

ATHENS-CLARKE COUNTY, GEORGIA

INTER-DEPARTMENTAL MEMORANDUM

DATE: April 9, 2010

TO: Alan Reddish, ACC Manager
Bob Snipes, ACC Deputy Manager
Richard White, ACC Assistant Manager

FROM: Tim Taylor, Budget Analyst

SUBJECT: 2009 Comparison of Tax Mill Levies, Exemptions, and Taxes

This report compares Athens-Clarke County property taxes for residents of a \$150,000 home to similar valued homes in nearby cities and counties and similar sized communities throughout the state. This report represents the eleventh annual property tax comparison.

In 2009, the State discontinued the State Homeowner's Tax Relief Credit, which was roughly equivalent to an \$8,000 homestead exemption on property taxes. The elimination of this State tax credit increased the taxes on a \$150,000 home by approximately \$268 and a similar amount in other Georgia communities.

Table A (local cities) and Table B (non-local cities) report the 2009 millage rates for state, school, city, and county taxes for cities in local counties and in Georgia counties of comparable size. Standard exemptions and the resulting tax calculation on a \$150,000 home are also provided. Exemptions for senior citizens vary by county and are not considered in the calculations.

The homestead exemption amount plays a significant role in the calculation of taxes on a home valued at \$150,000. In Table A (local cities), Athens-Clarke County has the second highest combined millage rate (33.45) but is the second lowest in actual taxes for the six local area counties and cities. This is a result of the Athens-Clarke County \$10,000 local homestead exemption. All other local counties have the state minimum \$2,000 homestead exemption. A home valued at \$150,000 in Athens-Clarke County will pay property taxes of \$1,675 in 2009, \$94 less than the average tax bill (\$1,769) of the six local counties.

In Table B (non-local cities), Athens-Clarke County has the third lowest millage rate (33.45) and is the lowest in actual taxes in the seven city/county comparison. Homestead exemptions range from a low of \$2,000 (Hall) to a high of \$13,500 (Columbus-Muscogee). The \$1,675 property tax bill in Athens-Clarke County is \$284 below the average of \$1,959 for the seven comparison cities. 2009 millage rates for Bibb County have not been submitted to date. For comparison purposes, 2008 data is used for Bibb County and Macon.

Tables C and D report the 2009 combined millage rates for unincorporated areas in the same counties used in Tables A and B. Athens-Clarke County combined taxes on a \$150,000 home are comparatively higher for unincorporated areas. For local counties (Table C), Athens-Clarke County was the third highest in actual taxes and \$57 above the average. When compared to the non-local counties (Table D) of comparable size, Athens-Clarke County was third lowest of the seven counties and is \$22 below the average.

Please contact me at 613-3061 if we can provide additional information related to this review.

cc John Culpepper, Finance Director
Chris Caldwell, Budget Administrator
Sandi Turner, Public Information Officer
Mitch Schrader, Deputy Tax Commissioner

TABLE A
PROPERTY TAX SURVEY - 2009
LOCAL CITIES

	<u>Athens- Clarke</u>	<u>Danielsville Madison</u>	<u>Jefferson Jackson</u>	<u>Lexington Oglethorpe</u>	<u>Winder Barrow</u>	<u>Watkinsville Oconee</u>
MILLAGE RATES BY COUNTY:						
State	0.25	0.250	0.25	0.250	0.250	0.250
School & Bond	20.00	17.816	16.63	18.690	18.500	17.500
City	0.00	2.850	6.40	2.000	3.000	2.937
County & Bond	<u>13.20</u>	<u>13.087</u>	<u>9.50</u>	<u>9.063</u>	<u>7.182</u>	<u>7.456</u>
Total	33.45	34.003	32.78	30.003	28.932	28.143

ASSESSED VALUE CALCULATION:

Market Value	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Assessed (40%)	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000

STANDARD HOMESTEAD EXEMPTIONS: (a)

State	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
School	\$10,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
City	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
County	\$10,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

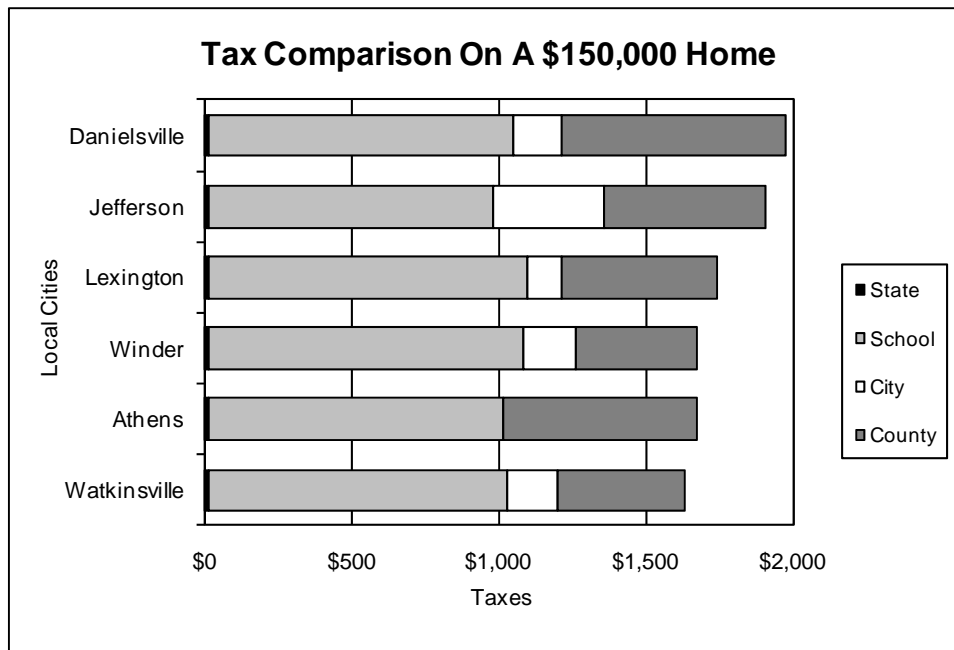
TAX CALCULATION ON A \$150,000 HOME:

State	14.50	14.50	14.50	14.50	14.50	14.50
School	1,000.00	1,034.98	971.11	1,087.00	1,073.00	1,017.00
City	0.00	165.30	371.08	116.00	174.00	170.35
County	<u>660.00</u>	<u>759.05</u>	<u>551.00</u>	<u>525.65</u>	<u>416.56</u>	<u>432.45</u>
Total	\$1,674.50	\$1,973.83	\$1,907.69	\$1,743.15	\$1,678.06	\$1,634.30
Average	\$1,768.59					

(a) Standard Exemption and Millage Rates - Excludes Senior Citizen adjustments which vary with age and income.

Standard exemptions do not apply to the portion of the millage rate (County, School, and City) levied to retire bonded indebtedness, unless specifically stated.

Athens-Clarke County Property Taxes Compared to Surrounding Cities and Counties - 2009



The graph above compares the combined taxes for the local cities and counties from Table A. Athens-Clarke County ranks second lowest in combined taxes for a \$150,000 home for 2009. The graph below considers only city and county taxes. When only these taxes are considered, Athens-Clarke County is in the mid range for local governments in the Northeast Georgia area.

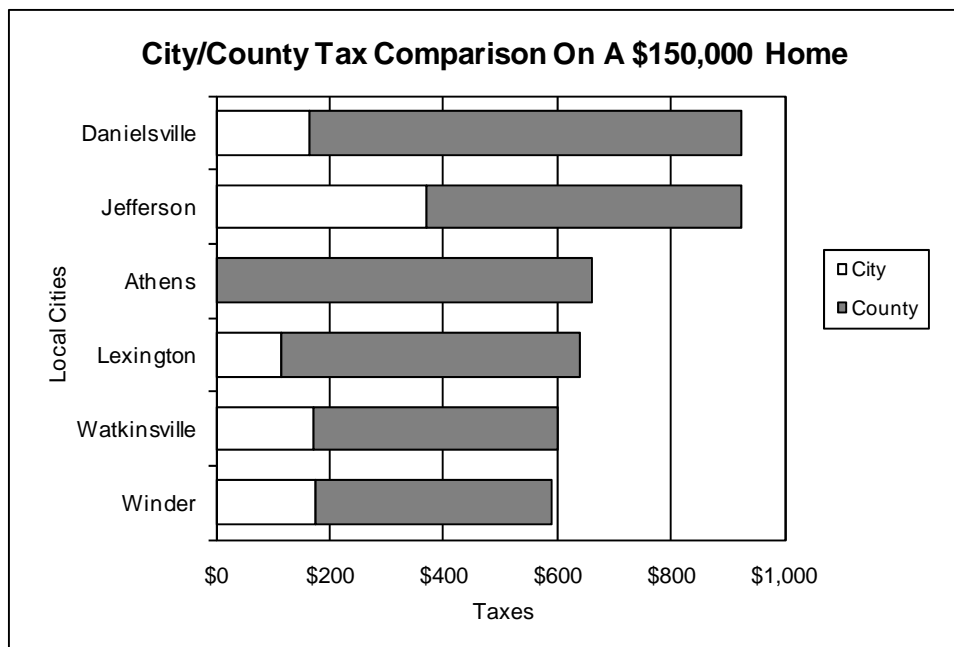


TABLE B
PROPERTY TAX SURVEY - 2009
NON LOCAL CITIES OF COMPARABLE SIZE

	<u>Athens- Clarke</u>	<u>Macon Bibb</u>	<u>Columbus Muscogee</u>	<u>Albany Dougherty</u>	<u>Augusta Richmond</u>	<u>Rome Floyd</u>	<u>Gainesville Hall</u>
MILLAGE RATES BY COUNTY:							
State	0.25	0.250	0.25	0.250	0.250	0.250	0.25
School & Bond	20.00	19.799	23.37	18.445	19.342	15.900	19.28 (a)
City	0.00	10.160	0.00	9.157	8.058	8.520	6.65 (a)
County & Bond	<u>13.20</u>	<u>11.674</u>	<u>17.91</u>	<u>11.894</u>	<u>8.940</u>	<u>8.767</u>	<u>6.25</u>
Total	33.45	41.883 (b)	41.53	39.746	36.590	33.437	32.43

ASSESSED VALUE CALCULATION:

Market Value	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Assessed (40%)	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000

STANDARD HOMESTEAD EXEMPTIONS: (c)

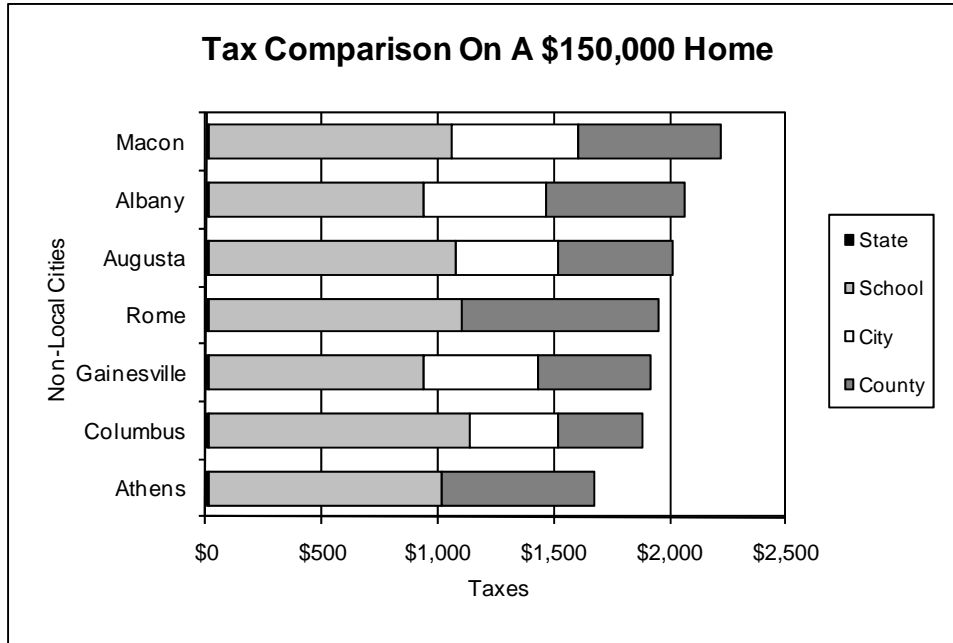
State	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
School	\$10,000	\$7,000	\$13,500	\$10,000	\$5,000	\$2,000	\$2,000
City	\$0	\$7,000	\$13,500	\$2,000	\$5,000	\$2,000	\$2,000
County	\$10,000	\$7,000	\$13,500	\$10,000	\$5,000	\$5,000	\$2,000

TAX CALCULATION ON A \$150,000 HOME:

State	14.50	14.50	14.50	14.50	14.50	14.50	14.50
School	1,000.00	1,049.35	1,086.71	922.25	1,063.81	922.20	1,119.74
City	0.00	538.48	0.00	531.11	443.19	494.16	385.70
County	<u>660.00</u>	<u>618.72</u>	<u>847.40</u>	<u>594.70</u>	<u>491.70</u>	<u>482.19</u>	<u>362.50</u>
Total	\$1,674.50	\$2,221.05	\$1,948.61	\$2,062.56	\$2,013.20	\$1,913.05	\$1,882.44
Average	\$1,959.34						

- (a) The City of Gainesville taxes on 100% valuation. The mill levy has been adjusted to reflect a 40% valuation to compare with other counties.
- (b) 2009 data was not available for Macon and Bibb County. 2008 data was used for comparison purposes.
- (c) Standard Exemption and Millage Rates - Excludes Senior Citizen adjustments which vary with age and income. Standard exemptions do not apply to the portion of the millage rate (County, School, and City) levied to retire bonded indebtedness, unless specifically stated.

Athens-Clarke County Property Taxes Compared to Similar Georgia Cities and Counties - 2009



The graph above compares the combined taxes for similar sized cities and counties from Table B. Athens-Clarke County ranks lowest in combined taxes for a \$150,000 home for 2009. The graph below considers only city and county taxes. When only these taxes are considered, Athens-Clarke County is again the lowest in actual taxes for 2009.

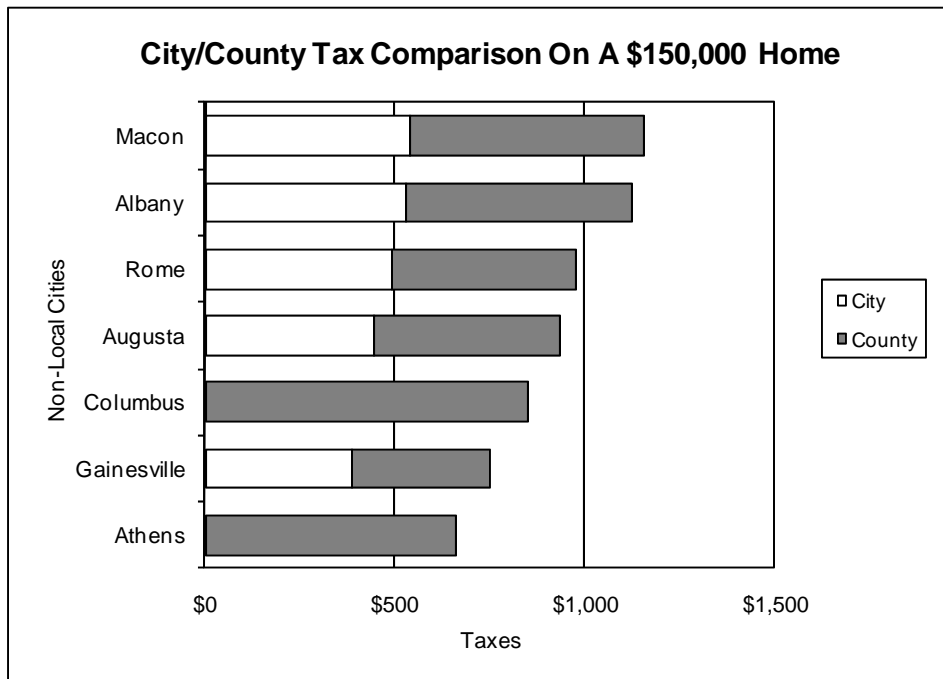


TABLE C
PROPERTY TAX SURVEY - 2009
LOCAL COUNTIES – UNINCORPORATED AREAS

	<u>Athens- Clarke</u>	<u>Madison</u>	<u>Jackson</u>	<u>Oglethorpe</u>	<u>Barrow</u>	<u>Oconee</u>
UNINCORPORATED MILLAGE RATES:						
State	0.25	0.250	0.250	0.250	0.250	0.25
School & Bond	20.00	17.816	18.900	18.690	18.500	17.50
Unincorporated (a)	0.00	(0.998)	0.422	(1.384)	0.000	(0.77)
County & Bond	<u>13.20</u>	<u>13.087</u>	<u>9.500</u>	<u>9.063</u>	<u>9.338</u>	<u>7.46</u>
Total	33.45	30.155	29.072	26.619	28.088	24.44

ASSESSED VALUE CALCULATION:

Market Value	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Assessed (40%)	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000

STANDARD HOMESTEAD EXEMPTIONS: (b)

State	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
School	\$10,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Unincorporated	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
County	\$10,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

TAX CALCULATION ON A \$150,000 HOME:

State	14.50	14.50	14.50	14.50	14.50	14.50
School	1,000.00	1,034.98	1,096.20	1,087.00	1,073.00	1,017.00
Unincorporated	0.00	(57.88)	24.48	(80.27)	0.00	(44.66)
County	<u>660.00</u>	<u>759.05</u>	<u>551.00</u>	<u>525.65</u>	<u>541.60</u>	<u>432.45</u>
Total	\$1,674.50	\$1,750.65	\$1,686.18	\$1,546.88	\$1,629.10	\$1,419.29
Average	\$1,617.77					

(a) Unincorporated rates may include Hospital, Debt, or Fire District millage rates and Insurance Premium rollbacks.

(b) Standard Exemption and Millage Rates - Excludes Senior Citizen adjustments which vary with age and income. Standard exemptions do not apply to the portion of the millage rate (County, School, and City) levied to retire bonded indebtedness, unless specifically stated.

TABLE D
PROPERTY TAX SURVEY - 2009
NON LOCAL COUNTIES OF COMPARABLE SIZE – UNINCORPORATED AREAS

	<u>Athens- Clarke</u>	<u>Bibb</u>	<u>Columbus- Muscogee</u>	<u>Dougherty</u>	<u>Augusta- Richmond</u>	<u>Floyd</u>	<u>Hall</u>
UNINCORPORATED MILLAGE RATES:							
State	0.25	0.250	0.25	0.250	0.250	0.250	0.25
School & Bond	20.00	19.799	23.37	18.445	19.342	18.588	16.42
Unincorporated (a)	0.00	2.549	0.00	7.272	1.616	2.333	1.51
County & Bond	<u>13.20</u>	<u>11.674</u>	<u>12.99</u>	<u>11.894</u>	<u>8.940</u>	<u>8.767</u>	<u>6.25</u>
Total	33.45	34.272 (b)	36.61	37.861	30.148	29.938	24.43

ASSESSED VALUE CALCULATION:

Market Value	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Assessed (40%)	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000

STANDARD HOMESTEAD EXEMPTIONS: (c)

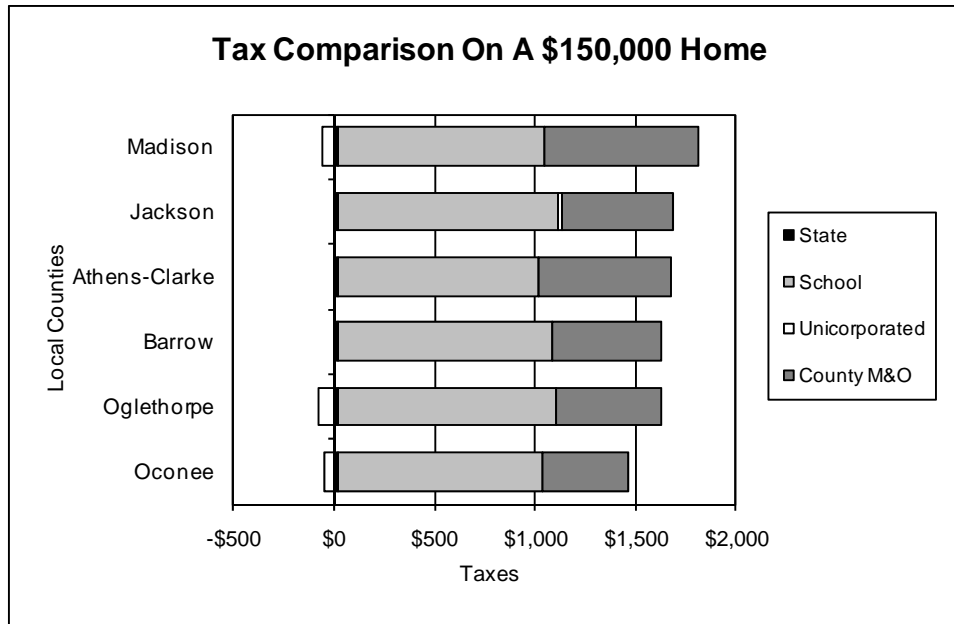
State	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
School	\$10,000	\$2,000	\$13,500	\$10,000	\$2,000	\$5,000	\$2,000
Unincorporated	\$0	\$2,000	\$13,500	\$2,000	\$2,000	\$2,000	\$2,000
County	\$10,000	\$2,000	\$13,500	\$10,000	\$5,000	\$5,000	\$2,000

TAX CALCULATION ON A \$150,000 HOME:

State	14.50	14.50	14.50	14.50	14.50	14.50	14.50
School	1,000.00	1,148.34	1,086.71	922.25	1,121.84	1,022.34	952.36
Unincorporated	0.00	147.84	0.00	421.78	93.73	135.31	87.58
County	<u>660.00</u>	<u>677.09</u>	<u>618.62</u>	<u>594.70</u>	<u>491.70</u>	<u>482.19</u>	<u>362.50</u>
Total	\$1,674.50	\$1,987.77	\$1,719.83	\$1,953.23	\$1,721.77	\$1,654.34	\$1,416.94
Average	\$1,732.63						

- (a) Unincorporated rates may include Hospital, Debt, or Fire District millage rates and Insurance Premium rollbacks.
(b) 2009 data was not available for Bibb County. 2008 data was used for comparison purposes.
(c) Standard Exemption and Millage Rates - Excludes Senior Citizen adjustments which vary with age and income. Standard exemptions do not apply to the portion of the millage rate (County, School, and City) levied to retire bonded indebtedness, unless specifically stated.

Athens-Clarke County Unincorporated Area Property Taxes Compared To Surrounding Counties - 2009



The graph above compares the combined taxes for unincorporated areas for local counties from Table C. Athens-Clarke County ranks third highest in combined taxes for a \$150,000 home for 2009. The graph below makes a similar comparison for Georgia counties of similar size from Table D. Athens-Clarke County ranks as third lowest of the seven counties.

Athens-Clarke County Unincorporated Area Property Taxes Compared to Similar Georgia Counties - 2008

