

## STICKER SHOCK

### Taxes

#### 5 things to know about your school tax bill

**Meaghan M. McDermott** Rochester Democrat and Chronicle | USA TODAY NETWORK

When Joanne Gale-Curtis opened the envelope containing her school tax bill for this year, the total nearly took her breath away. ■ “It was quite a shock,” said Gale-Curtis, a U.S. Postal Service retiree. “I pay my taxes out of pocket because I’ve paid off my mortgage, and it’s not easy to come up with that money.” ■ Last year’s school tax bill for Gale-Curtis’ modest, quaint two-bedroom home in the Irondequoit neighborhood known as “The Flats” was just over \$1,800. This year’s bill? More than \$2,900.

Like many Irondequoit residents, Gale-Curtis knew a tax increase was coming because the town last year revalued all of its properties, setting new values for property tax assessments. The assessment on her home increased \$40,600, from \$98,900 to \$139,500.


But she didn’t expect the tax bite to be so big.

“I thought, ‘It’s not going to be that bad, maybe \$300 or \$400,’ “ she said. “But I’m still in shock.”

And she’s not alone. Across Monroe County, 11 communities last year conducted property revaluations, including Brighton, Chili, Greece Irondequoit, Ogden, Parma, Perinton, Pittsford, Riga, Sweden and East Rochester.

And the round of school tax bills sent Aug. 31 are the first to be

See TAXES, Page **11A**



# STICKER SHOCK

## 5 things to know about your school tax bill

**Meaghan M. McDermott** Rochester Democrat and Chronicle | USA TODAY NETWORK

**W**hen Joanne Gale-Curtis opened the envelope containing her school tax bill for this year, the total nearly took her breath away. “It was quite a shock,” said Gale-Curtis, a U.S. Postal Service retiree. “I pay my taxes out of pocket because I’ve paid off my mortgage, and it’s not easy to come up with that money.” Last year’s school tax bill for Gale-Curtis’ modest, quaint two-bedroom home in the Irondequoit neighborhood known as “The Flats” was just over \$1,800. This year’s bill? More than \$2,900.

Like many Irondequoit residents, Gale-Curtis knew a tax increase was coming because the town last year revalued all of its properties, setting new values for property tax assessments. The assessment on her home increased \$40,600, from \$98,900 to \$139,500.

But she didn’t expect the tax bite to be so big.

“I thought, ‘It’s not going to be that bad, maybe \$300 or \$400,’”

she said. “But I’m still in shock.”

And she’s not alone. Across Monroe County, 11 communities last year conducted property revaluations, including Brighton, Chili, Greece Irondequoit, Ogden, Parma, Perinton, Pittsford, Riga, Sweden and East Rochester.

And the round of school tax bills sent Aug. 31 are the first to be

**“I thought, ‘It’s not going to be that bad, maybe \$300 or \$400.’ But I’m still in shock.”**

**Joanne Gale-Curtis**

**See TAXES, Page 11A**

GETTY IMAGES

**“I thought, ‘It’s not going to be that bad, maybe \$300 or \$400.’ But I’m still in shock.”**

**Joanne Gale-Curtis GETTY IMAGES**

---

## STICKER SHOCK

### Taxes

Continued from Page 1A

based on those new values.

Since the beginning of the month, social media has been abuzz with complaints and concerns from residents, many of whom were seemingly taken off guard by the changes. Here are five things to know about your school tax bill and the recent revaluations.

### What is revaluation?

New York's municipalities rely largely on property taxation to fund government functions. For that to be a relatively fair system, it's essential that property owners bear their fair share of the tax burden. To ensure that happens, taxable property values need to be regularly adjusted to reflect actual real estate prices. A revaluation seeks to align assessed values with the true full market value of a property.

Here, taxing jurisdictions typically charge property owners a tax total that's based on a tax rate multiplied by .1 percent of a property's value. It's easiest to think about it as paying the tax rate multiplied by one for every thousand dollars (per thousand) of value of the property. So for the owner of a \$100,000 home, that equation would be  $(\text{rate}) * 100$ . When property values go up, the number of thousands that can be multiplied by the tax rate goes up, so the total tax goes up. Likewise, if the value goes down, the number of thousands falls, so the total tax goes down.

### Is this just a windfall for school districts?

No, not really, and that's because of how property taxes get apportioned. We're talking about school taxes here, so here's an explainer: Back in May, communities voted and approved their respective school district's proposed budgets for 201819. Part of that budget included approval for the tax levy, which is the total amount of property tax the district needed to raise in order to pay for the school year. Once the community approves the levy, that amount can't be changed after the fact, regardless of how property values change.

But, what will change with a revaluation is how much of that levy is your responsibility. If your property is worth more than it was before, chances are you will pay more. If it's worth less, you pay less.

Of course, we're talking about taxes here, so there's always a complicating factor. In this case, that's the tax rate.

### Wait. What?

We already talked about the levy, and talked about your property value and the whole per thousand bit, but so far we've only touched on the tax rate. Here's where that comes in: Once a taxing jurisdiction, say the school district, has a tax levy in place, it has to figure out how to collect that levy. That's done by dividing the levy by .1 percent of the total assessed value of the whole community. That number becomes the tax rate. Working backward, if you take the rate and multiply it by all the individual thousands of property value in the community, you'll come back up with the levy. Anyhow, because of the math, if the overall value of the whole community goes up, that rate can go down. That's how it's possible you could have an increase in your property's value, but your taxes remain the same or in some instances could be less than last year. After the new assessments were finalized this summer, the tax rate fell in most Monroe County school districts. For example, residents of Brighton who live in the Wheatland-Chili Central School District saw their tax rate fall more than

15 percent this year. Residents of Brighton in the Brighton Central School District saw their rate fall about 10.5 percent, while those living in the Penfield and Pittsford school districts saw their rate fall by about 13 percent. In East Irondequoit, the tax rate went down about 8 percent, and in West Irondequoit it went down about 7 percent. But if your assessment went up more than your tax rate went down, you're paying more this year.

### **How do know what I owe?**

In many cases people who have a mortgage on their home don't see their tax bill until after it's paid by their escrow account. In other cases, the bill is mailed directly to the homeowner. Monroe County posts the tax bills online at its real property portal online. You can look up your own bill by address.

### **I don't think my assessment is fair. What can I do?**

Unfortunately, not much right now. Grit your teeth, pay the bill and start collecting information now so you can challenge your property tax assessment in the spring.

Every May 1, New York municipalities complete a new tentative assessment roll for the following year. That sets in motion a tight timetable property owners must abide by in order to have any challenge they might have to their assessment heard by their town's Board of Assessment Review. You can mount a challenge to your assessment every year, if you like.

For more information about challenging assessments, visit the state Department of Taxation and Finance online at [tax.ny.gov/pit/property/contest/contestasmt.htm](http://tax.ny.gov/pit/property/contest/contestasmt.htm).

While the school tax bill is the first to be calculated on the basis of last year's new assessments, they won't be the last. Town and county tax bills based on those new property valuations will be mailed in January.

*MCDERMOT* ([SiGannett.com](http://SiGannett.com))