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FOR PUBLIC POLICY

ALLEGHENY COUNTY ASSESSMENTS: PROBLEMS AND RECOMMENDATIONS

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Key Findings

- In Allegheny County, the average combined County, municipal, and school millage is 27.62 mills (based on 2001 tax rates). This means that the average County homeowner pays $27.62 per $1,000 of assessed value of the home. By way of comparison, homeowners in various locales such as Denver (CO), Wilmington (DE), and Charleston (WV) pay $10 or less per $1,000 assessed value.

- School property taxes account for 66 percent, on average, of the total tax bill. Moreover, the average Allegheny County homeowner pays 83 percent of his or her total property taxes to the school district and municipality. Taxpayers in 118 communities in Allegheny County pay between 80 and 89 percent of their total tax bill to the school and municipality. Taxpayers in two communities pay 90 percent of their total to these taxing bodies.

- Allegheny County considers its assessment process accurate despite the presence of valuation errors as high as 15 percent. Although that measure is widely accepted nationwide, the very high level of property taxes here exacerbates the effects of assessment mistakes on tax bills. Thus the County should strive for a lower error rate of 12 percent. Moreover, because the overwhelming share of property taxes goes to the combination of municipalities and schools, a 12 percent or lower error rate should be the standard for municipalities and school districts.

- Long-term solutions to problematic property assessments in the County will require: (1) getting and posting accurate data on every parcel, (2) yearly sampling and testing of assessed values, (3) full cooperation (and perhaps financial assistance) from school districts and municipalities, and (4) a careful examination and possible reform of appeal policies and procedures.

Introduction

Allegheny County has some of the highest total property taxes (County, municipal, and school district) in the country. According to the most recent data from the County, the average combined millage for County homeowners was 27.62 mills, which translates to $27.62 of taxes per $1,000 assessed value of the home. Even as far back as 1997, a study of property taxes in 400 metropolitan areas across the nation found that taxpayers in Allegheny County paid some of the highest real estate taxes in the nation, nearly 3.15 percent of their home's value in taxes. Other areas in the country paid less than one percent.[1]

As a result of the 2002 reassessment, the value of taxable property Countywide rose from $57 billion in 2001 to $63.3 billion in 2002. The largest jump in taxable property occurred in Homestead, where values increased 44 percent, while the community of Rankin saw its taxable values fall nearly 28 percent.[2]

Allegheny County taxpayers have lived with high property taxes for some time, but the controversy over property taxes has increased following the County's reassessments in 2001 and 2002. Nevertheless, the 2001 reassessment (performed by Sabre Systems) and the 2002 reassessment (performed by Cole, Layer, Trumble) have helped the County move toward a more accurate assessment system, although there is room for substantial improvement.

This report discusses the difficulty of obtaining correct assessments, the high level of taxes in Allegheny County, the variations in taxes throughout the County, the impact of assessment errors in combination with high tax rates, and recommendations as to how the assessment system should be improved.

The Difficulty of Obtaining Correct Assessments

Reassessing a County with more than 550,000 parcels (three-fourths of which are residential) is a daunting task. Such an assignment in a County where the housing stock is relatively old, where there is low turnover in the way of sales (14,694, or 3 percent of residential properties, in 2001)[3], and where there was assessment freeze that lasted several years is bound to be extremely difficult.

Obviously, computer assessment models cannot achieve high degrees of accuracy if the data describing the properties are not sufficient or are simply inaccurate. For instance,

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[1] Relocation Journal and Real Estate News, "Tracking Property Taxes Nationwide". Runzheimer International conducted the study, which analyzed communities surrounding a central city where a family of four resided in a 2,200 square foot home and their annual income was $60,000.

[2] Mark Belko "Allegheny County Reassessments rise an Average of 11 Percent". Pittsburgh Post-Gazette, January 3, 2002.

[3] Dave Copeland "Taxes, Taxes, Taxes". Pittsburgh Tribune Review, March 10, 2002. Sales data from RealSTATS. The Allegheny County Recorder of Deeds recorded 40,569 conveyances of properties in 2001, which include sales as well as family transfers of property.

there is a strong probability that the age of the housing stock and the low number of sales contribute to an incomplete data picture of properties in the County. Square footage and number of rooms in a home can be altered over the years without the knowledge of the taxing authority, while similarly aged homes on the same street may differ in terms of amenities, structural soundness and appearance.

Using the comparison sales approach is difficult in older neighborhoods, particularly where short distances can generate large disparities in market prices for homes of similar size, age and outward appearance. Moreover, this problem is exacerbated in many areas by a relative paucity of sales. In short, Allegheny County property assessors face an unusually difficult situation because of the scope and number of obstacles to obtaining reliable, defensible fair market values.

Impact of Property Assessment Freeze and Interest Rates

Besides the technical considerations discussed above there are other factors complicating the recent reassessments in Allegheny County. First, it is important to consider the effects of the assessment freeze in the County from 1996 to 1999. This freeze kept property taxes constant unless changes were made to the millage rates of the municipality or school district. But this freeze also kept under-assessed properties below their proper value, which in turn allowed sellers to capture artificially high prices for their homes during the freeze period.

Impact of Assessment Freeze On Mortgage and Taxes[4]

	Sale Price	Down Payment	Assessed Value	Monthly Real Estate Taxes	Monthly Mortgage	Combined Monthly Mortgage and Taxes	Annual Mortgage and Taxes
1997	$150,000	$10,000	$90,000	$225	$1,166	$1,391	$16,692
2000	$170,000	$10,000	$90,000	$225	$1,333	$1,558	$18,696
2001			$170,000	$425	$1,333	$1,758	$21,096

Thus, the two recent countywide reassessments were carried out during and just after a period in which sales prices were receiving an unwarranted boost by virtue of frozen tax assessments, many of which were too low when the freeze was instituted.

The table above examines the impact of an assessment freeze by considering a hypothetical case of a house that sells twice during this period.

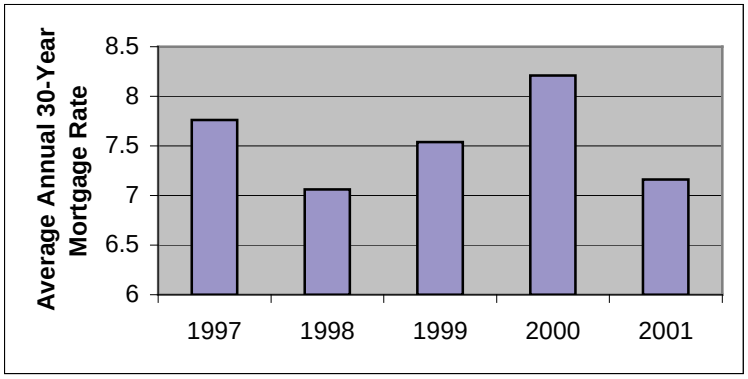
The hypothetical house sold for $150,000 in 1997 was assessed at only $90,000 and frozen at that assessment for four years. In 2000, the house was put up for sale at a price of $170,000. The buyer's expected real estate taxes, as a result of the freeze, would be $225 a month or $2,700 annually. After the second sale, the freeze was lifted and the house reassessed at the sale price of $170,000. As a result, the new owner's real estate

[4] Monthly real estate taxes based on 3 percent of assessed value (90,000 x .03 = 2700/12 = 225); mortgage at 8 percent interest over 20 years.

taxes increase $200 a month (89 percent) or $2,400 a year resulting in a 13 percent increase in annual mortgage and real estate taxes on the home.

What does this mean? Conservatively, $2,400 a year in payments over 30 years represents a capitalized value of just under $30,000. In other words, higher taxes resulting from raising the property assessment is a wealth destroyer for the homeowner. It could also result in reductions in market value, which would mean the owner is now paying more tax than is appropriate.

Average Annual 30-Year Mortgage Interest Rates, 1997-2001[5]



Then too, there may be an effect from the decline of mortgage interest rates in the late 1990s, about the same time of the assessment freeze. With low interest rates, a prospective buyer can afford a more expensive home than when rates are high. Thus, it is likely that the period of relatively low interest rates enjoyed in recent years combined with an assessment freeze caused market values to rise significantly in a way that historically more normal rates and updated assessments would justify.

Property Taxes in Allegheny County

Because of the high level of total property taxes in Allegheny County, it is imperative to ensure that property assessments are accurate and fair so that each taxpayer pays his appropriate share. While taxes are high for County taxpayers regardless of the municipality in which they reside, there are substantial differences in the level of taxation among communities and school districts.

Among Communities

The table below presents data from a random sample of eight communities in Allegheny County to illustrate the range of municipal and school property tax impacts on homeowners. The communities are listed in ascending order according to total taxes.

[5] HSH Associates, Historical Mortgage Rates (http://www.hsh.com/mtghst.html)

Real Estate Taxes on a Home Assessed at $100,000

Town	County Taxes	Municipal Taxes	School Taxes	Total Taxes	Total Taxes (Less County Taxes)
McCandless	$472	$150	$1,710	$2,332	$1,860
Indiana	$472	$287	$1,584	$2,343	$1,871
Robinson	$472	$310	$1,640	$2,422	$1,950
Churchill	$472	$425	$1,900	$2,797	$2,325
Jeff. Hills	$472	$463	$1,879	$2,814	$2,342
Thornburg	$472	$750	$1,640	$2,862	$2,390
Pittsburgh	$472	$1,080	$1,392	$2,944	$2,472
Munhall	$472	$775	$1,892	$3,139	$2,667

Even without the County real estate tax, these homeowners pay anywhere from 1.8 percent to 2.6 percent of their assessed value in municipal and school taxes, and from 80 percent to 85 percent of their total tax bill in municipal and school taxes. On average, 83 percent of real estate taxes in Allegheny County go to the local municipality and the local school district.

Combined Municipality and School District Property Tax Share
as a Percentage of Total Real Estate Taxes

	79% or less	80 to 89%	90% or more
Number of Municipalities	10	118	2
% of Municipalities	7.7%	90.8%	1.5%

Note that only 10 of 130 municipalities in Allegheny County have a combined share of municipal and school property taxes of less than 80 percent.

The County utilized a 15 percent average error relative to the median ratio of assessed to sales values, what is referred to as the coefficient of dispersion[6]. The 15 percent standard, while a nationally accepted level, may be too high because the total level of taxation in Allegheny County is so burdensome. The County should strive for a 12 percent coefficient of dispersion.[7] Meanwhile, because the municipalities and schools account for the lion's share of total taxes, it is critical to ensuring fairness that they should each be held to at least the same, if not a tighter standard.

[6] The coefficient of dispersion (COD) is the average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, the average percentage deviation from the median ratio.

[7] According to the IAAO's 1999 Standard on Ratio Studies, a COD of 15 percent or less is used in older, heterogeneous areas, a COD of 10 percent or less for newer, homogeneous single family residential property, and a COD of 20 percent or less for rural residential, seasonal, income-producing property in rural areas, and vacant land.

CONSAD Research Corporation performed an analysis on the 2002 assessments in which they divided the County into 8 regions. Two of those regions had a coefficient of dispersion higher than 15 percent, and two were just under that threshold. Thus, as it now stands, the assessments are nowhere near meeting a desirable level of accuracy in terms of the error rate. Indeed, it is extremely probable that calculations of coefficients of dispersion for some smaller geographic areas such as municipalities or school districts will be much higher than 15 percent. That points to additional research that could be carried out now with data already in hand.

Within Communities

The following example illustrates the need to bring that 15 percent coefficient down to a lower level. We selected three hypothetical communities in the County (A, B, and C) and ran a scenario in which three houses sold in each community in roughly the same time frame. Three houses in community A sold for $300,000 apiece, in community B for $100,000 each, and in community C for $40,000 each. After the transactions, each house was assessed for tax purposes. Three of the nine houses were assessed at their market price, while four others in A and B were assessed at 15 percent above or 15 below the sale price. Because of assessor error, the two other homes in community C were assessed at 25 percent above or below the sale price. Taxes are based on 27.62 mills.

Hypothetical Examples

Town	Sale Price	Assessed Value	Real Estate Taxes
A	$ 300,000.00	$ 345,000.00	$9,528.90
	$ 300,000.00	$ 300,000.00	$8,286.00
	$ 300,000.00	$ 255,000.00	$7,043.10
B	$ 100,000.00	$ 115,000.00	$3,176.30
	$ 100,000.00	$ 100,000.00	$2,762.00
	$ 100,000.00	$ 85,000.00	$2,347.70
C	$ 40,000.00	$ 50,000.00	$1,381.00
	$ 40,000.00	$ 40,000.00	$1,104.80
	$ 40,000.00	$ 30,000.00	$828.60

The disparity in taxes paid on homes with the same sale price is stunning. The homeowner in community A whose property is assessed at $345,000 pays $2,485 higher taxes (35 percent) than the owner of the home assessed at $255,000, but both fall within the 15 percent standard. This pattern follows in the two other communities, but is more pronounced in community C, where the owner of the home assessed at $30,000 pays only 60 percent of the taxes paid by the owner of the house assessed at $50,000. Clearly, when the total tax rates are high, the effects of errors in assessments are magnified.

Now consider a community such as Denver that we will call D. This community levies a total of 10 mills in combined County, municipal, and school taxes, and allows an error rate of just 12 percent. The low coefficient of dispersion and the low millage rates of

assessed value that actually goes toward taxes make a significant difference. Even though there is a $24,000 gap in assessed value, the difference in taxes is only $240. In Allegheny County the comparable spread in taxes paid by properties at the extremes of allowable errors would be more than $800.

Three Home Hypothetical Example

Town	Sale Price	Assessed Value	Real Estate Taxes
D	$100,000.00	$112,000.00	$1,120.00
	$100,000.00	$100,000.00	$1,000.00
	$100,000.00	$88,000.00	$880.00

Improving the System

Perhaps the simplest way to imagine how the property assessment system in Allegheny County should function is to assume that the County has unlimited resources to fund the process. Each property in the County would be visited every year by a team of highly-trained assessors and real estate agents who know property values in each neighborhood. Working in teams of two, they could examine and evaluate 8 homes in a day, 40 in a week, or approximately 2000 a year. With 275 teams made up of 550 assessors and real estate agents, the County could be completely and thoroughly assessed in a year's time.

This program would probably cost $35 to 40 million per year. However, after a very thorough evaluation, the process would need to be repeated only every three years--assessing a third of the properties each year. Each year one-third of the parcels in all neighborhoods would be selected. Each area would be visited each of the three years rather than having all parcels in a specific area evaluated in one year--the method used in the past. While this would be more expensive and time-consuming, it would ensure that neighborhood changes were being captured on a timely basis and would lessen the problems of assessments in a specific area getting too old before they are implemented.

Every year each property would be reappraised using updated information and the owner would be notified by mail of the new, interim appraisal. However, taxes would not change during the three-year period. Homeowners would have time to respond to their interim appraisals to correct any bad information or inappropriate selections of comparables. Thus, the angst associated with new taxable assessments could be greatly reduced in that the surprises will have been reduced to a minimum. Such a process would cost approximately $15 million a year. In short, the County would have to be prepared to spend a considerable amount of money to achieve fair and accurate assessments.

The reality is that the County does not have unlimited resources to undertake such a task at this rate. So what can be done to get a more accurate assessment of property in a County with old homes, relatively little sales activity, and an assessment freeze that may

have complicated matters? Our recommendations include the following:

- Get the data right, and sooner rather than later
- Use a sample of homes to compare expert individual assessments to computer-generated mass assessments
- Get school district and municipal assistance
- Examine the appeal process

The **first** step is to get the data right, and the County has taken steps to confirm home data by sending mailers out to homeowners to validate assessment information. The County's current plan of mailing one-fifth of the total number of homeowners a year is not adequate. This data collection should be shifted to one-third a year so as to coincide with a three-year reassessment schedule.

Second, to ensure the reliability of assessments, the County could randomly select 5,000 properties in the County (1 percent) and assemble a team of appraisers and real estate agents who would conduct a thorough appraisal of properties in areas where they have detailed knowledge of local market conditions and selling prices. Teams would estimate the fair market value of the sample properties. Their estimates would then be compared with the computer-generated value of the same properties to determine the variation between the two values. An analysis of the variations between the expert team appraisals and the current assessed value would provide information about biases, problems and weaknesses in the current system and provide guidance for improving the next round of reassessments.

Third, given the cost of ensuring accurate assessments and the level of dependence by Allegheny County's school districts and municipalities on the property tax, it may be in the County's interest to investigate the possibility of obtaining a per-parcel fee from the local taxing bodies to help cover additional expenses to get the job done correctly.

Lastly, an area that needs immediate attention is that of appealed values. There must be an examination of values assigned to appealed properties as compared with the County's assessment. Newspaper accounts indicate that a large percentage of appealed assessments are being reduced. And while that may be good for the individual homeowner, it is a serious problem for the County's tax assessment efforts. If appeal officials are biased toward lowering values, then incentives will be created for more homeowners to appeal, creating a deluge of appeals.

Moreover, the fact that appeals are apparently favorable to the appellant in a large majority of cases further undermines the public's confidence in the County's assessment process. Then too, the fact that most appellants have received lower assessments creates the presumption that those who did not appeal are not being treated fairly. This situation must be addressed, otherwise the property tax system will be treated as something to be gamed endlessly by newly created assessment experts and lawyers trained in filing appeals.

Obviously, the appeals panel must be independent of the assessors to ensure fairness. But ongoing large differences in property values assigned by the two entities in a hefty majority of cases will prevent the County from ever reaching a stable, acceptable system.

Somehow the two sets of assessment values must move closer together. In the first instance, those sitting on the Appeals Board should be extremely knowledgeable and must be objective. Their procedures for evaluating properties must be consistent and conform to industry standards. They must be as far removed from politics as possible. Appointees should be screened and only those with superior skills selected. There should be something like a civil service selection procedure to keep politics out of the selection.

Finally, the work product of the Appeals Board should be independently reviewed by an outside team of experts to ensure that the appeals process is itself fair and even-handed. Simply put, the notion that the appeals process can indefinitely produce lower assessments 80 percent of the time is not viable or healthy. At least not when there are a massive numbers of appeals.

Taken together these recommendations could bring about far superior results to those now being achieved.

Conclusions

Allegheny County's high property taxes and imperfect assessment procedures have combined to exacerbate the costs of home ownership in the County. The two consecutive reassessments are initial steps toward correcting the assessments, which may result in property taxes that are accurate and fair and ensure each property owner pays his share. But the reality of having every property in the County correctly assessed is still far away.

The County does not have unlimited resources to make the assessment system perfect. But the steps outlined in this report can help achieve correct assessments sooner rather than later. This will not only restore the public's confidence in the quality of assessments, it will also save the County administrative costs in the way of fewer appeals by homeowners, many of which may occur because other homeowners appeal and win.

Appendix

What Is Fair Market Value?

According to the industry standards of the International Association of Assessing Officers (IAAO), the "fair market value" of real estate is:

> The most probable price (in terms of money) that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:
>
> - The buyer and seller are typically motivated
> - Both parties are well-informed or well-advised, and acting in what they consider their best interests
> - A reasonable time is allowed for exposure in the open market
> - Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto
> - The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.[8]

Using market value as the basis for the property tax is considered the best way to "maximize fairness and understandability" of property assessments. According to the IAAO

> In a dynamic economy, property values constantly change. Values in one area may increase, whereas those in another area may decrease or stabilize. Property taxes then shift to areas with increasing wealth as measured by the property value. Only a system requiring current market value acknowledges these changes in local economies and the distribution of property-related wealth.[9]

Utilizing current market value implies annual assessments, whether or not each property is actually visited each year. Two alternatives to using current market value for assessment exist in other parts of the U.S. The first is a "partial market appraisal" in which some portion of the property is reappraised while the remainder remains frozen at some base year. The other is "acquisition value", whereby changes to the assessment can only be made at some future date or at the point of sale of the property.[10]

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[8] International Association of Assessing Officers "Standard on Property Tax Policy", 1997.
[9] Ibid
[10] Ibid

Methods of Determining Market Value

Like many other public and private agencies that assess property, the Allegheny County Office of Property Assessment uses one of three methods to determine the market value of a home for tax purposes. These methods are described below.

The "Market/Comparable Sales" Approach
This method compares a property to others that have sold recently. This method is reliable in as much as the number and quality of available sales are sufficient benchmarks for comparison. A possible drawback of this approach occurs in situations of a "quick sale", either because the buyer was in a hurry and overpaid, or the seller was in a hurry and undersold the property.[11] 97 percent of the residential properties in Allegheny County were assessed in this manner for the 2002 reassessment.

The "Cost" Approach
This method determines a property's value by estimating how much it would cost to replace it with a similar property. The quality of reliable data is very important in this approach. According to IAAO standards, construction costs need to be based on the cost of replacing the structure with one of "equal utility, using current materials, design, and building standards."[12] When added to the market value of the land on which it sits, which can also be difficult to determine, the property's market value is determined. Calculations are then undertaken to determine any depreciation based on location, age, and physical condition of the existing structure. The remaining 3 percent of Allegheny County's residential properties were assessed in this manner because "there were an insufficient number of valid sales or the sales were not representative of the [appraisal] model".[13]

The "Income" Approach
This method is used for income-producing properties where reliable income and expense data is available. It is primarily used for apartments, commercial establishments, and industrial property.[14]

Is there a viable market for real estate throughout Allegheny County? In 2001, homes that actually sold in Allegheny County were on the market an average of 79 days. Sales in various parts of the County ranged from a high average of 89 days in the western suburbs to a low average of 76 days in the North Hills. The houses that were on the market and did not sell could average being listed for upwards of a year.[15]

If in any given area the market is not deep or active enough to produce a sale on a property in a year even after price reductions, the use of comparative values becomes invalid as a means of assessment.

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[11] County of Allegheny Board of Property Assessment Appeals and Review "How Property was Valued for the Allegheny County 2002 Revaluation Program" (www.County.allegheny.pa.us/paar/value.asp)
[12] Ibid
[13] Ibid
[14] Ibid
[15] Conversation with staff of West Penn Multi List

2001 Tax Rates

The following tables present 2001 millage rates for each community in Allegheny County. Pages 16 and 17 list, in descending order, the millages for municipal tax purposes and school tax purposes. The communities of Trafford and McDonald are served by school districts in other counties, so their millage rates were adjusted to fit the assessed value formula of Allegheny County.

	2001 County Millage	2001 School Millage	2001 Municipal Millage	2001 Total Millage	School Taxes as % of Total	School and Municipal Taxes as % of Total
Aleppo	4.72	14.9	4.38	24	62%	80%
Aspinwall	4.72	15.84	4.17	24.73	64%	81%
Avalon	4.72	23	5.7	33.42	69%	86%
Baldwin B	4.72	21.3	4.756	30.776	69%	85%
Baldwin T	4.72	21.3	9	35.02	61%	87%
Bell Acres	4.72	14.9	3.9	23.52	63%	80%
Bellvue	4.72	23	5.4	33.12	69%	86%
Ben Avon	4.72	15.75	5.57	26.04	60%	82%
Ben Avon Hts	4.72	15.75	1.75	22.22	71%	79%
Bethel Park	4.72	19.6	1.53	25.85	76%	82%
Blawnox	4.72	15.84	8.74	29.3	54%	84%
Brackenridge	4.72	18.5	4.99	28.21	66%	83%
Braddock	4.72	19	8.87	32.59	58%	86%
Braddock Hills	4.72	19	4.005	27.725	69%	83%
Bradford Woods	4.72	17.104	2	23.824	72%	80%
Brentwood	4.72	21.45	6.137	32.307	66%	85%
Bridgeville	4.72	16.25	4.75	25.72	63%	82%
Carnegie	4.72	22.03	5.04	31.79	69%	85%
Castle Shannon	4.72	19.6	6.73	31.05	63%	85%
Chalfant	4.72	19	4.77	28.49	67%	83%
Cheswick	4.72	18	4.038	26.758	67%	82%
Churchill	4.72	19	4.25	27.97	68%	83%
Clairton	4.72	19.5	22.64	46.86	42%	90%
Collier	4.72	16.25	4	24.97	65%	81%
Coraopolis	4.72	17.8	7	29.52	60%	84%
Crafton	4.72	22.03	4.67	31.42	70%	85%
Crescent	4.72	17.4	3.528	25.648	68%	82%
Dormont	4.72	19.6	9	33.32	59%	86%
Dravosburg	4.72	18.48	4.315	27.515	67%	83%
Duquesne	4.72	21.1	14.49	40.31	52%	88%
E Deer	4.72	17.8	3.9	26.42	67%	82%
E McKeesport	4.72	17.5	4.6	26.82	65%	82%
E Pittsburgh	4.72	19	4.892	28.612	66%	84%
Edgewood	4.72	19	5.715	29.435	65%	84%
Edgeworth	4.72	14.9	5.1	24.72	60%	81%
Elizabeth B	4.72	20.61	5.01	30.34	68%	84%
Elizabeth T	4.72	20.61	3.115	28.445	72%	83%
Emsworth	4.72	15.75	4.8	25.27	62%	81%
Etna	4.72	20.32	5	30.04	68%	84%
Fawn	4.72	18.5	2	25.22	73%	81%
Findlay	4.72	17.1	1.95	23.77	72%	80%
Forest Hills	4.72	19	5.718	29.438	65%	84%
Forward	4.72	20.61	1.95	27.28	76%	83%
Fox Chapel	4.72	15.84	1.35	21.91	72%	78%
Franklin Park	4.72	17.104	0.827	22.651	76%	79%
Frazer	4.72	17.8	1.34	23.86	75%	80%
Glassport	4.72	15.69	4.35	24.76	63%	81%
Glenfield	4.72	14.9	4.15	23.77	63%	80%

	2001 County Millage	2001 School Millage	2001 Municipal Millage	2001 Total Millage	School Taxes as % of Total	School and Municipal Taxes as % of Total
Green Tree	4.72	19.6	3.6	27.92	70%	83%
Hampton	4.72	18.1	2.1	24.92	73%	81%
Harmar	4.72	18	2.26	24.98	72%	81%
Harrison	4.72	18.5	4	27.22	68%	83%
Haysville	4.72	14.9	3.35	22.97	65%	79%
Heidelberg	4.72	16.25	5.925	26.895	60%	82%
Homestead	4.72	18.92	10.5	34.14	55%	86%
Indiana	4.72	15.84	2.87	23.43	68%	80%
Ingram	4.72	16.4	6	27.12	60%	83%
Jefferson Hills	4.72	18.79	4.63	28.14	67%	83%
Kennedy	4.72	16.4	1.35	22.47	73%	79%
Kilbuck	4.72	15.75	11	31.47	50%	85%
Leet	4.72	14.9	7	26.62	56%	82%
Leetsdale	4.72	14.9	5.6	25.22	59%	81%
Liberty	4.72	15.69	2.85	23.26	67%	80%
Lincoln	4.72	15.69	3.7	24.11	65%	80%
Marshall	4.72	17.104	1.85	23.674	72%	80%
McCandless	4.72	17.104	1.5	23.324	73%	80%
McDonald	*4.72*	*25.56*	*7.5*	*37.78*	68%	88%
McKeesport	4.72	18.48	16.85	40.05	46%	88%
McKees Rocks	4.72	21	6	31.72	66%	85%
Millvale	4.72	20.32	5.5	30.54	67%	85%
Monroeville	4.72	16.55	2.2	23.47	71%	80%
Moon	4.72	17.4	2.84	24.96	70%	81%
Mt Lebanon	4.72	20.76	4.35	29.83	70%	84%
Mt Oliver	4.72	13.92	8	26.64	52%	82%
Munhall	4.72	18.92	7.75	31.39	60%	85%
Neville	4.72	17.8	4.25	26.77	66%	82%
N Braddock	4.72	19	7.5	31.22	61%	85%
N Fayette	4.72	17.1	2.14	23.96	71%	80%
N Versailles	4.72	17.5	3.7	25.92	68%	82%
Oakdale	4.72	17.1	3	24.82	69%	81%
Oakmont	4.72	19.1	3.34	27.16	70%	83%
O'Hara	4.72	15.84	1.89	22.45	71%	79%
Ohio	4.72	15.75	2.38	22.85	69%	79%
Osbourne	4.72	14.9	4.5	24.12	62%	80%
Penn Hills	4.72	18.25	2.6	25.57	71%	82%
Pennsbury	4.72	16.4	6.26	27.38	60%	83%
Pine	4.72	17.82	1.3	23.84	75%	80%
Pitcarin	4.72	16.55	3.36	24.63	67%	81%
Pittsburgh	4.72	13.92	10.8	29.44	47%	84%
Pleasant Hills	4.72	18.79	4.949	28.459	66%	83%
Plum	4.72	14.989	2.02	21.729	69%	78%
Port Vue	4.72	15.69	4.111	24.521	64%	81%

	2001 County Millage	2001 School Millage	2001 Municipal Millage	2001 Total Millage	School Taxes as % of Total	School and Municipal Taxes as % of Total
Rankin	4.72	19	9.2	32.92	58%	86%
Reserve	4.72	20.32	2.74	27.78	73%	83%
Richland	4.72	17.82	2.95	25.49	70%	81%
Robinson	4.72	16.4	3.1	24.22	68%	81%
Ross	4.72	16.5	2.054	23.274	71%	80%
Rosslyn Farms	4.72	22.03	5.75	32.5	68%	85%
Scott	4.72	16.25	4	24.97	65%	81%
Sewickley	4.72	14.9	5.8	25.42	59%	81%
Sewickley Hills	4.72	14.9	0.35	19.97	75%	76%
Sewickley Hts	4.72	14.9	3.5	23.12	64%	80%
Shaler	4.72	20.32	2.3	27.34	74%	83%
Sharpsburg	4.72	15.84	5.5	26.06	61%	82%
S Fayette	4.72	18.79	4.045	27.555	68%	83%
S Park	4.72	22.7	3.6	31.02	73%	85%
S Versailles	4.72	18.48	3.2	26.4	70%	82%
Springdale B	4.72	18	2.4	25.12	72%	81%
Springdale T	4.72	18	3.974	26.694	67%	82%
Stowe	4.72	21	6.48	32.2	65%	85%
Swissvale	4.72	19	9.1	32.82	58%	86%
Tarentum	4.72	18.5	4.48	27.7	67%	83%
Thornburg	4.72	16.4	7.5	28.62	57%	84%
Trafford	*4.72*	*12.5*	*5.3*	*22.52*	56%	79%
Turtle Creek	4.72	19	5.7	29.42	65%	84%
USC	4.72	21.11	2.69	28.52	74%	83%
Verona	4.72	19.1	6.5	30.32	63%	84%
Versailles	4.72	18.48	4	27.2	68%	83%
Wall	4.72	17.5	4	26.22	67%	82%
W Deer	4.72	17.8	1.45	23.97	74%	80%
W Elizabeth	4.72	18.79	3.915	27.425	69%	83%
W Homestead	4.72	18.92	10.31	33.95	56%	86%
W Mifflin	4.72	16.93	4.27	25.92	65%	82%
W View	4.72	16.5	3.43	24.65	67%	81%
Whitaker	4.72	16.93	4.485	26.135	65%	82%
White Oak	4.72	18.48	3.16	26.36	70%	82%
Whitehall	4.72	21.3	3.17	29.19	73%	84%
Wilkins	4.72	19	3.512	27.232	70%	83%
Wilkinsburg	4.72	33.5	8.913	47.133	71%	90%
Wilmerding	4.72	17.5	5.3	27.52	64%	83%
Average		*18.08*	*4.82*	*27.62*	*66%*	*83%*
Median		*17.91*	*4.25*	*26.88*		

2001 School Millage					
Wilkinsburg	33.5	Pleasant Hills	18.79	Scott	16.25
McDonald	*25.56*	Jefferson Hills	18.79	Heidelberg	16.25
Bellvue	23	Tarentum	18.5	Collier	16.25
Avalon	23	Harrison	18.5	Bridgeville	16.25
S Park	22.7	Fawn	18.5	Sharpsburg	15.84
Rosslyn Farms	22.03	Brackenridge	18.5	O'Hara	15.84
Crafton	22.03	White Oak	18.48	Indiana	15.84
Carnegie	22.03	Versailles	18.48	Fox Chapel	15.84
Brentwood	21.45	S Versailles	18.48	Blawnox	15.84
Whitehall	21.3	McKeesport	18.48	Aspinwall	15.84
Baldwin T	21.3	Dravosburg	18.48	Ohio	15.75
Baldwin B	21.3	Penn Hills	18.25	Kilbuck	15.75
USC	21.11	Hampton	18.1	Emsworth	15.75
Duquesne	21.1	Springdale T	18	Ben Avon Hts	15.75
Stowe	21	Springdale B	18	Ben Avon	15.75
McKees Rocks	21	Harmar	18	Port Vue	15.69
Mt Lebanon	20.76	Cheswick	18	Lincoln	15.69
Forward	20.61	Richland	17.82	Liberty	15.69
Elizabeth T	20.61	Pine	17.82	Glassport	15.69
Elizabeth B	20.61	W Deer	17.8	Plum	14.989
Shaler	20.32	Neville	17.8	Sewickley Hts	14.9
Reserve	20.32	Frazer	17.8	Sewickley Hills	14.9
Millvale	20.32	E Deer	17.8	Sewickley	14.9
Etna	20.32	Coraopolis	17.8	Osbourne	14.9
Green Tree	19.6	Wilmerding	17.5	Leetsdale	14.9
Dormont	19.6	Wall	17.5	Leet	14.9
Castle Shannon	19.6	N Versailles	17.5	Haysville	14.9
Bethel Park	19.6	E McKeesport	17.5	Glenfield	14.9
Clairton	19.5	Moon	17.4	Edgeworth	14.9
Verona	19.1	Crescent	17.4	Bell Acres	14.9
Oakmont	19.1	McCandless	17.104	Aleppo	14.9
Wilkins	19	Marshall	17.104	Pittsburgh	13.92
Turtle Creek	19	Franklin Park	17.104	Mt Oliver	13.92
Swissvale	19	Bradford Woods	17.104	*Trafford*	*12.5*
Rankin	19	Oakdale	17.1		
N Braddock	19	N Fayette	17.1		
Forest Hills	19	Findlay	17.1		
Edgewood	19	Whitaker	16.93		
E Pittsburgh	19	W Mifflin	16.93		
Churchill	19	Pitcarin	16.55		
Chalfant	19	Monroeville	16.55		
Braddock Hills	19	W View	16.5		
Braddock	19	Ross	16.5		
W Homestead	18.92	Thornburg	16.4		
Munhall	18.92	Robinson	16.4		
Homestead	18.92	Pennsbury	16.4		
W Elizabeth	18.79	Kennedy	16.4		
S Fayette	18.79	Ingram	16.4		

2001 Municipal Millage					
Clairton	22.64	E Pittsburgh	4.892	Robinson	3.1
McKeesport	16.85	Emsworth	4.8	Oakdale	3
Duquesne	14.49	Chalfant	4.77	Richland	2.95
Kilbuck	11	Baldwin B	4.756	Indiana	2.87
Pittsburgh	10.8	Bridgeville	4.75	Liberty	2.85
Homestead	10.5	Crafton	4.67	Moon	2.84
W Homestead	10.31	Jefferson Hills	4.63	Reserve	2.74
Rankin	9.2	E McKeesport	4.6	USC	2.69
Swissvale	9.1	Osbourne	4.5	Penn Hills	2.6
Baldwin T	9	Whitaker	4.485	Springdale B	2.4
Dormont	9	Tarentum	4.48	Ohio	2.38
Wilkinsburg	8.913	Aleppo	4.38	Shaler	2.3
Braddock	8.87	Mt Lebanon	4.35	Harmar	2.26
Blawnox	8.74	Glassport	4.35	Monroeville	2.2
Mt Oliver	8	Dravosburg	4.315	N Fayette	2.14
Munhall	7.75	W Mifflin	4.27	Hampton	2.1
Thornburg	7.5	Neville	4.25	Ross	2.054
N Braddock	7.5	Churchill	4.25	Plum	2.02
McDonald	*7.5*	Aspinwall	4.17	Fawn	2
Leet	7	Glenfield	4.15	Bradford Woods	2
Coraopolis	7	Port Vue	4.111	Forward	1.95
Castle Shannon	6.73	S Fayette	4.045	Findlay	1.95
Verona	6.5	Cheswick	4.038	O'Hara	1.89
Stowe	6.48	Braddock Hills	4.005	Marshall	1.85
Pennsbury	6.26	Wall	4	Ben Avon Hts	1.75
Brentwood	6.137	Versailles	4	Bethel Park	1.53
McKees Rocks	6	Scott	4	McCandless	1.5
Ingram	6	Harrison	4	W Deer	1.45
Heidelberg	5.925	Collier	4	Kennedy	1.35
Sewickley	5.8	Springdale T	3.974	Fox Chapel	1.35
Rosslyn Farms	5.75	W Elizabeth	3.915	Frazer	1.34
Forest Hills	5.718	E Deer	3.9	Pine	1.3
Edgewood	5.715	Bell Acres	3.9	Franklin Park	0.827
Turtle Creek	5.7	N Versailles	3.7	Sewickley Hills	0.35
Avalon	5.7	Lincoln	3.7		
Leetsdale	5.6	Green Tree	3.6		
Ben Avon	5.57	S Park	3.6		
Sharpsburg	5.5	Crescent	3.528		
Millvale	5.5	Wilkins	3.512		
Bellvue	5.4	Sewickley Hts	3.5		
Wilmerding	5.3	W View	3.43		
Trafford	*5.3*	Pitcarin	3.36		
Edgeworth	5.1	Haysville	3.35		
Carnegie	5.04	Oakmont	3.34		
Elizabeth B	5.01	S Versailles	3.2		
Etna	5	Whitehall	3.17		
Brackenridge	4.99	White Oak	3.16		
Pleasant Hills	4.949	Elizabeth T	3.115		