

Home Values

The study looks at local tax burdens for homes with 2004 market values of \$272,000, \$377,000 and \$586,000. These are our estimates of the values of homes at the 25th, 50th and 75th percentiles of owner-occupied homes in the New York City metro area. We began with the home values at the 25th, 50th and 75th percentile of the distribution of all owner-occupied homes for the New York City metro area from the 2000 Census. These values were then adjusted to reflect the change in home values between 2000 and 2004 using the average increase in median home sale prices in the counties in the New York City metro area, as reported by the New York State Office of Real Property Tax Services (ORPS).¹

Income Levels

This study makes the simplifying assumption that people at the 25th, 50th and 75th percentiles of the family income distribution in the New York City metro area live in homes that are, respectively, at the 25th, 50th and 75th percentiles of home values. To calculate these income levels, we began with the estimates of from the 2000 U.S. Census of the 25th, 50th and 75th percentiles of the income distribution for homeowners in the New York City metro area in 1999. We then adjusted these amounts by the change in average weekly earnings between 1999 and 2004 for workers in the New York City metro area at each of these three percentiles as estimated using data from the Census Bureau's annual Current Population Survey. Our resultant estimates for the incomes of households with incomes at the 25th, 50th and 75th percentiles of the income distribution for homeowners are \$45,000; \$80,000 and \$137,000 respectively.

Property Tax Estimates

Assessed Property Tax Rates

To calculate typical property taxes for different properties, this study utilizes assessed value tax rates as reported by specific jurisdictions --- counties, towns, villages, school districts and special taxing districts. For many of the jurisdictions included in this study, these assessed value tax rates are published on the internet. For some of the villages, and particularly the special taxing jurisdictions, the study uses assessed tax rate schedules faxed or sent to us by special request from the appropriate office, usually the "receiver of taxes."²

¹ ORPS measures the median sales prices by county of all arm's length sales.

In order for a sale to be included in these statistics it must be an arm's length residential sale coded non-condominium. Further, the sale price must be greater than ten dollars and the number of days between the sale date and the contract date must be less than three hundred and sixty five or indeterminate. According to ORPS, an "arm's length" sale refers to a real estate transaction in the open market freely arrived at by normal negotiations without undue pressure on either the buyer or the seller.

² For example, tax rates for Westchester County can be found at <http://www.westchestergov.com/taxcommission/>. Tax rates for Nassau County, except for village tax rates, can be found at http://www.nassaucountyny.gov/mynassauproperty/property_search.jsp if one knows the section and block number or street of the parcel. Parcels within a particular school district can be identified on this same web site using the map feature. Tax rates for the Town of Huntington in Suffolk County were sent by the Town of Huntington Receiver of Taxes. Tax rates for the Town of Haverstraw in Rockland County were faxed by the Receiver of Taxes. Tax rates for New York City are published in the "2004 Property Tax Annual Report" available at http://www.nyc.gov/html/dof/html/pub/pub_reports_property.shtml. Tax rates for Nassau County villages were obtained by phone inquiries with the respective village governments.

In some jurisdictions these assessed value tax rates are expressed as a rate per \$1,000 of assessed value while in others the convention is to express the tax rates as the rate per \$100 of assessed value. For districts who report their tax rates as rates per \$100 of assessed value, the district table in this report provides both the per \$100 rate and the per \$1,000 rate.

Converting Assessed Property Tax Rates to Full Value Property Tax Rates

While actual tax bills are calculated by multiplying the assessed value tax rate by the assessed value of a particular parcel, in order to compare tax rates across jurisdictions with different assessment practices, it is necessary to convert the assessed property tax rate to a full value property tax rate. In this analysis, this is done by multiplying the assessed value tax rate by the 2004 ORPS equalization rate to calculate the tax rates per \$1,000 of full value for each school district. For Nassau County, the analysis uses the ORPS equalization rate for residential properties. Full value village tax rates are calculated by multiplying the village assessed value tax rate by the village-specific ORPS equalization rate.

The Real Property Tax Law requires that annual State equalization rates be established for each county, city, town and village. Equalization rates are calculated each year to reflect that year's assessment roll and current market values for each assessing unit. According to the ORPS web site, each year, ORPS calculates equalization rates for each of the state's more than 1,200 assessing units. At its simplest, an equalization rate is the ratio of total assessed value (AV) to the municipality's total market value (MV). The municipality determines the AV; the MV is estimated by the state.³

Assessments are determined by the assessor, an elected or appointed local official, who independently estimates the market value of real property in each community. Market value is how much a parcel of property would sell for under normal conditions. Once the assessor estimates the market value of a property, the assessment is calculated.

New York State law requires all properties to be assessed at a uniform percentage of full or market value within each community. The percentage of market or full value at which properties are assessed within a community is called the Level of Assessment (LOA). For example, a LOA of 50 percent would indicate that assessments are at half of the market value; whereas, an LOA of 100 percent represents a community that is assessing at full value.

Equalization rates are the state's measure of each municipality's LOA. Each local assessor is required by law to state the municipal LOA on each year's assessment roll. The state determines the equalization rate by analyzing the locally stated LOA. In accordance with national standards, ORPS reviews the work of the assessor and determines whether the stated LOA is within adequate tolerances to be used as the equalization rate. If certain criteria are met, the LOA becomes the rate. In municipalities

³ For more information on Equalization Rates, see http://www.orps.state.ny.us/pamphlet/under_eqrates.htm.

where ORPS cannot accept or confirm the LOA, ORPS uses its own independent estimate of total market value to compare to the total assessed value.

Differences in assessment and valuation practices within jurisdictions and across jurisdictions make it very difficult to precisely estimate property tax obligations for homes of a specific market value. For example, in Nassau County, the Department of Assessment claims that homes are assessed at 1% of appraised value. A home in Nassau County with an appraised value of \$272,000 will have an assessed value of \$2,720. The 2004 ORPS equalization rate for residential properties in Nassau County is .0081. This means that ORPS imputes the full value of a home assessed by Nassau County at \$2,720 to be \$335,802 ($\$272,000 \div .0081$). However, the ORPS equalization rate is an average rate for all residential properties in Nassau County. The relationship between assessed value and market value may vary by type of property and /or location of the parcel. This analysis assumes that the parcel for which taxes are estimated enjoys this “average” relationship between assessed value and market value.

These estimates are further complicated by the fact that villages often operate as independent assessment units. Therefore a parcel in the Village of Hempstead will have one assessed value for village taxes and a different assessed value for county, town and school district taxes. Although ORPS publishes equalization rates for all assessing units, application of these rates to the same parcel will result in a range of estimates of the market value of a given parcel. For example, a parcel in the Village of Hempstead is appraised at \$270,800 by Nassau County and assessed at \$2,708 (1% of \$270,800) for school district, county and town taxing purposes. This same parcel is assessed at \$9,600 by the village. The imputed full value of this parcel ranges from \$266,000 (the result of dividing the \$9,600 village assessment by the .00361 ORPS 2004 village equalization rate) to \$334,321 (the result of dividing the \$2,708 county assessment by the .0081 ORPS 2004 equalization rate for residential properties in Nassau County).

Charges for Water and Garbage Collection

In comparing relative tax burdens, differences in what is included as “basic city services” are taken into account. For example, in New York City garbage collection is considered a basic city service and no additional fees are charged. On the other hand, in Rockland County, residents are charged an annual garbage collection fee based on the kind of residence --- single family, two-family, or three-family. In Uniondale, one component of the property tax is for water services and therefore payments for water services are based on the assessed value of your property. In most places water charges are based on usage with water services provided either by village governments, city or county water authorities or by private water companies (Haverstraw). In New York City some customers pay a flat rate for water based on the type of residence (single family, two family, walk-up apartments, elevator apartments) while other customers are metered and charged according to usage.

For water services, all residences were assumed to use 100,000 gallons of water per year. Many jurisdictions charge differential garbage collection rates depending on the type of residence. Where applicable, residences were assumed to be single-family detached homes.

Local Sales Tax and Consumer Utility Taxes

As of June 1, 2005, local sales taxes vary in the NYC Metro area from 3 percent in Rockland County outside the cities of Mount Vernon, New Rochelle, White Plains and Yonkers to 4.25 percent in Nassau and Suffolk Counties. There are also differences in what goods and services are subject to sales tax in each jurisdiction. New York City imposes local sales taxes on a broader range of goods and services than the range of goods and services taxed by the state and these other jurisdictions. The NYC sales tax covers parking services, hotel room occupancy services, cleaning and maintenance services, credit rating and reporting services, and interior decorating and design services which are not covered by either the state sales tax nor the local sales taxes of the other jurisdictions in the area. On the other hand, New York City is currently considering exempting all clothing valued at less than \$110 from local sales tax. Nassau and Rockland counties exempt expenditures for home energy from sales tax while Suffolk County and the cities of New Rochelle and White Plains in Westchester County lower the regular sales tax rate for residential energy. Two cities in the study (New Rochelle and White Plains) assess an additional school district consumer utility tax of 3% on utility bills, including those for residential energy. Although families will travel across county lines to make taxable purchases, this study makes the simplifying assumption that all purchases are made in the county of residence.

To estimate the level of taxable consumption for households at each of the three income levels used in the study, we used *Who Pays?*, the Institute for Economic Policy's 2002 study of the incidence of taxes in each of the 50 states.⁴

Data from the 2002-2003 Consumer Expenditure Survey was used to estimate expenditures on residential energy and other utilities (telephone service) for households at each of the income levels.

⁴ Since the analysis in Who Pays of the percent of income paid in sales taxes at each income level was based on the exemption of clothing items valued less than \$110 and therefore did not include expenditures on these items in the estimate of taxable consumption, the estimates shown here were adjusted to take into consideration the re-imposition of the sales tax on clothing items sold for less than \$110 using estimates of expenditures on apparel by consumption units of four persons by income group from the Bureau of Labor Statistics Consumer Expenditure Survey for 2002-2003. Since Who Pays did not take into account the jurisdictional differences in residential energy and other utility taxes, this analysis subtracts estimates of the amounts spent on these items from the Who Pays estimate of taxable purchases in order to compare the impact of the various local tax policy options.

New York City

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
New York City Property Tax (with NYC STAR exemption)	\$14.55	\$145.50	0.0462	\$6.72	\$1,641	\$2,347	\$3,752
Water Charges	The typical metered charges for a single family in New York City are \$554 per year. The estimates in this study are based on an assumed usage of 100,000 gallons per year.				\$554	\$554	\$554
NYC Income Taxes					\$729	\$1,868	\$3,736
Local Sales Taxes	Local tax rate of 4% applies to residential energy, utilities and other items.				\$609	\$822	\$1,168
Estimated Total Income Taxes, Property Taxes, Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$3,534	\$5,591	\$9,210

City of Mount Vernon

Taxing Jurisdiction	Real Property Tax Rate			Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
				and pre-tax income of		
				\$45,000	\$80,000	\$137,000
Westchester County	\$87.19	0.0372	\$3.24	\$882	\$1,223	\$1,901
City of Mount Vernon	\$219.40	0.0372	\$8.16	\$2,220	\$3,077	\$4,783
Mount Vernon City School District (with standard STAR exemption)	\$475.47	0.0372	\$17.69	\$3,340	\$5,197	\$8,894
Westchester County Refuse Disposal District # 1	\$10.41	0.0372	\$0.39	\$105	\$146	\$227
Westchester County Sewer District	\$11.33	0.0372	\$0.42	\$115	\$159	\$247
Overall Property Tax Rates and Estimated Property Tax Bills	\$803.80	0.0372	\$29.90	\$6,662	\$9,802	\$16,051
Water Charges	The water charge in the City of Mount Vernon is \$1.40 per 100 cubic feet. The estimates in this study are based on an assumed usage of 100,000 gallons per year.			\$187	\$187	\$187
Local Sales Taxes	Local tax rate of 4% applies to residential energy, utilities and other items.			\$609	\$822	\$1,168
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study				\$7,459	\$10,811	\$17,406

City of New Rochelle

Taxing Jurisdiction	Real Property Tax Rate			Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
				and pre-tax income of		
				\$45,000	\$80,000	\$137,000
Westchester County	\$91.70	0.0328	\$3.01	\$818	\$1,134	\$1,763
City of New Rochelle	\$122.05	0.0328	\$4.00	\$1,089	\$1,509	\$2,346
New Rochelle City School District (with standard STAR exemption)	\$432.48	0.0328	\$14.19	\$2,679	\$4,168	\$7,133
Westchester County Refuse Disposal District # 1	\$11.73	0.0328	\$0.38	\$105	\$145	\$226
New Rochelle County Sewer District	\$23.71	0.0328	\$0.78	\$212	\$293	\$456
Overall Property Tax Rates and Estimated Property Tax Bills	\$681.67	0.0328	\$22.36	\$4,902	\$7,249	\$11,922
Water Charges	The water charge in the City of New Rochelle is \$344 for 100,000 gallons per year.			\$344	\$344	\$344
Local Sales Taxes	The regular local sales tax rate in the City of New Rochelle is 4%. Residential energy is taxed at a 6% rate (2% regular plus 3% consumer utility tax). Other utilities are taxed at 7% (4% regular local sales tax plus 3% consumer utility tax).			\$675	\$900	\$1,267
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study				\$5,921	\$8,494	\$13,533

City of White Plains

Taxing Jurisdiction	Real Property Tax Rate			Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
				and pre-tax income of		
				\$45,000	\$80,000	\$137,000
Westchester County	\$82.26	0.0382	\$3.14	\$855	\$1,185	\$1,841
City of White Plains	\$104.31	0.0382	\$3.98	\$1,084	\$1,502	\$2,335
White Plains City School District (with standard STAR exemption)	\$475.47	0.0382	\$18.16	\$3,430	\$5,337	\$9,133
Westchester County Refuse Disposal District # 1	\$9.75	0.0382	\$0.37	\$101	\$140	\$218
Bronx Valley County Sewer District	\$8.73	0.0382	\$0.33	\$91	\$126	\$195
Overall Property Tax Rates and Estimated Property Tax Bills	\$680.52	0.0382	\$26.00	\$5,560	\$8,290	\$13,723
Water Charges	The water charge in the City of White Plains is \$0.83 per 100 cubic feet for the first 5,000 cubic feet and \$.093 per 100 cubic feet for the next 10,000 cubic feet and \$1.04 per 100 cubic feet for the next 10,000 billed semiannually.			\$120	\$120	\$120
Local Sales Taxes	The regular local sales tax rate in the City of White Plains is 3.5%. Residential energy is taxed at a 6% rate (3% regular plus 3% consumer utility tax). Other utilities are taxed at 6% (3% regular local sales tax plus 3% consumer utility tax).			\$607	\$807	\$1,133
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study				\$6,287	\$9,217	\$14,976

City of Yonkers

Taxing Jurisdiction	Real Property Tax Rate			Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
				and pre-tax income of		
				\$45,000	\$80,000	\$137,000
Westchester County	\$91.53	0.0364	\$3.33	\$906	\$1,256	\$1,952
City of Yonkers	\$110.44	0.0364	\$4.02	\$1,093	\$1,516	\$2,356
Yonkers City School District (with standard STAR exemption)	\$296.79	0.0364	\$10.80	\$2,336	\$3,471	\$5,729
Westchester County Refuse Disposal District # 1	\$11.09	0.0364	\$0.40	\$110	\$152	\$237
Central Yonkers County Sewer District #3	\$12.05	0.0364	\$0.44	\$119	\$165	\$257
Overall Property Tax Rates and Estimated Property Tax Bills	\$521.90	0.0364	\$19.00	\$4,565	\$6,560	\$10,530
Water Charges	The water charge in the City of Yonkers is \$1.38 per 100 cubic feet. The estimates in this study are based on an assumed usage of 100,000 gallons per year.			\$184	\$184	\$184
Yonkers Income Tax	Residents of Yonkers pay a City of Yonkers personal income tax equal to 5% of their New York state personal income tax obligation.			\$54	\$151	\$349
Local Sales Taxes	Local tax rate of 4% applies to residential energy, utilities and other items.			\$609	\$822	\$1,168
Estimated Total Income Taxes, Property Taxes, Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study				\$5,413	\$7,717	\$12,231

Uniondale School District (Outside the Village of Hempstead)

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
Nassau County	\$4.90	\$48.97	0.0081	\$0.40	\$108	\$150	\$232
Uniondale School District (with standard STAR exemption)	\$148.82	\$1,488.17	0.0081	\$12.05	\$2,426	\$4,463	\$7,043
Nassau County Parks and Recreation	\$2.60	\$25.99	0.0081	\$0.21	\$57	\$79	\$123
Nassau County Police	\$17.69	\$176.91	0.0081	\$1.43	\$390	\$540	\$840
Nassau County Police Headquarters	\$12.87	\$128.67	0.0081	\$1.04	\$283	\$393	\$611
Nassau County Fire Protection	\$0.79	\$7.91	0.0081	\$0.06	\$17	\$24	\$38
Nassau County Community College	\$2.26	\$22.59	0.0081	\$0.18	\$50	\$69	\$107
Nassau County Sewage Disposal District #3	\$5.50	\$54.99	0.0081	\$0.45	\$121	\$168	\$261
Sewage Collection District #3-RiA	\$1.66	\$16.57	0.0081	\$0.13	\$37	\$51	\$79
Town of Hempstead	\$1.83	\$18.32	0.0081	\$0.15	\$40	\$56	\$87
Town of Hempstead Building Dept, Zoning and Appeals, Unincorporated Area	\$1.65	\$16.47	0.0081	\$0.13	\$36	\$50	\$78
Town of Hempstead Highway	\$9.33	\$93.26	0.0081	\$0.76	\$205	\$285	\$443
Town of Hempstead Lighting District	\$1.28	\$12.76	0.0081	\$0.10	\$28	\$39	\$61
Town of Hempstead Refuse and Garbage District	\$8.88	\$88.80	0.0081	\$0.72	\$196	\$271	\$421
Town of Hempstead Park District	\$5.69	\$56.93	0.0081	\$0.46	\$125	\$174	\$270
Town of Hempstead Refuse Disposal District	\$7.16	\$71.57	0.0081	\$0.58	\$158	\$219	\$340
Uniondale Library District	\$4.32	\$43.22	0.0081	\$0.35	\$95	\$132	\$205
Uniondale Public Parking District	\$0.04	\$0.40	0.0081	\$0.00	\$1	\$1	\$2
Uniondale Water District	\$1.05	\$10.47	0.0081	\$0.08	\$23	\$32	\$50
Uniondale Fire District	\$12.96	\$129.59	0.0081	\$1.05	\$286	\$396	\$615
Overall Property Tax Rates and Estimated Property Tax Bills	\$251.26	\$2,512.56	0.0372	\$9.35	\$4,683	\$7,592	\$11,905
Other Charges	The water usage charge in the Uniondale Water District is \$1.022 per thousand gallons.				\$102	\$102	\$102
Local Sales Taxes	The Nassau County local sales tax rate is 4.25%. Residential energy sales are exempt from local taxes throughout the county. Other utilities are taxed at the 4.25% rate.				\$578	\$790	\$1,137
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$5,363	\$8,484	\$13,144

Hempstead School District (Within the Village of Hempstead)

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
Nassau County	\$4.90	\$48.97	0.0081	\$0.40	\$108	\$150	\$232
Hempstead School District (with standard STAR exemption)	\$264.44	\$2,644.35	0.0081	\$21.42	\$4,180	\$6,429	\$10,906
Village of Hempstead	\$45.25	\$452.50	0.0361	\$16.34	\$4,443	\$6,158	\$9,572
Nassau County Parks and Recreation	\$2.60	\$25.99	0.0081	\$0.21	\$57	\$79	\$123
Nassau County Police Headquarters	\$12.87	\$128.67	0.0081	\$1.04	\$283	\$393	\$611
Nassau County Fire Protection	\$0.79	\$7.91	0.0081	\$0.06	\$17	\$24	\$38
Nassau County Community College	\$2.26	\$22.59	0.0081	\$0.18	\$50	\$69	\$107
Nassau County Sewage Disposal District #2	\$6.33	\$63.33	0.0081	\$0.51	\$140	\$193	\$301
Town of Hempstead	\$1.83	\$18.32	0.0081	\$0.15	\$40	\$56	\$87
Town of Hempstead Refuse Disposal	\$7.16	\$71.57	0.0081	\$0.58	\$158	\$219	\$340
Overall Property Tax Rates and Estimated Property Tax Bills	\$33.84	\$338.38		\$40.31	\$9,477	\$13,771	\$22,317
Other Charges	Water is billed at \$1.45 per 1,000 gallons for the first 50,000 gallons and \$2.00 per 1,000 gallons for 51,000 -100,000 gallons.				\$173	\$173	\$173
Local Sales Tax	The Nassau County local sales tax rate is 4.25%. Residential energy sales are exempt from local taxes throughout the county. Other utilities are taxed at the 4.25% rate.				\$578	\$790	\$1,137
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$10,227	\$14,734	\$23,627

Freeport School District (within the Village of Freeport)

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
Nassau County	\$4.90	\$48.97	0.0081	\$0.40	\$108	\$150	\$232
Village of Freeport	\$39.80	\$398.00	0.0262	\$10.43	\$2,836	\$3,931	\$6,111
Freeport School District (with standard STAR exemption)	\$212.52	\$2,125.22	0.0081	\$17.21	\$3,402	\$5,209	\$8,807
Nassau County Parks and Recreation	\$2.60	\$25.99	0.0081	\$0.21	\$57	\$79	\$123
Nassau County Police Headquarters	\$12.87	\$128.67	0.0081	\$1.04	\$283	\$393	\$611
Nassau County Fire Protection	\$0.79	\$7.91	0.0081	\$0.06	\$17	\$24	\$38
Nassau County Community College	\$2.26	\$22.59	0.0081	\$0.18	\$50	\$69	\$107
Nassau County Sewage Disposal District #3	\$5.50	\$54.99	0.0081	\$0.45	\$121	\$168	\$261
Town of Hempstead	\$1.83	\$18.32	0.0081	\$0.15	\$40	\$56	\$87
Freeport Library	13.8450	\$138.45	0.0081	\$1.12	\$305	\$423	\$657
Overall Property Tax Rates and Estimated Property Tax Bills	\$296.91	\$2,969.11		\$31.25	\$7,220	\$10,502	\$17,034
Other Charges	Water charges for the Village of Freeport consist of fixed charges of \$14.43 per quarter plus \$1.33 per 100 cubic feet.				\$236	\$236	\$236
Local Sales Tax	The Nassau County local sales tax rate is 4.25%. Residential energy sales are exempt from local taxes throughout the county. Other utilities are taxed at the 4.25% rate.				\$578	\$790	\$1,137
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$8,033	\$11,528	\$18,406

Valley Stream 30 School District (within the Village of Valley Stream)

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
Nassau County	\$4.90	\$48.97	0.0081	\$0.40	\$108	\$150	\$232
Valley Stream 30 School District (with standard STAR exemption)	\$135.18	\$1,351.76	0.0081	\$10.95	\$2,190	\$3,340	\$5,628
Village of Valley Stream	\$27.49	\$274.90	0.0213	\$5.86	\$1,593	\$2,207	\$3,431
Nassau County Parks and Recreation	\$2.60	\$25.99	0.0081	\$0.21	\$57	\$79	\$123
Nassau County Police Headquarters	\$12.87	\$128.67	0.0081	\$1.04	\$283	\$393	\$611
Nassau County Police	\$17.69	\$176.91	0.0081	\$1.43	\$390	\$540	\$840
Nassau County Fire Protection	\$0.79	\$7.91	0.0081	\$0.06	\$17	\$24	\$38
Nassau County Community College	\$2.26	\$22.59	0.0081	\$0.18	\$50	\$69	\$107
Nassau County Sewage Disposal District #2	\$6.33	\$63.33	0.0081	\$0.51	\$140	\$193	\$301
Sewage Collection District #2 - VS	\$1.50	\$14.95	0.0081	\$0.12	\$33	\$46	\$71
Town of Hempstead	\$1.83	\$18.32	0.0081	\$0.15	\$40	\$56	\$87
Overall Property Tax Rates and Estimated Property Tax Bills	\$45.87	\$458.67		\$20.92	\$4,901	\$7,098	\$11,469
Other Charges	Water provided by Long Island American Water Company at an average rate of \$32.59 per month.				\$391	\$391	\$391
Local Sales Tax	The Nassau County local sales tax rate is 4.25%. Residential energy sales are exempt from local taxes throughout the county. Other utilities are taxed at the 4.25% rate.				\$578	\$790	\$1,137
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$5,870	\$8,279	\$12,997

Haverstraw - Stony Point (North Rockland) School District

(for homes in the unincorporated portion of the Town of Haverstraw)

Taxing Jurisdiction	Real Property Tax Rate			Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
				and pre-tax income of		
				\$45,000	\$80,000	\$137,000
Rockland County Tax	\$18.33	0.0672	\$1.23	\$335	\$464	\$722
North Rockland School District School District (with standard STAR exemption)	\$277.09	0.0672	\$18.62	\$3,858	\$5,813	\$9,705
Rockland County Solid Waste Authority	\$1.46	0.0672	\$0.10	\$27	\$37	\$58
Town Tax Rate for Village of West Haverstraw, Pomona and Unincorporated Section of Town	\$47.73	0.0672	\$3.21	\$872	\$1,209	\$1,880
Town of Haverstraw Part Town	\$2.99	0.0672	\$0.20	\$55	\$76	\$118
Town of Haverstraw - Highway	\$5.96	0.0672	\$0.40	\$109	\$151	\$235
Thiels Roseville Fire District	\$4.77	0.0672	\$0.32	\$87	\$121	\$188
Town of Haverstraw Ambulance	\$4.14	0.0672	\$0.28	\$76	\$105	\$163
Sewer District #1	\$1.00	0.0672	\$0.07	\$18	\$25	\$39
Town of Haverstraw Water District	\$0.93	0.0672	\$0.06	\$17	\$24	\$37
Town of Haverstraw Light District	\$0.72	0.0672	\$0.05	\$13	\$18	\$28
North Rockland School District Library	\$23.71	0.0672	\$1.59	\$433	\$601	\$934
Overall Property Tax Rates and Estimated Property Tax Bills	\$388.83	0.0672	\$26.13	\$5,900	\$8,644	\$14,105
Other Charges	The Town of Haverstraw has a number of per unit charges: Solid Waste Authority (\$51.80); Sewer Unit Charge (\$107) and Town of Haverstraw Garbage (\$192.48 for a one family home).			\$342	\$342	\$342
	Water is provided by a private company, United Water of NY at an annual cost of \$528 for a typical family of four.			\$528	\$528	\$528
Local Sales Taxes	The regular local sales tax rate in Rockland County is 3.625%. Residential energy is not taxed while other utilities are taxed at 3.625%.			\$493	\$674	\$970
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study				\$7,263	\$10,188	\$15,945

Half Hollow Hills School District

(for homes in the unincorporated portion of the Town of Huntington)

Taxing Jurisdiction	Real Property Tax Rate				Estimated Overall Residential Property Tax Bill on Homes with Market Values of:		
	Tax Rate Per \$100 of Assessed Value	Tax Rate Per \$1,000 of Assessed Value	Equalization Rate	Effective Tax Rate Per \$1,000 of Market or Full Value	\$272,000	\$377,000	\$586,000
					and pre-tax income of		
					\$45,000	\$80,000	\$137,000
Half Hollow Hills School District School District (with standard STAR exemption)	\$127.78	\$1,277.83	0.0094	\$12.01	\$2,539	\$3,800	\$6,310
Suffolk County NYS Real Property Tax Law	\$1.81	\$18.14	0.0094	\$0.17	\$46	\$64	\$100
Suffolk County General Fund	\$1.02	\$10.21	0.0094	\$0.10	\$26	\$36	\$56
Suffolk County Police District	\$30.11	\$301.05	0.0094	\$2.83	\$770	\$1,067	\$1,658
Suffolk County NYS Mandated Exp.	\$1.91	\$19.09	0.0094	\$0.18	\$49	\$68	\$105
Town of Huntington Town/Part Town	\$9.15	\$91.48	0.0094	\$0.86	\$234	\$324	\$504
Town of Huntington Highway	\$9.41	\$94.05	0.0094	\$0.88	\$240	\$333	\$518
Town of Huntington Environmental Open Space/Park Improvement Bonds I & II	\$1.33	\$13.31	0.0094	\$0.13	\$34	\$47	\$73
Town of Huntington Town Wide Light District	\$0.97	\$9.74	0.0094	\$0.09	\$25	\$35	\$54
Half Hollows Ext. Water District	\$5.71	\$57.10	0.0094	\$0.54	\$146	\$202	\$315
Dix Hills Fire District	\$7.74	\$77.44	0.0094	\$0.73	\$198	\$274	\$427
Half Hollow Hills Library District	\$5.56	\$55.60	0.0094	\$0.52	\$142	\$197	\$306
Overall Property Tax Rates and Estimated Property Tax Bills	\$202.50	\$2,025.04	0.0094	\$19.04	\$4,449	\$6,448	\$10,426
Other Charges	Water is provided by the Suffolk County Water Authority with a quarterly service charge of \$14.43 and \$1.33 per one thousand gallons. Refuse collection is subject to an annual \$370.37 charge per unit.				\$561	\$561	\$561
Local Sales Tax	The Suffolk County local sales tax rate is 4.25%. Residential energy sales are taxed at 2.5% while other utilities are taxed at the 4.25% rate.				\$619	\$839	\$1,198
Estimated Total Property Taxes, Local Sales Taxes and Charges for Items Covered by Property Taxes in Other Communities in this Study					\$5,629	\$7,848	\$12,185