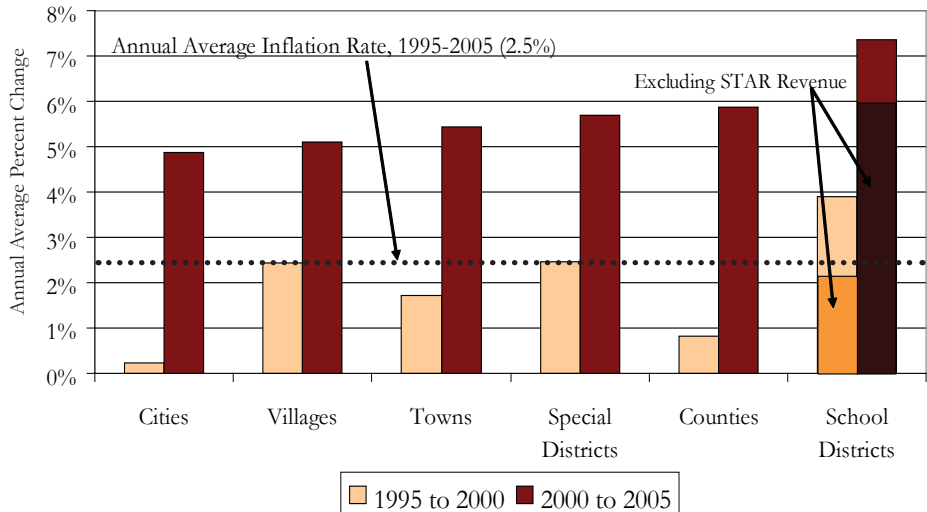


Property taxes are also highly visible – most homeowners see the amount on their tax bills twice a year (once for schools and once for all other local governments). Tax rates are a subject of annual public debate, and school budgets are approved or defeated by popular vote in most districts (with the exception of the fiscally dependent school districts in the “Big Five” cities).

Property Tax Growth

Property taxes are also growing rapidly – a trend especially evident in recent years. Local governments as a whole had average annual increases in property tax levy of only 2.3 percent during the 1990s, and counties, cities, towns and villages all kept annual levy increases below the inflation rate of 2.5 percent. Slow property tax growth during that period

**Annual Average Percent Change by Class of Government,
1995-2000 vs. 2000-2005
(Excluding NYC)**



was also related to increased growth in other sources of revenue (especially sales tax revenue growth due to the healthy economy) and moderating costs, including low interest rates for capital projects and lower-than-usual pension contributions (driven by extraordinary returns on pension fund investments during that period).

School districts were the only local governments to have property tax growth that outpaced inflation between 1995 and 2000. However, when the amount of STAR reimbursements (which were being phased in during that period) is deducted from school levies, net growth was lower than inflation. The impact of levy growth on local taxpayers varied, therefore, depending on whether they were eligible for STAR. Homeowners saw much lower growth than rental or other commercial property owners, who account for about half of the tax base.

From 2000 to 2005, the economic impact of the recession and the attacks of September 11, 2001 reduced State aid at the same time other local revenues slowed. These changes, coupled with growth in local costs for health care and employee benefits, produced more rapid property tax growth. All classes of government shared in this acceleration, with levies growing faster than inflation during the period. School district levies grew at an average annual rate of 7.3 percent, significantly outpacing inflation even after accounting for STAR.

Although data are still preliminary, levy increases appear to be moderating somewhat in 2006, particularly for counties. In part, this is a result of recent State-level actions. The cap on local Medicaid cost increases, for example, has had a dramatic effect on county tax levies. As described in a recent OSC update, county tax levy increases slowed from an annual average increase of 7.0 percent statewide from 2000 to 2005 to 3.3 percent in 2006. State revenue sharing and school aid increases may have also had an impact. Preliminary school district and village levy data show growth slowing for those classes of government as well, although less dramatically (from 7.8 percent in 2005 to 6.8 percent for 2006 for school districts, and from 6.3 percent to about 5.5 percent for villages). However, growth rates for most classes continue to be substantially above inflation.

Why Use the Property Tax?

Despite the problems associated with the property tax, it is well-suited to local administration and is used in all 50 states to support local governments. Among its positive aspects:

- It is a reliable and effective way for local governments to raise revenue, in that it is imposed on a known, stable tax base and can be relatively easy to administer.
- It is better insulated from economic downturns than other taxes, especially the sales tax, which is the most common major alternative tax.
- Having a single major identifiable local revenue source for municipalities and schools offers direct accountability and keeps the pressure on these local governments to carry out their operations in a cost-effective manner.
- It taxes wealth missed by other taxes (such as the wealth of non-resident second home owners or certain businesses).

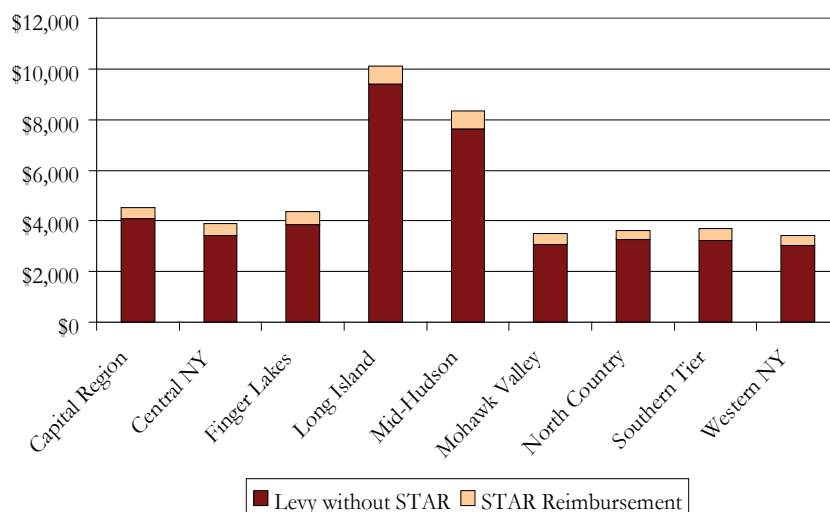
Regional Tax Burden Patterns

There is a great deal of variation across the State in property tax levels, growth rates and relative burden. Adding together all the property taxes imposed by counties, cities, towns, villages, school districts and other local entities provides a comprehensive view of the overall property tax burden by county and region. The Office of the State Comptroller collects much of the levy and assessment data necessary for such an analysis (see the “Notes on Data” at the end of this report for more detail). These data are published annually on the OSC website, www.osc.state.ny.us/localgov.

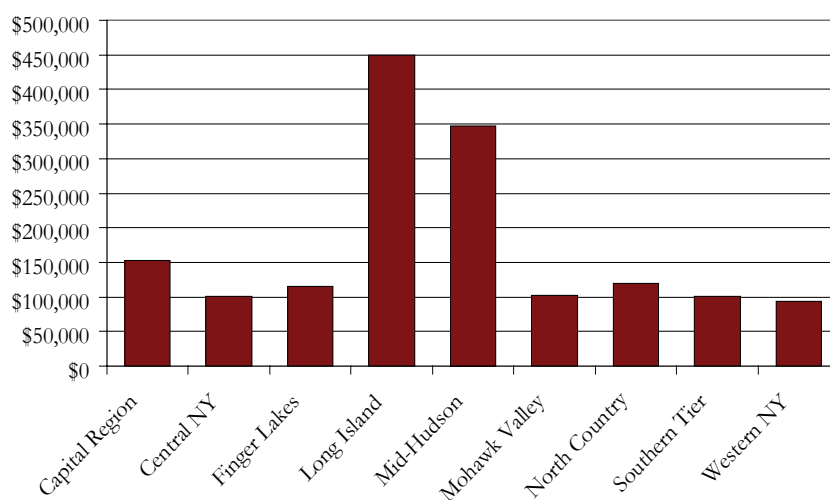
The simplest measure of burden is total taxes per household. By this measure the property tax burden falls most heavily on taxpayers in suburban downstate counties. Nassau, Putnam, Rockland, Suffolk and Westchester counties have tax burdens per household that are more than twice the statewide average. The remaining downstate suburban counties – Dutchess, Orange, Sullivan and Ulster – are also well above average. By contrast, several western and northern counties have overall burdens that are 20 percent or more below the average.

The fact that total taxes per household are higher in those counties, however, may not indicate by itself that property taxes are more burdensome there. Downstate residents are generally wealthier, and therefore may be able to afford higher taxes. Property values – one measure of household wealth and ability to pay – are, in fact, three to four times higher in Long Island (Nassau and Suffolk counties) and much of the Mid-Hudson Valley (Putnam, Rockland and Westchester counties) than in other regions of the State.

Levy Per Household by Region, 2005



Full Value Per Household by Region, 2005



Anomalies: Hamilton County, New York City, and Erie County

Hamilton County, at three times the average tax burden per household, is not comparable to other New York counties in several respects: its extremely small population, relatively high proportion of vacation homes and large amount of taxed Adirondack State Park land cause it to show up as an outlier in all of the analyses.

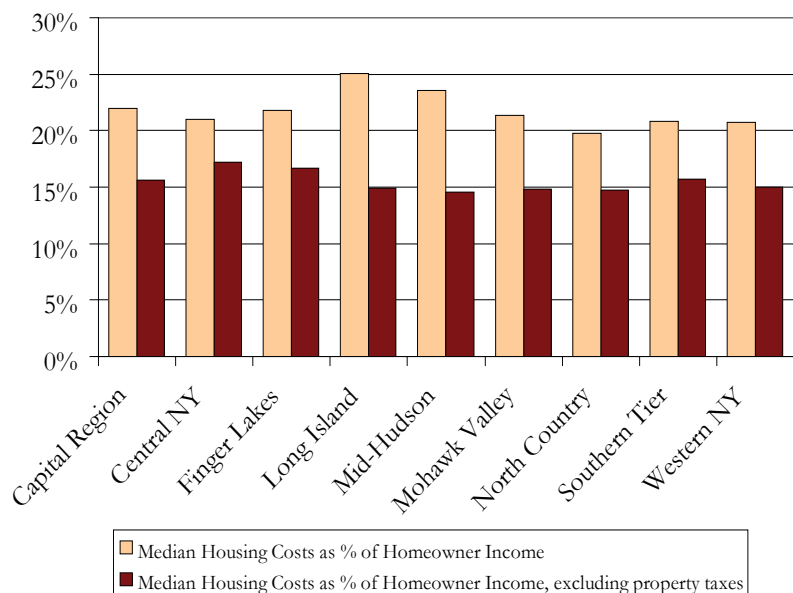
New York City, with its extensive service needs and high cost of living, might be expected to have high property tax burdens, at least in terms of total dollars per household, if not per \$1,000 of full value or personal income. Yet, by all measures it is either average or low. This is because, unlike other local governments in the State, New York City collects a large portion of local revenue through a personal income tax and a variety of other taxes, lowering its dependence on the property tax as a source of revenue.

Erie County had a relatively low overall tax burden in 2005, but taxpayers saw an increase in 2006, when County-level taxes rose by 19 percent in response to that County's fiscal crisis.

Full value property tax rates give an indication of tax burden relative to property wealth. Overall full value rates in 2005 ranged from less than \$20 per \$1,000 in Hamilton, Suffolk and Warren counties to over \$45 per \$1,000 in Allegany, Chenango and Montgomery counties, with higher rates being generally found in the western areas of the State, where property values are particularly low. By this measure, property taxes look much more affordable than average downstate, especially in property-wealthy Suffolk and Westchester counties.

But “property wealth” can be looked at from another perspective: housing costs, such as mortgage payments, are higher in downstate markets. This could be an indicator of taxpayer stress, rather than of ability to pay more in property taxes. The Census collects information on housing costs as a percentage of household income, and by this indicator, housing costs were, on average, somewhat higher compared with income in the two downstate regions outside of New York City in 1999. The recent “housing bubble” in coastal metropolitan areas has probably exacerbated this further.

Selected Homeowner Housing Costs as a Percent of Income, with and without Real Estate Taxes, 1999



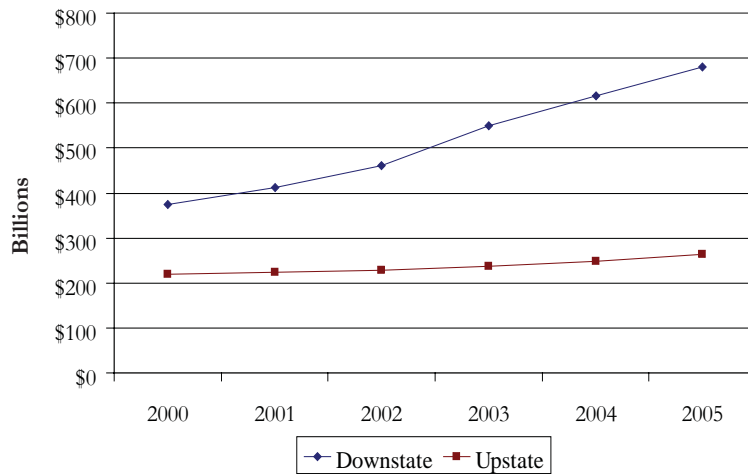
However, further analysis of the data shows that the major reason for this difference is the property tax itself – housing costs excluding real estate taxes were fairly even as a percent of personal income across all regions of the State.

Looking at the measure of ability to pay that is most commonly used to compare tax burden across states – levy per \$1,000 of personal income – shows yet another picture. The tax burden on property-owners in suburban downstate counties looks relatively higher by this measure compared to the full value tax rate, but relatively lower than the nominal measure of levy per household. Outside of Hamilton County, levies per \$1,000 of personal income ranged from a low of \$37 in Jefferson County to highs of over \$65 for most of the Mid-Hudson Valley.

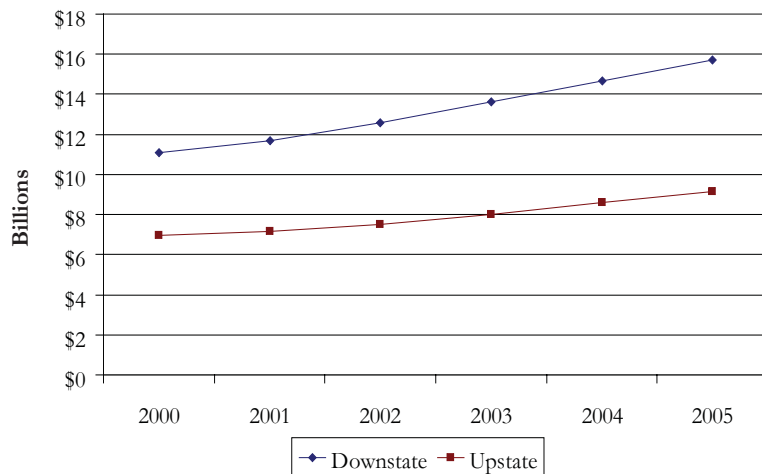
Much of the disparity in measures of tax burden between the full value tax rate and share of personal income can be explained by the rapid increase in property values downstate, particularly in downstate suburbs. From 1995 to 2005, average full value grew by 7.0 percent per year in downstate suburban counties, almost five times as fast as the average annual upstate growth of 1.5 percent.

As total property value rises, the tax rate needed to achieve the same total levy goes down. Thus, even though levies grew slightly faster downstate than upstate from 1995 to 2005 (annual average change of 5.4 percent versus 3.7 percent), tax rates responded by falling downstate while rising upstate.

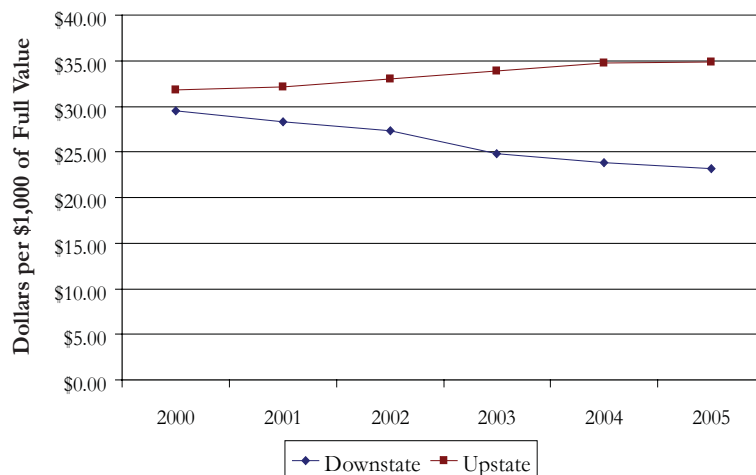
Trends in Full Value, Upstate vs. Downstate, 2000-2005
(Excluding NYC)



Trends in Levy, Upstate vs. Downstate, 2000-2005
(Excluding NYC)



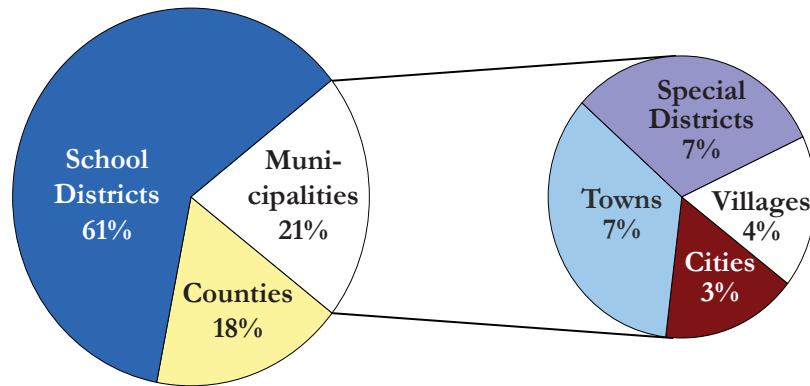
Trends in Full Value Tax Rate, Upstate vs. Downstate, 2000-2005
(Excluding NYC)



School Taxes

School taxes represent the largest portion of the overall property tax burden (61 percent outside of New York City) and, as noted above, have generally been increasing more rapidly than municipal property taxes (counties, cities, towns and villages). The reasons for this are twofold. First, schools consume more public resources than other types of local government, accounting for 48 percent of total local government expenditures in 2004, and demands upon public education have been escalating. Second, property taxes are the only significant source of local revenue for most school districts. A relatively small number of districts receive sales tax distributions or impose a consumer utility tax, and of course, New York City is an exception – being funded by a municipal tax base which includes personal income, sales and other taxes.

Distribution of Property Tax Levy by Class, 2005
(Excluding New York City)

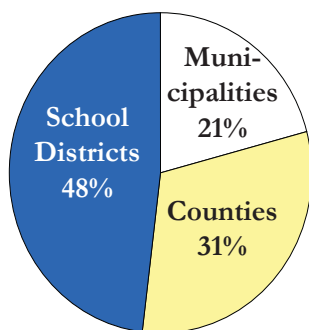


As with total property taxes, school taxes vary around the State, with some of the highest full value tax *rates* in high-need districts, where property values tend to be low, but some of the highest total *bills* in wealthier areas, where property values are much higher.

Because of their magnitude, visibility and growth, school taxes have been the subject of many property tax relief measures over the past decade. These include STAR – a \$2.5 billion State-funded property tax exemption program – and a variety of fiscal accountability measures including property tax report cards, a single statewide school budget/school board voting day and contingency budget caps, all created at least in part with the intent of dampening school spending and property tax growth.

Local Government Revenues by Class, 2004

(Excluding New York City)



As noted earlier, STAR exempts the first \$30,000 of every homeowner's property value (\$50,000 for lower-income senior citizens), and the foregone local revenue is reimbursed by the State. Renters (who pay taxes indirectly through their rent) and businesses receive no benefit from STAR. Adjustments are made for local assessing practices, and in counties with higher-than-average home prices, the exemptions are increased proportionally.

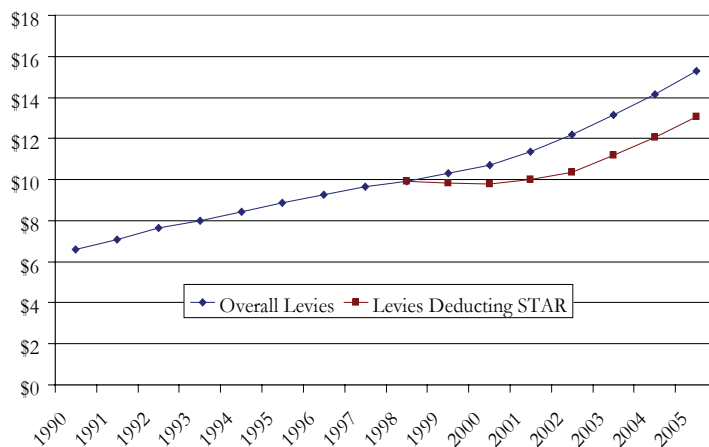
STAR benefits go disproportionately to higher-wealth areas. The pattern of STAR funding is therefore the exact inverse of the pattern of State school aid, which generally provides

greater aid to lower-wealth, higher-needs districts. Big cities and other urban areas also receive a relatively small proportion of STAR exemption benefits, because they have a much smaller proportion of homeowners than suburban areas, and also because many have more complex revenue structures.

STAR was originally proposed with an accompanying spending cap, which was not enacted. A series of proposals have been made since that time to link STAR to caps on the growth in school budgets or otherwise govern or limit tax or spending increases (including this year's Executive Budget). However, these proposals have not been adopted primarily because of objections to limiting local school spending decisions or governing them through a formula, particularly since voters have an annual opportunity to accept or reject local budgets and elect school board members.

Although often described as a tax cut, STAR exemptions are actually a transfer of tax burden, from homeowners paying local school property taxes to taxpayers statewide. While STAR indisputably provides property tax relief for those receiving it, its long-term impact may well be an overall increase in State and local taxes. The reason for this is that STAR lowers the effective tax rate on homeowners – the largest group of people who vote on and otherwise influence local school budgets. For many seniors, STAR effectively eliminated their school tax burden. By reducing the local tax share paid for greater school spending, STAR actually provides an incentive to increase school spending – an impact which has been described in several studies. This incentive is strongest, ironically, in the some of the highest spending areas – where high taxes and high home values combine to provide the highest STAR benefits.

School Property Tax Levies



This impact from STAR may have been strongest during the period it was being phased in (from 1998-99 through 2001-02), as the annually increasing amounts of tax relief provided an offset to annual levy increases. Now that STAR is fully phased in, however, increases in school taxes have re-emerged as a matter of concern – despite the fact that STAR has lowered the direct property tax burden paid by homeowners. The implementation of STAR significantly reduced the net increase in levies for a time. That effect has now ended, and school property tax levy increases are being felt in their entirety again.

The budget adopted by the Legislature this year added nearly \$1 billion for STAR rebate checks equal to 30 percent of each homeowner's existing STAR benefit (for example, a taxpayer entitled to \$1,000 STAR savings off the property tax would get a check for \$300). The rebate checks would be mailed out by the end of October, based on the previous year's STAR exemptions, and taxpayers may need to declare them as income on Federal and State income tax returns. In addition, the Legislature enacted a "cost-of-living" increase in the enhanced exemption for moderate income seniors (at a cost of \$72 million). Subsequently the Governor vetoed the STAR rebate program, which differs significantly from his "STAR Plus" proposal, which was set at \$400 per homeowner, but was contingent on a school district's compliance with a new spending cap. The increase in the enhanced exemption for seniors was originally proposed by the Governor and was not vetoed.

Fairness Issues

A common complaint about the property tax is that it is unfair. This perception derives from a number of factors, including that property taxes are often considered regressive (the burden falls more heavily on lower-income taxpayers as a percentage of their income), and that home values may not accurately reflect ability to pay – particularly for senior citizens or others of modest means living in homes that have appreciated substantially in value due to market changes.

Perceived and real inequities in the administration of the property tax also contribute to the poor public image of the tax. Inequitable practices can cause many taxpayers to challenge their assessments, and when major taxpayers achieve reductions through certiorari actions, it often has a significant impact on the property tax base.

Since the property tax is based upon on a locally determined property valuation process, assessment quality varies throughout the State, and in many areas properties with similar market values can have very different assessments and tax bills. These disparities are frequently experienced where assessments have not been updated or reviewed for decades. Although national standards call for property revaluation every few years, State law does not effectively require jurisdictions to assess real property at market value, or in accordance with professional standards. The New York State Office of Real Property Services (ORPS) – the State agency charged with overseeing assessment practices – produces detailed statistics and provides financial and technical assistance programs to encourage good assessing practices, but it has no power to compel local assessors to use acceptable, modern appraisal methods. As a result, recent ORPS statistics show that only two-thirds of assessing jurisdictions are achieving satisfactory uniformity in residential assessments. Moreover, some of the biggest problems with assessments are found in the State’s most populous areas, including most of Westchester, Rockland and Suffolk counties.

A 1996 Interagency Task Force on Real Property Valuation recommended that assessment requirements be strengthened in New York State. Specifically, the Task Force recommended that State law be amended to require that all assessing jurisdictions assess real property at market value, in accordance with standards promulgated by national standard-setting agencies – including updated assessments on a regular cycle, not to exceed four years. Unfortunately, these recommendations have never been acted upon.

Conclusion

New York’s property tax is large and growing fast, as it tends to do when growth slows in other revenues or costs increase for local governments. The property tax is stable and easy to administer, but it has some serious flaws, including a weak system for ensuring professional and equitable assessments. STAR and related rebates will not fix these flaws, and may indeed magnify them, as they may encourage growth in spending, particularly in higher-wealth, higher-spending areas. A rebate payment or State-funded tax exemption is a transfer of tax burden, not a tax cut, and should be considered in the context of overall tax policy in New York. While short-term property tax relief may be the perceived effect, the long-term outcome may well be an overall increase in State and local taxes. Future research and policy analysis should be directed toward structural changes and systemic reforms for the property tax.

Overall Combined Levy by County, 1995-2005

County	Levy			Average Annual Percent Change		Total Change 1995-2005
	1995	2000	2005	1995-2000	2000-2005	
Albany	348,090,412	399,149,026	537,749,699	2.8%	6.1%	54.5%
Allegany	41,912,988	49,150,519	69,536,036	3.2%	7.2%	65.9%
Broome	223,218,218	227,770,857	297,141,606	0.4%	5.5%	33.1%
Cattaraugus	73,266,806	84,207,184	113,478,970	2.8%	6.1%	54.9%
Cayuga	63,053,359	70,266,266	102,218,509	2.2%	7.8%	62.1%
Chautauqua	149,217,131	153,567,791	198,938,514	0.6%	5.3%	33.3%
Chemung	74,196,456	81,632,379	106,278,505	1.9%	5.4%	43.2%
Chenango	48,225,968	52,206,765	70,883,212	1.6%	6.3%	47.0%
Clinton	59,821,084	69,520,406	107,320,456	3.1%	9.1%	79.4%
Columbia	73,973,113	89,637,984	124,541,401	3.9%	6.8%	68.4%
Cortland	40,050,573	45,207,200	66,009,806	2.5%	7.9%	64.8%
Delaware	61,415,164	69,535,444	97,605,357	2.5%	7.0%	58.9%
Dutchess	345,457,236	396,036,780	567,363,209	2.8%	7.5%	64.2%
Erie	1,029,638,302	1,082,685,560	1,250,058,503	1.0%	2.9%	21.4%
Essex	51,533,821	59,649,056	88,449,957	3.0%	8.2%	71.6%
Franklin	43,541,708	48,961,799	70,495,893	2.4%	7.6%	61.9%
Fulton	54,798,495	60,208,832	80,545,923	1.9%	6.0%	47.0%
Genesee	56,453,457	63,210,412	83,881,924	2.3%	5.8%	48.6%
Greene	61,846,608	69,865,699	98,662,027	2.5%	7.1%	59.5%
Hamilton	19,749,434	22,073,033	31,249,726	2.2%	7.2%	58.2%
Herkimer	59,542,466	66,424,680	87,498,431	2.2%	5.7%	47.0%
Jefferson	81,961,692	91,502,059	116,505,443	2.2%	5.0%	42.1%
Lewis	24,455,098	27,127,770	35,534,246	2.1%	5.5%	45.3%
Livingston	54,802,325	63,474,758	87,397,953	3.0%	6.6%	59.5%
Madison	62,218,608	73,286,456	101,702,662	3.3%	6.8%	63.5%
Monroe	879,334,589	962,332,598	1,283,656,553	1.8%	5.9%	46.0%
Montgomery	46,310,633	50,553,858	71,469,909	1.8%	7.2%	54.3%
Nassau	2,890,366,265	3,579,381,927	5,053,266,951	4.4%	7.1%	74.8%
Niagara	238,428,613	264,471,570	332,414,651	2.1%	4.7%	39.4%
Oneida	216,560,385	224,708,623	278,829,690	0.7%	4.4%	28.8%
Onondaga	557,667,780	572,266,822	733,051,340	0.5%	5.1%	31.4%
Ontario	107,574,845	129,950,263	177,968,954	3.9%	6.5%	65.4%
Orange	399,483,265	492,604,554	768,973,282	4.3%	9.3%	92.5%
Orleans	35,436,748	41,654,668	57,911,577	3.3%	6.8%	63.4%
Oswego	191,855,773	155,221,424	167,620,503	-4.1%	1.5%	-12.6%
Otsego	54,845,388	63,065,395	79,566,138	2.8%	4.8%	45.1%
Putnam	166,492,853	200,040,534	295,473,963	3.7%	8.1%	77.5%
Rensselaer	154,082,793	175,697,596	244,276,036	2.7%	6.8%	58.5%
Rockland	562,962,635	672,460,476	928,095,253	3.6%	6.7%	64.9%
St Lawrence	87,851,526	99,846,472	137,748,231	2.6%	6.6%	56.8%
Saratoga	203,979,035	245,860,729	348,809,099	3.8%	7.2%	71.0%
Schenectady	175,056,098	189,638,026	269,140,403	1.6%	7.3%	53.7%
Schoharie	33,787,259	39,518,767	56,018,791	3.2%	7.2%	65.8%
Schuyler	15,891,770	16,208,692	24,475,612	0.4%	8.6%	54.0%
Seneca	28,693,670	32,042,888	47,833,907	2.2%	8.3%	66.7%
Steuben	88,622,593	100,466,823	139,604,749	2.5%	6.8%	57.5%
Suffolk	2,600,072,201	3,006,358,037	4,259,018,044	2.9%	7.2%	63.8%
Sullivan	125,514,012	140,593,862	192,578,939	2.3%	6.5%	53.4%
Tioga	41,497,388	45,383,435	62,891,933	1.8%	6.7%	51.6%
Tompkins	93,107,236	111,867,762	159,432,122	3.7%	7.3%	71.2%
Ulster	245,896,634	278,949,999	401,963,043	2.6%	7.6%	63.5%
Warren	81,087,934	95,271,256	131,784,420	3.3%	6.7%	62.5%
Washington	57,924,621	63,878,178	94,322,997	2.0%	8.1%	62.8%
Wayne	96,390,195	110,855,891	162,640,596	2.8%	8.0%	68.7%
Westchester	1,989,429,770	2,332,165,426	3,328,384,768	3.2%	7.4%	67.3%
Wyoming	31,306,988	36,512,122	47,681,274	3.1%	5.5%	52.3%
Yates	26,119,728	30,081,026	39,204,897	2.9%	5.4%	50.1%
New York City	7,889,768,851	8,374,300,959	12,720,048,530	1.2%	8.7%	61.2%
Statewide	23,615,840,596	26,450,569,373	37,687,205,123	2.3%	7.3%	59.6%
Inflation (CPI-U)				2.5%	2.5%	28.1%

Full Value by County, 1995-2005

County	Full Value			Average Annual Percent Change		Total Change 1995-2005
	1995	2000	2005	1995-2000	2000-2005	
	Albany	13,709,908,000	13,734,724,233	17,690,980,288	0.0%	
Allegany	1,105,653,411	1,298,618,151	1,416,980,291	3.3%	1.8%	28.2%
Broome	6,578,138,745	5,719,987,594	6,800,046,810	-2.8%	3.5%	3.4%
Cattaraugus	2,184,956,783	2,533,181,848	2,923,918,790	3.0%	2.9%	33.8%
Cayuga	2,366,267,180	2,444,740,237	2,946,905,130	0.7%	3.8%	24.5%
Chautauqua	3,931,635,856	4,750,005,449	5,323,987,735	3.9%	2.3%	35.4%
Chemung	2,342,182,592	2,504,443,051	3,014,899,674	1.3%	3.8%	28.7%
Chenango	1,285,524,143	1,294,223,889	1,558,582,812	0.1%	3.8%	21.2%
Clinton	2,342,796,794	2,600,643,286	3,275,754,361	2.1%	4.7%	39.8%
Columbia	3,452,029,779	3,415,636,366	4,946,971,215	-0.2%	7.7%	43.3%
Cortland	1,307,628,035	1,361,183,342	1,563,968,253	0.8%	2.8%	19.6%
Delaware	2,646,071,911	2,765,106,153	3,472,106,198	0.9%	4.7%	31.2%
Dutchess	14,132,514,687	14,039,760,281	24,880,843,128	-0.1%	12.1%	76.1%
Erie	30,687,612,139	31,749,141,509	35,980,745,078	0.7%	2.5%	17.2%
Essex	2,766,465,637	2,912,934,358	3,900,035,320	1.0%	6.0%	41.0%
Franklin	1,663,792,036	1,780,444,643	2,255,015,867	1.4%	4.8%	35.5%
Fulton	1,686,055,835	1,676,051,987	2,031,701,941	-0.1%	3.9%	20.5%
Genesee	1,734,065,017	1,883,721,508	2,118,730,154	1.7%	2.4%	22.2%
Greene	2,810,142,323	2,695,753,048	3,436,679,462	-0.8%	5.0%	22.3%
Hamilton	1,471,925,656	1,659,184,662	2,128,879,531	2.4%	5.1%	44.6%
Herkimer	2,539,948,554	2,620,326,716	3,153,258,815	0.6%	3.8%	24.1%
Jefferson	3,187,566,896	3,364,608,648	3,921,814,116	1.1%	3.1%	23.0%
Lewis	889,752,939	941,789,380	1,116,921,518	1.1%	3.5%	25.5%
Livingston	1,877,491,810	2,040,575,234	2,528,802,356	1.7%	4.4%	34.7%
Madison	2,245,173,761	2,316,845,214	2,789,289,510	0.6%	3.8%	24.2%
Monroe	27,675,874,420	28,286,004,142	32,434,344,827	0.4%	2.8%	17.2%
Montgomery	1,257,642,275	1,306,866,508	1,457,421,235	0.8%	2.2%	15.9%
Nassau	95,159,458,696	115,091,989,297	193,592,283,345	3.9%	11.0%	103.4%
Niagara	7,187,171,335	7,282,271,596	7,921,705,176	0.3%	1.7%	10.2%
Oneida	6,959,003,753	6,358,504,033	7,361,263,377	-1.8%	3.0%	5.8%
Onondaga	15,887,330,872	15,978,621,763	19,003,054,235	0.1%	3.5%	19.6%
Ontario	4,095,286,166	4,428,699,224	5,726,960,880	1.6%	5.3%	39.8%
Orange	14,926,107,792	16,142,878,467	28,223,656,673	1.6%	11.8%	89.1%
Orleans	1,037,340,961	1,160,350,782	1,326,265,829	2.3%	2.7%	27.9%
Oswego	6,395,647,033	5,310,327,928	4,009,547,266	-3.7%	-5.5%	-37.3%
Otsego	2,101,917,111	2,227,436,702	2,738,700,307	1.2%	4.2%	30.3%
Putnam	6,276,047,197	7,011,966,601	12,567,889,064	2.2%	12.4%	100.3%
Rensselaer	5,174,582,350	5,149,959,155	6,538,315,865	-0.1%	4.9%	26.4%
Rockland	17,715,191,714	20,462,986,529	33,775,416,256	2.9%	10.5%	90.7%
St Lawrence	2,918,584,716	3,333,926,562	3,774,653,091	2.7%	2.5%	29.3%
Saratoga	8,347,471,986	9,166,882,190	13,803,606,677	1.9%	8.5%	65.4%
Schenectady	5,503,016,725	5,379,330,845	6,763,200,999	-0.5%	4.7%	22.9%
Schoharie	1,273,669,731	1,263,609,188	1,468,438,084	-0.2%	3.1%	15.3%
Schuyler	569,434,838	628,207,146	776,886,480	2.0%	4.3%	36.4%
Seneca	1,085,439,790	1,129,644,649	1,257,400,515	0.8%	2.2%	15.8%
Steuben	2,881,759,164	3,155,499,730	3,736,813,595	1.8%	3.4%	29.7%
Suffolk	85,858,798,711	107,766,704,405	217,940,801,707	4.7%	15.1%	153.8%
Sullivan	4,356,940,944	4,090,397,675	5,489,210,134	-1.3%	6.1%	26.0%
Tioga	1,392,287,398	1,403,663,356	1,803,681,223	0.2%	5.1%	29.5%
Tompkins	3,612,193,986	3,566,329,088	4,612,905,463	-0.3%	5.3%	27.7%
Ulster	8,292,880,571	8,400,004,054	13,987,639,143	0.3%	10.7%	68.7%
Warren	4,289,516,763	4,765,749,876	6,693,888,554	2.1%	7.0%	56.1%
Washington	2,061,310,193	2,240,954,216	2,746,515,923	1.7%	4.2%	33.2%
Wayne	3,107,552,764	3,391,056,534	3,997,515,036	1.8%	3.3%	28.6%
Westchester	66,092,888,757	81,833,024,754	148,771,978,996	4.4%	12.7%	125.1%
Wyoming	1,152,516,280	1,368,644,621	1,586,491,763	3.5%	3.0%	37.7%
Yates	1,076,599,432	1,121,096,856	1,510,001,807	0.8%	6.1%	40.3%
New York City	279,791,477,839	304,721,872,278	490,816,324,579	1.7%	10.0%	75.4%
Statewide	806,458,242,782	899,029,091,537	1,433,392,596,457	2.2%	9.8%	77.7%
Inflation (CPI-U)				2.5%	2.5%	28.1%

Overall Combined Full Value Tax Rate by County, 1995-2005

County	Full Value Tax Rate			Average Annual Percent Change		Total Change 1995-2005
	1995	2000	2005	1995-2000	2000-2005	
	Albany	25.39	29.06	30.40	2.7%	0.9%
Allegany	37.91	37.85	49.07	0.0%	5.3%	29.5%
Broome	33.93	39.82	43.70	3.3%	1.9%	28.8%
Cattaraugus	33.53	33.24	38.81	-0.2%	3.1%	15.7%
Cayuga	26.65	28.74	34.69	1.5%	3.8%	30.2%
Chautauqua	37.95	32.33	37.37	-3.2%	2.9%	-1.5%
Chemung	31.68	32.60	35.25	0.6%	1.6%	11.3%
Chenango	37.51	40.34	45.48	1.5%	2.4%	21.2%
Clinton	25.53	26.73	32.76	0.9%	4.2%	28.3%
Columbia	21.43	26.24	25.18	4.1%	-0.8%	17.5%
Cortland	30.63	33.21	42.21	1.6%	4.9%	37.8%
Delaware	23.21	25.15	28.11	1.6%	2.3%	21.1%
Dutchess	24.44	28.21	22.80	2.9%	-4.2%	-6.7%
Erie	33.55	34.10	34.74	0.3%	0.4%	3.5%
Essex	18.63	20.48	22.68	1.9%	2.1%	21.7%
Franklin	26.17	27.50	31.26	1.0%	2.6%	19.5%
Fulton	32.50	35.92	39.64	2.0%	2.0%	22.0%
Genesee	32.56	33.56	39.59	0.6%	3.4%	21.6%
Greene	22.01	25.92	28.71	3.3%	2.1%	30.4%
Hamilton	13.42	13.30	14.68	-0.2%	2.0%	9.4%
Herkimer	23.44	25.35	27.75	1.6%	1.8%	18.4%
Jefferson	25.71	27.20	29.71	1.1%	1.8%	15.5%
Lewis	27.49	28.80	31.81	0.9%	2.0%	15.8%
Livingston	29.19	31.11	34.56	1.3%	2.1%	18.4%
Madison	27.71	31.63	36.46	2.7%	2.9%	31.6%
Monroe	31.77	34.02	39.58	1.4%	3.1%	24.6%
Montgomery	36.82	38.68	49.04	1.0%	4.9%	33.2%
Nassau	30.37	31.10	26.10	0.5%	-3.4%	-14.1%
Niagara	33.17	36.32	41.96	1.8%	2.9%	26.5%
Oneida	31.12	35.34	37.88	2.6%	1.4%	21.7%
Onondaga	35.10	35.81	38.58	0.4%	1.5%	9.9%
Ontario	26.27	29.34	31.08	2.2%	1.2%	18.3%
Orange	26.76	30.52	27.25	2.7%	-2.2%	1.8%
Orleans	34.16	35.90	43.67	1.0%	4.0%	27.8%
Oswego	30.00	29.23	41.81	-0.5%	7.4%	39.4%
Otsego	26.09	28.31	29.05	1.6%	0.5%	11.3%
Putnam	26.53	28.53	23.51	1.5%	-3.8%	-11.4%
Rensselaer	29.78	34.12	37.36	2.8%	1.8%	25.5%
Rockland	31.78	32.86	27.48	0.7%	-3.5%	-13.5%
St Lawrence	30.10	29.95	36.49	-0.1%	4.0%	21.2%
Saratoga	24.44	26.82	25.27	1.9%	-1.2%	3.4%
Schenectady	31.81	35.25	39.79	2.1%	2.5%	25.1%
Schoharie	26.53	31.27	38.15	3.3%	4.1%	43.8%
Schuyler	27.91	25.80	31.50	-1.6%	4.1%	12.9%
Seneca	26.44	28.37	38.04	1.4%	6.0%	43.9%
Steuben	30.75	31.84	37.36	0.7%	3.2%	21.5%
Suffolk	30.28	27.90	19.54	-1.6%	-6.9%	-35.5%
Sullivan	28.81	34.37	35.08	3.6%	0.4%	21.8%
Tioga	29.81	32.33	34.87	1.6%	1.5%	17.0%
Tompkins	25.78	31.37	34.56	4.0%	2.0%	34.1%
Ulster	29.65	33.21	28.74	2.3%	-2.9%	-3.1%
Warren	18.90	19.99	19.69	1.1%	-0.3%	4.1%
Washington	28.10	28.50	34.34	0.3%	3.8%	22.2%
Wayne	31.02	32.69	40.69	1.1%	4.5%	31.2%
Westchester	30.10	28.50	22.37	-1.1%	-4.7%	-25.7%
Wyoming	27.16	26.68	30.05	-0.4%	2.4%	10.6%
Yates	24.26	26.83	25.96	2.0%	-0.7%	7.0%
New York City	28.20	27.48	25.92	-0.5%	-1.2%	-8.1%
Statewide	29.28	29.42	26.29	0.1%	-2.2%	-10.2%
Median	29.00	30.81	34.56	1.4%	2.0%	19.6%
Inflation (CPI-U)				2.5%	2.5%	28.1%

Measures of Ability to Pay, by County

County	Measures of Income and Housing Costs from Decennial Census, 1999							
	Full Value Per Household 2005		Household Median Income		Selected Monthly Mortgage-Paying Homeowner Expenses			
					Total		Other than Real Estate Taxes	
	Amount	Index	Amount	Index	Amount	% of Income	Amount	% of Income
Albany	\$146,798	130	\$42,935	115	\$1,180	18.2%	\$977	15.1%
Allegany	\$78,682	69	\$32,106	86	\$734	17.1%	\$618	14.4%
Broome	\$84,212	74	\$35,347	95	\$895	17.0%	\$741	14.1%
Cattaraugus	\$91,307	81	\$33,404	89	\$768	17.0%	\$646	14.3%
Cayuga	\$96,436	85	\$37,487	100	\$921	18.8%	\$762	15.6%
Chautauqua	\$97,661	86	\$33,458	90	\$802	17.8%	\$659	14.6%
Chemung	\$86,020	76	\$36,415	97	\$870	18.2%	\$720	15.1%
Chenango	\$78,219	69	\$33,679	90	\$820	17.1%	\$689	14.4%
Clinton	\$111,333	98	\$37,028	99	\$926	17.1%	\$805	14.9%
Columbia	\$199,507	176	\$41,915	112	\$1,099	19.1%	\$909	15.8%
Cortland	\$85,885	76	\$34,364	92	\$894	18.9%	\$727	15.4%
Delaware	\$180,182	159	\$32,461	87	\$825	17.4%	\$708	14.9%
Dutchess	\$249,968	221	\$53,086	142	\$1,398	20.2%	\$1,131	16.3%
Erie	\$94,469	83	\$38,567	103	\$1,053	19.1%	\$839	15.2%
Essex	\$259,518	229	\$34,823	93	\$817	17.2%	\$709	14.9%
Franklin	\$125,761	111	\$31,517	84	\$750	17.0%	\$635	14.4%
Fulton	\$92,840	82	\$33,663	90	\$854	18.4%	\$698	15.0%
Genesee	\$93,049	82	\$40,542	108	\$967	18.9%	\$780	15.2%
Greene	\$188,249	166	\$36,493	98	\$991	19.2%	\$831	16.1%
Hamilton	\$901,304	796	\$32,287	86	\$776	15.6%	\$688	13.8%
Herkimer	\$122,533	108	\$32,924	88	\$812	17.3%	\$686	14.6%
Jefferson	\$97,879	86	\$34,006	91	\$842	18.0%	\$718	15.4%
Lewis	\$111,247	98	\$34,361	92	\$735	16.1%	\$639	14.0%
Livingston	\$114,167	101	\$42,066	113	\$1,037	19.4%	\$843	15.8%
Madison	\$109,953	97	\$40,184	108	\$967	18.8%	\$792	15.4%
Monroe	\$113,204	100	\$44,891	120	\$1,122	19.5%	\$891	15.5%
Montgomery	\$72,733	64	\$32,128	86	\$902	18.5%	\$738	15.1%
Nassau	\$432,718	382	\$72,030	193	\$1,903	22.3%	\$1,430	16.8%
Niagara	\$90,177	80	\$38,136	102	\$985	18.9%	\$788	15.1%
Oneida	\$81,344	72	\$35,909	96	\$942	17.8%	\$768	14.5%
Onondaga	\$104,901	93	\$40,847	109	\$1,048	18.8%	\$829	14.9%
Ontario	\$149,256	132	\$44,579	119	\$1,076	19.4%	\$877	15.8%
Orange	\$245,876	217	\$52,058	139	\$1,405	21.2%	\$1,115	16.8%
Orleans	\$86,329	76	\$37,972	102	\$909	19.5%	\$732	15.7%
Oswego	\$88,079	78	\$36,598	98	\$914	18.1%	\$782	15.5%
Otsego	\$117,586	104	\$33,444	89	\$857	18.3%	\$724	15.5%
Putnam	\$384,304	339	\$72,279	193	\$1,751	22.7%	\$1,340	17.4%
Rensselaer	\$109,165	96	\$42,905	115	\$1,123	18.8%	\$911	15.3%
Rockland	\$364,450	322	\$67,971	182	\$1,924	22.2%	\$1,458	16.8%
St Lawrence	\$176,596	156	\$32,356	87	\$746	16.2%	\$643	14.0%
Saratoga	\$113,317	100	\$49,460	132	\$1,200	19.3%	\$994	16.0%
Schenectady	\$122,462	108	\$41,739	112	\$1,110	18.9%	\$886	15.1%
Schoharie	\$105,355	93	\$36,585	98	\$916	19.2%	\$770	16.1%
Schuyler	\$99,557	88	\$36,010	96	\$850	17.7%	\$723	15.1%
Seneca	\$93,188	82	\$37,140	99	\$892	18.2%	\$745	15.2%
Steuben	\$95,642	84	\$35,479	95	\$838	16.8%	\$707	14.2%
Suffolk	\$464,396	410	\$65,288	175	\$1,663	23.3%	\$1,258	17.6%
Sullivan	\$198,446	175	\$36,998	99	\$1,068	20.8%	\$874	17.0%
Tioga	\$91,441	81	\$40,266	108	\$930	17.8%	\$774	14.8%
Tompkins	\$126,659	112	\$37,272	100	\$1,094	19.2%	\$879	15.4%
Ulster	\$207,227	183	\$42,551	114	\$1,149	19.6%	\$937	16.0%
Warren	\$260,199	230	\$39,198	105	\$993	19.3%	\$844	16.4%
Washington	\$122,296	108	\$37,668	101	\$909	19.3%	\$751	15.9%
Wayne	\$114,516	101	\$44,157	118	\$1,020	19.8%	\$823	16.0%
Westchester	\$441,274	390	\$63,582	170	\$2,372	21.8%	\$1,803	16.6%
Wyoming	\$106,433	94	\$39,895	107	\$865	18.7%	\$721	15.6%
Yates	\$167,239	148	\$34,640	93	\$831	19.0%	\$686	15.7%
New York City	\$162,437	143	\$38,293	102	\$1,562	22.2%	\$1,438	20.4%
Statewide	\$203,120		\$43,393		\$1,357	20.4%	\$1,120	16.8%
Median	\$113,260		\$37,380		\$928	18.8%	\$777	15.4%

Alternative Measures of Overall Property Tax Burden, by County

County	Levy Per Capita, 2005		Levy Per Household, 2005		Levy Per \$1000 of Personal Income, 2005		Median Real Estate Taxes Paid, 1999	
	Amount	Index	Amount	Index	Amount	Index	Amount	% Median Income
Albany	\$1,802	120	\$4,462	112	\$45.57	86	\$2,440	5.7%
Allegany	\$1,375	92	\$3,861	97	\$62.45	117	\$1,398	4.4%
Broome	\$1,503	100	\$3,680	93	\$51.24	96	\$1,843	5.2%
Cattaraugus	\$1,364	91	\$3,544	89	\$50.46	95	\$1,461	4.4%
Cayuga	\$1,248	83	\$3,345	84	\$44.64	84	\$1,903	5.1%
Chautauqua	\$1,449	96	\$3,649	92	\$57.67	108	\$1,720	5.1%
Chemung	\$1,181	79	\$3,032	76	\$43.21	81	\$1,803	5.0%
Chenango	\$1,367	91	\$3,557	89	\$53.27	100	\$1,575	4.7%
Clinton	\$1,311	87	\$3,648	92	\$48.11	90	\$1,447	3.9%
Columbia	\$1,956	130	\$5,023	126	\$61.79	116	\$2,284	5.4%
Cortland	\$1,347	90	\$3,625	91	\$53.22	100	\$2,004	5.8%
Delaware	\$2,062	137	\$5,065	127	\$79.29	149	\$1,407	4.3%
Dutchess	\$1,934	129	\$5,700	143	\$53.36	100	\$3,202	6.0%
Erie	\$1,335	89	\$3,282	83	\$39.79	75	\$2,573	6.7%
Essex	\$2,274	151	\$5,886	148	\$86.38	162	\$1,296	3.7%
Franklin	\$1,382	92	\$3,932	99	\$61.29	115	\$1,377	4.4%
Fulton	\$1,452	97	\$3,681	93	\$51.78	97	\$1,867	5.5%
Genesee	\$1,405	94	\$3,684	93	\$49.43	93	\$2,246	5.5%
Greene	\$2,006	133	\$5,404	136	\$68.70	129	\$1,915	5.2%
Hamilton	\$5,979	398	\$13,230	333	\$205.95	386	\$1,056	3.3%
Herkimer	\$1,370	91	\$3,400	85	\$54.18	102	\$1,510	4.6%
Jefferson	\$1,045	70	\$2,908	73	\$36.82	69	\$1,485	4.4%
Lewis	\$1,338	89	\$3,539	89	\$57.92	109	\$1,155	3.4%
Livingston	\$1,348	90	\$3,946	99	\$50.77	95	\$2,334	5.5%
Madison	\$1,444	96	\$4,009	101	\$50.04	94	\$2,106	5.2%
Monroe	\$1,746	116	\$4,471	112	\$46.75	88	\$2,768	6.2%
Montgomery	\$1,450	97	\$3,567	90	\$49.70	93	\$1,966	6.1%
Nassau	\$3,772	251	\$11,295	284	\$67.04	126	\$5,677	7.9%
Niagara	\$1,524	101	\$3,784	95	\$52.26	98	\$2,359	6.2%
Oneida	\$1,187	79	\$3,081	77	\$42.30	79	\$2,083	5.8%
Onondaga	\$1,594	106	\$4,047	102	\$46.94	88	\$2,633	6.4%
Ontario	\$1,719	114	\$4,638	117	\$53.75	101	\$2,386	5.4%
Orange	\$2,076	138	\$6,699	168	\$65.20	122	\$3,476	6.7%
Orleans	\$1,312	87	\$3,770	95	\$55.78	105	\$2,125	5.6%
Oswego	\$1,354	90	\$3,682	93	\$53.44	100	\$1,587	4.3%
Otsego	\$1,273	85	\$3,416	86	\$50.17	94	\$1,598	4.8%
Putnam	\$2,938	196	\$9,035	227	\$67.18	126	\$4,938	6.8%
Rensselaer	\$1,585	106	\$4,078	103	\$49.10	92	\$2,543	5.9%
Rockland	\$3,161	210	\$10,015	252	\$67.94	127	\$5,591	8.2%
St Lawrence	\$1,238	82	\$3,401	85	\$53.33	100	\$1,241	3.8%
Saratoga	\$1,640	109	\$4,462	112	\$46.76	88	\$2,478	5.0%
Schenectady	\$1,818	121	\$4,509	113	\$51.48	97	\$2,688	6.4%
Schoharie	\$1,750	116	\$4,672	117	\$66.51	125	\$1,754	4.8%
Schuyler	\$1,255	84	\$3,319	83	\$50.17	94	\$1,522	4.2%
Seneca	\$1,364	91	\$3,787	95	\$50.67	95	\$1,765	4.8%
Steuben	\$1,413	94	\$3,573	90	\$48.60	91	\$1,567	4.4%
Suffolk	\$2,887	192	\$9,001	226	\$67.82	127	\$4,864	7.5%
Sullivan	\$2,530	168	\$6,962	175	\$83.98	158	\$2,324	6.3%
Tioga	\$1,220	81	\$3,188	80	\$44.22	83	\$1,877	4.7%
Tompkins	\$1,592	106	\$4,378	110	\$55.02	103	\$2,575	6.9%
Ulster	\$2,211	147	\$5,955	150	\$73.67	138	\$2,543	6.0%
Warren	\$2,023	135	\$5,123	129	\$64.04	120	\$1,784	4.6%
Washington	\$1,502	100	\$4,200	106	\$61.63	116	\$1,895	5.0%
Wayne	\$1,733	115	\$4,659	117	\$59.92	112	\$2,364	5.4%
Westchester	\$3,532	235	\$9,776	246	\$56.36	106	\$6,826	10.7%
Wyoming	\$1,109	74	\$3,199	80	\$45.00	84	\$1,732	4.3%
Yates	\$1,589	106	\$4,342	109	\$68.60	129	\$1,741	5.0%
New York City	\$1,570	104	\$4,210	106	\$37.06	70	\$1,492	3.9%
Statewide	\$2,022		\$5,341		\$48.32		\$2,847	6.6%
Median	\$1,502		\$3,977		\$53.30		\$1,909	5.2%

Notes on Data

OSC collects data from counties, cities, towns, villages and special districts (including fire districts) on tax levies and assessed valuation. Counties, cities and villages must file levy and assessment information to OSC to ensure that these entities do not exceed their constitutional tax limits, and town information on those items is provided to OSC on towns and special districts through a separate survey of counties. OSC collaborates with the State Education Department (SED) and the Office of Real Property Services (ORPS) to collect data on school district levies as well. The data thus collected, along with equalization rate information from ORPS, allowed OSC to conduct most of the analysis in this report. Annually, OSC compiles these data to produce its Overlapping Real Property Tax Rates and Levies tables, available on the OSC website at: www.osc.state.ny.us/localgov/orptbook/taxrates.htm. The county tables in this report differ slightly from the county summaries in these tables, due to treatment of school districts that overlap county boundaries.

OSC also collects data on revenue and expenditures, along with other items, for all classes of government. This information is presented in its Financial Data for Local Governments series, at www.osc.state.ny.us/localgov/datanstat/findata/index_choice.htm.

Legally, as well as practically, STAR is a component of the school property tax levy. In fact, the value of STAR exemptions cannot even be known until the school property tax is levied (because its calculation is dependent on the tax rate). As such, STAR reimbursements have always been included in the property tax levy data published by the State Comptroller's Office and other State agencies. However, STAR revenues are deducted in a number of comparisons, including the interstate property tax comparisons as well as (where specifically indicated) other data presented in this report.

In addition to OSC's own data sources, this report made use of data collected by the following Federal entities and other sources:

- Bureau of Labor Statistics (BLS):
 - Inflation rate (consumer price index – all urban consumers)
- Bureau of Economic Analysis (BEA):
 - Personal income by county through 2003, estimates of 2004 and 2005 derived from Statewide numbers through first quarter of 2005
- Census Bureau county-level data, decennial census:
 - Number of households, 2000
 - Median income, 1999
 - Median household costs, 1999
 - Median real estate taxes paid, 1999
 - Population 2000 (also estimates for 2004)
- Rockefeller Institute: Rankings of tax burden per \$100 of personal income (converted to \$1,000 of personal income) and per capita computed from Census and BEA data



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