

CAPITAL DISTRICT DATA

SEPTEMBER/OCTOBER 2002

VOLUME 25, NUMBER 5

Real Property Tax Rates

The Comptroller's Office has just released its annual property tax data. A table and chart displaying 2001 property tax rates for the Region's municipalities appear on the following two pages.

A range for school district rates is given when more than one district serves a municipality. An average tax rate is used where towns or cities have established special homestead and non-homestead units for assessing real property for municipal and/or school district purposes. Rates for special assessment districts such as fire, sewer, and water districts are omitted, since their boundaries rarely coincide with one another or with the boundaries of the unincorporated areas.

Overall full value rates are determined by multiplying the total overall rate or range by the equalization rate, except for villages, where the village equalization rate applies only to the village tax rate, while the appropriate town equalization rate applies to county, town, and school tax rates.

Equalization rates represent the average relationship of the total assessed value of taxable real property to the total market value of that property.

An equalization rate of 1.0000 means average assessed value equals average total market value, based on a sample survey. Equalization rates greater than one (> 1) for a municipality indicate a decline in average total market value within a taxing jurisdiction or insufficient data on average market values following a recent full-value reassessment.

Finally, a decline in full value rates or ranges from a previous year generally reflects an increase in total market values, not lower taxes for individual properties.

(continued on page 4)

Existing Home Sales

For 2001, unit sales of existing homes in the Capital District through the Capital Region Multiple Listing Service rose by 481 units or 6.6% from the previous year to 7,737. Average days to sale for 2001 declined by 14.7, falling from 92.8 to 78.1, which indicates a further improvement in the market for sellers.

The mean constant-dollar selling price for existing homes rose by \$6,249 to \$140,012, a 4.7% increase; while the median constant-dollar selling price rose \$2,327 or 1.9% to \$123,580, which represents the third consecutive increase since 1994.

Capital District Existing Home Sales

Unit Sales	1996	1997	1998	1999	2000	2001
Albany County	1,941	1,897	2,242	2,374	2,375	2,481
Rensselaer County	795	814	945	1,064	1,077	1,130
Saratoga County	1,997	1,978	2,180	2,535	2,432	2,589
Schenectady County	1,099	1,010	1,193	1,322	1,372	1,537
Capital District	5,832	5,699	6,560	7,295	7,256	7,737
Mean Current \$ Price	1996	1997	1998	1999	2000	2001
Albany County	\$129,405	\$126,421	\$130,554	\$131,648	\$134,043	\$149,501
Rensselaer County	103,282	106,651	103,516	105,731	110,904	116,985
Saratoga County	128,756	131,792	139,266	142,587	148,206	161,204
Schenectady County	102,386	101,170	98,923	101,425	106,177	105,927
Capital District	120,530	120,986	123,802	126,192	130,086	140,012
Mean Constant \$ Price†	1996	1997	1998	1999	2000	2001
Albany County	\$146,038	\$139,470	\$141,820	\$139,919	\$137,831	\$149,501
Rensselaer County	116,558	117,659	112,450	112,374	114,038	116,985
Saratoga County	145,306	145,395	151,284	151,545	152,394	161,204
Schenectady County	115,546	111,613	107,460	107,798	109,178	105,927
Capital District	136,022	133,474	134,486	134,120	133,763	140,012
Median Current \$ Price	1996	1997	1998	1999	2000	2001
Albany County	\$123,151	\$110,720	\$112,689	\$116,717	\$108,398	\$139,105
Rensselaer County	100,494	104,894	93,463	100,628	112,134	117,147
Saratoga County	113,001	115,231	121,221	128,744	133,138	147,357
Schenectady County	87,305	85,567	83,664	83,363	86,798	90,218
Capital District	110,697	108,792	109,821	112,421	117,921	123,580
Median Constant \$ Price†	1996	1997	1998	1999	2000	2001
Albany County	\$138,980	\$122,149	\$122,414	\$124,050	\$111,462	\$139,105
Rensselaer County	113,410	115,721	101,529	106,950	115,303	117,147
Saratoga County	127,525	127,125	131,682	136,832	136,901	147,357
Schenectady County	98,527	94,399	90,884	88,600	89,251	90,218
Capital District	124,925	120,021	119,298	119,484	121,253	123,580
Average Days to Sale	1996	1997	1998	1999	2000	2001
Albany County	128.3	120.4	113.5	102.5	86.4	74.7
Rensselaer County	140.7	143.7	147.1	133.0	119.2	100.1
Saratoga County	115.9	112.6	108.7	94.4	85.4	66.3
Schenectady County	136.7	137.2	127.4	114.8	96.3	87.5
Capital District	127.4	124.0	119.3	106.4	92.8	78.1

†Averages in 2001 Constant \$\$. Median selling prices estimated from grouped data.

Source: Capital Region Multiple Listing Service. Prepared by CDRPC



Capital District Regional Planning Commission

35 YEARS SERVICE TO ALBANY, RENSSELAER, SARATOGA, & SCHENECTADY COUNTIES

Capital District 2001 Real Property Tax Rates

	City, Town, or Village	2001 Tax Rates per \$1,000 in Assessed Valuation					Equalization Rate	Total Overall Full Value Range: Rate per \$1,000
		County	Town	City or Village	School District Range	Total Overall Range		
Albany County	City of Albany	\$2.68		\$11.56	\$22.57	\$36.81	1.0000	\$36.81
	Town of Berne	\$2.63	\$3.28		\$17.50 to \$20.88	\$23.41 to \$26.79	1.0000	\$23.41 to \$26.79
	Town of Bethlehem	\$2.43	\$1.96		\$16.50 to \$21.57	\$20.89 to \$25.96	1.1041	\$23.06 to \$28.66
	Town of Coeymans	\$2.57	\$3.09		\$17.73 to \$17.74	\$23.39 to \$23.40	1.0560	\$24.69 to \$24.70
	Village of Ravena	\$2.57	\$3.09	\$122.00	\$17.74	\$145.40	0.0394	\$29.51
	City of Cohoes	\$2.32		\$13.57	\$22.19	\$38.08	0.9693	\$39.15
	Town of Colonie	\$2.51	\$2.10		\$14.70 to \$21.77	\$19.31 to \$26.38	1.0000	\$19.31 to \$26.38
	Village of Colonie	\$2.51	\$2.10	\$40.00	\$17.38	\$61.99	0.0566	\$24.25
	Village of Menands	\$2.51	\$2.10	\$4.12	\$14.70 to \$15.95	\$23.43 to \$24.68	1.0129	\$23.48 to \$24.73
	Town/Village of Green Island	\$27.69		\$146.11	\$236.06	\$409.86	0.0928	\$38.03
	Town of Guilderland	\$2.60	\$1.56		\$17.19 to \$20.88	\$21.35 to \$25.04	1.0000	\$21.35 to \$25.04
	Village of Altamont	\$2.60	\$0.34	\$3.03	\$20.77	\$26.74	1.0159	\$26.78
	Town of Knox	\$2.56	\$1.38		\$17.11 to \$20.77	\$21.15 to \$24.71	1.0000	\$21.15 to \$24.71
	Town of New Scotland	\$2.64	\$1.34		\$17.28 to \$23.41	\$21.26 to \$27.39	1.0000	\$21.26 to \$27.39
	Village of Voorheesville	\$2.64	\$1.08	\$0.99	\$20.88	\$25.59	0.6588	\$25.25
Town of Rensselaerville	\$2.58	\$8.04		\$16.26 to \$18.20	\$26.88 to \$28.82	1.0000	\$26.88 to \$28.82	
City of Watervliet	\$2.64		\$7.74	\$16.10	\$26.48	0.9693	\$26.16	
Town of Westerlo	\$169.69	\$204.82		\$1,123.47 to \$1,144.47	\$1,497.98 to \$1,518.98	0.0160	\$23.97 to \$24.30	
Rensselaer County	Town of Berlin	\$11.93	\$8.38		\$44.97 to \$46.91	\$65.28 to \$67.22	0.4018	\$26.23 to \$27.01
	Town of Brunswick	\$11.67	\$7.15		\$43.56 to \$53.12	\$62.38 to \$71.94	0.4142	\$26.05 to \$29.79
	Town of East Greenbush	\$11.04	\$12.86		\$43.27 to \$47.25	\$67.17 to \$71.15	0.4304	\$28.90 to \$30.62
	Town of Grafton	\$32.88	\$35.23		\$112.28 to \$140.46	\$180.39 to \$208.57	0.1447	\$26.10 to \$30.17
	Town of Hoosick	\$11.58	\$5.99		\$38.31 to \$40.19	\$55.88 to \$57.76	0.4284	\$23.93 to \$24.74
	Village of Hoosick Falls	\$11.58	\$4.40	\$35.56	\$38.31	\$89.85	0.2031	\$30.47
	Town of Nassau	\$5.22	\$4.32		\$17.36 to \$22.66	\$26.90 to \$32.20	0.9155	\$24.62 to \$29.48
	Village of East Nassau	\$5.22	\$1.81	\$1.33	\$17.56 to \$22.66	\$25.92 to \$31.02	0.9305	\$23.75 to \$28.42
	Village of Nassau (part)	\$5.22	\$1.81	\$9.59	\$22.66	\$39.28	0.9420	\$36.21
	Town of North Greenbush	\$11.69	\$8.16		\$15.90 to \$51.26	\$35.75 to \$71.11	0.4134	\$14.77 to \$29.39
	Town of Petersburg	\$4.94	\$5.09		\$16.40 to \$18.07	\$26.43 to \$28.10	1.0000	\$26.43 to \$28.10
	Town of Pittstown	\$4.92	\$3.75		\$16.55 to \$22.26	\$25.22 to \$30.93	1.0000	\$25.22 to \$30.93
	Village of Valley Falls (part)	\$4.92	\$3.75	\$3.64	\$19.77	\$32.08	0.9147	\$31.76
	Town of Poestenkill	\$11.33	\$8.99		\$42.23 to \$48.01	\$62.55 to \$68.33	0.4241	\$26.52 to \$28.97
	City of Rensselaer	\$9.31		\$27.97	\$47.13	\$84.41	0.5031	\$42.46
	Town of Sand Lake	\$11.00	\$6.81		\$43.57 to \$46.82	\$61.38 to \$64.63	0.4286	\$26.30 to \$27.70
	Town of Schaghticoke	\$12.19	\$6.80		\$39.92 to \$54.12	\$58.91 to \$73.11	0.4057	\$23.90 to \$29.66
	Village of Schaghticoke	\$12.19	\$6.80	\$11.25	\$47.91	\$78.15	0.4114	\$31.77
	Village of Valley Falls (part)	\$12.19	\$6.80	\$3.64	\$47.91	\$70.54	0.9147	\$30.47
	Town of Schodack	\$12.19	\$11.35		\$39.84 to \$55.11	\$63.38 to \$78.65	0.3999	\$25.34 to \$31.45
Village of Castleton-on-Hudson	\$12.19	\$6.35	\$5.26	\$55.11	\$78.91	0.9616	\$34.51	
Village of Nassau (part)	\$12.19	\$6.35	\$9.59	\$52.05	\$80.18	0.9420	\$37.25	
Town of Stephentown	\$9.02	\$6.78		\$29.93 to \$34.85	\$45.73 to \$50.65	0.5224	\$23.89 to \$26.46	
City of Troy	\$19.62		\$57.90	\$71.81 to \$87.59	\$149.33 to \$165.11	0.2499	\$37.62 to \$41.26	
Saratoga County	Town of Ballston	\$2.71	\$0.22		\$19.91 to \$20.97	\$22.84 to \$23.90	1.0184	\$23.26 to \$24.34
	Village of Ballston Spa (part)	\$2.71	\$0.22	\$73.82	\$20.97	\$97.72	0.0715	\$29.62
	Town of Charlton	\$2.86			\$15.22 to \$22.41	\$18.08 to \$25.27	0.9632	\$17.41 to \$24.34
	Town of Clifton Park	\$2.73	\$0.85		\$20.64 to \$21.62	\$24.22 to \$25.20	0.9778	\$23.68 to \$24.64
	Town of Corinth	\$4.68	\$8.08		\$27.72	\$40.48	0.6156	\$24.91
	Village of Corinth	\$4.68	\$7.70	\$10.33	\$27.72	\$50.43	0.6950	\$31.86
	Town of Dav	\$2.81	\$2.53		\$8.00 to \$17.96	\$13.34 to \$23.30	1.0000	\$13.34 to \$23.30
	Town of Edinburg	\$2.71	\$0.89		\$8.00 to \$15.25	\$11.60 to \$18.85	1.0000	\$11.60 to \$18.85
	Town of Galway	\$2.66	\$0.96		\$11.23 to \$14.32	\$14.85 to \$17.94	1.0173	\$15.10 to \$18.25
	Village of Galway	\$2.66	\$0.96		\$14.32	\$17.94	1.0400	\$18.25
	Town of Greenfield	\$2.78	\$2.45		\$17.94 to \$19.04	\$23.17 to \$24.27	1.0000	\$23.17 to \$24.27
	Town of Hadley	\$4.28	\$10.20		\$23.04 to \$27.15	\$37.52 to \$41.63	0.5350	\$20.07 to \$22.27
	Town of Halfmoon	\$2.87			\$16.50 to \$25.79	\$19.37 to \$28.66	0.9504	\$18.40 to \$27.23
	Town of Malta	\$2.72	\$0.30		\$19.04 to \$21.74	\$22.06 to \$24.76	1.0000	\$22.06 to \$24.76
	Village of Round Lake	\$2.72		\$6.50	\$20.96	\$30.18	1.0000	\$30.18
	City of Mechanicville	\$3.16		\$8.23	\$14.25	\$25.64	1.0713	\$27.47
	Town of Milton	\$2.76	\$1.47		\$14.89 to \$21.74	\$19.12 to \$25.97	1.0000	\$19.12 to \$25.97
	Village of Ballston Spa (part)	\$2.76	\$1.47	\$73.82	\$21.74	\$99.79	0.0715	\$31.24
	Town of Moreau	\$2.62	\$5.80		\$32.87 to \$33.72	\$41.29 to \$42.14	0.5215	\$21.53 to \$21.97
	Village of South Glens Falls	\$2.62	\$4.48	\$13.87	\$32.87	\$53.84	0.5527	\$28.50
	Town of Northumberland	\$3.04	\$2.19		\$18.24 to \$25.51	\$23.47 to \$30.74	0.9553	\$22.41 to \$29.36
	Town of Providence	\$7.56	\$13.18		\$31.84 to \$40.59	\$52.58 to \$61.33	0.3669	\$19.28 to \$22.49
	Town of Saratoga	\$3.09	\$1.62		\$18.23 to \$27.25	\$22.94 to \$31.96	0.9056	\$20.77 to \$28.94
	Village of Schuylerville	\$3.09	\$1.62	\$8.34	\$27.25	\$40.30	0.9220	\$36.63
	Village of Victory Mills	\$3.09	\$1.62	\$6.00	\$27.25	\$37.96	1.2919	\$36.69
	City of Saratoga Springs	\$2.93		\$4.91	\$18.97	\$26.81	1.0000	\$26.81
	Town of Stillwater	\$3.20	\$2.96		\$17.72 to \$27.57	\$23.88 to \$33.73	0.9604	\$22.93 to \$32.39
	Village of Stillwater	\$3.20	\$1.47	\$3.25	\$18.24	\$26.16	0.9728	\$25.16
	Town of Waterford	\$4.39	\$6.88		\$38.29 to \$45.34	\$49.56 to \$56.61	0.5399	\$26.75 to \$30.56
	Village of Waterford	\$4.39	\$6.88	\$129.65	\$45.34	\$186.26	0.0505	\$37.11
Town of Wilton	\$3.26			\$19.34 to \$29.60	\$22.60 to \$32.86	0.8184	\$18.49 to \$26.88	
Town of Duanesburg	\$15.10	\$1.16		\$33.64 to \$38.65	\$49.90 to \$54.91	0.5068	\$25.28 to \$28.00	
Village of Delanson	\$15.10	\$1.16	\$8.00	\$36.96	\$61.22	0.5107	\$31.05	
Town of Glenville	\$7.84	\$2.92		\$14.89 to \$21.93	\$25.65 to \$32.69	0.9792	\$25.11 to \$32.00	
Village of Scotia	\$7.84	\$1.13	\$9.91	\$21.93	\$40.81	1.0000	\$40.16	
Town of Niskavuna	\$7.63	\$3.29		\$16.60 to \$21.84	\$27.52 to \$32.76	1.0000	\$27.52 to \$32.76	
Town of Princetown	\$14.02			\$37.05 to \$37.42	\$51.07 to \$51.44	0.4996	\$25.51 to \$25.70	
Town of Rotterdam	\$166.42	\$112.72		\$358.98 to \$443.87	\$638.12 to \$723.01	0.0475	\$30.30 to \$34.51	
City of Schenectady	\$8.12		\$13.66	\$19.30	\$41.08	1.0000	\$43.04	

2001 Total Overall Full Value Property Tax Rates per \$1,000 of Average Market Value

\$11 \$14 \$17 \$20 \$23 \$26 \$29 \$32 \$35 \$38 \$41 \$44

Albany County

- City of Albany
- Town of Berne
- Town of Bethlehem
- Town of Coeymans
- Village of Ravena
- City of Cohoes
- Town of Colonie
- Village of Colonie
- Village of Menands
- Town/Village of Green Island
- Town of Guilderland
- Village of Altamont
- Town of Knox
- Town of New Scotland
- Village of Voorheesville
- Town of Rensselaerville
- City of Watervliet
- Town of Westerlo

Rensselaer County

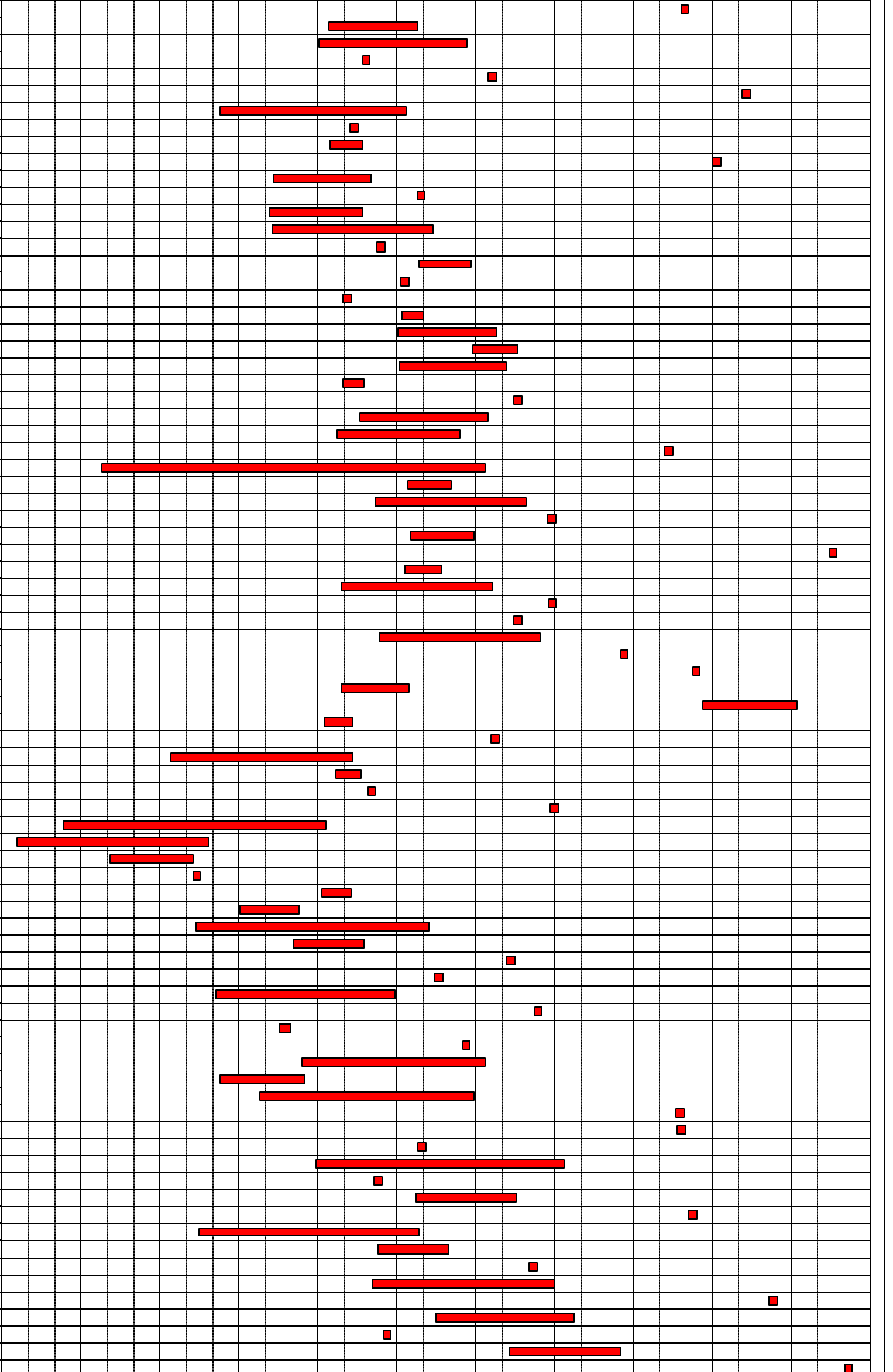
- Town of Berlin
- Town of Brunswick
- Town of East Greenbush
- Town of Grafton
- Town of Hoosick
- Village of Hoosick Falls
- Town of Nassau
- Village of East Nassau
- Village of Nassau (part)
- Town of North Greenbush
- Town of Petersburg
- Town of Pittstown
- Village of Valley Falls (part)
- Town of Poestenkill
- City of Rensselaer
- Town of Sand Lake
- Town of Schaghticoke
- Village of Schaghticoke
- Village of Valley Falls (part)
- Town of Schodack
- Village of Castleton-on-Hudson
- Village of Nassau (part)
- Town of Stephentown
- City of Troy

Saratoga County

- Town of Ballston
- Village of Ballston Spa (part)
- Town of Charlton
- Town of Clifton Park
- Town of Corinth
- Village of Corinth
- Town of Day
- Town of Edinburg
- Town of Galway
- Village of Galway
- Town of Greenfield
- Town of Hadley
- Town of Halfmoon
- Town of Malta
- Village of Round Lake
- City of Mechanicville
- Town of Milton
- Village of Ballston Spa (part)
- Town of Moreau
- Village of South Glens Falls
- Town of Northumberland
- Town of Providence
- Town of Saratoga
- Village of Schuylerville
- Village of Victory Mills
- City of Saratoga Springs
- Town of Stillwater
- Village of Stillwater
- Town of Waterford
- Village of Waterford
- Town of Wilton

Schenectady County

- Town of Duaneburg
- Village of Delanson
- Town of Glenville
- Village of Scotia
- Town of Niskayuna
- Town of Princetown
- Town of Rotterdam
- City of Schenectady





Capital District Regional Planning Commission

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Real Property Tax Rates for 2001, continued

Note that part of the explanation for higher property tax rates in cities and some villages is that they are more likely to include basic services such as fire, water, sewer, and trash collection in the overall property tax rate, while suburban and rural municipalities either do not provide these services or are likely to form special assessment districts to recover the cost of such services.

In addition, an individual's tax burden may vary significantly in relation to properties of similar market value, despite the adjustment provided for by the equalization rate. The data used to derive the equalization rate are not necessarily current, and,

contrary to New York State Law, the practices of assessing jurisdictions may result in unequal tax burdens on individual property owners with similar properties. The problem is compounded by the fact that in most cases, school district boundaries extend beyond municipal boundaries, and, in a few instances, even beyond county boundaries.

A community's assessment procedures should be carefully reviewed to determine the impact of its tax rates, including those for special districts, on individual properties. For clarification of the assessment practices within a particular community, contact the community's local assessor.

Employment, Unemployment, & Unemployment Rates

Employment	Nov 01	Dec 01	Jan 02	Feb 02	Mar 02	Apr 02	May 02	Jun 02	Jul 02	Aug 02	Sep 02	Oct 02	Nov 02
Albany County	149.3	148.5	149.9	150.9	151.2	151.9	152.3	154.6	155.3	155.9	151.8	152.6	152.5
Rensselaer County	74.7	74.4	75.1	75.6	75.7	76.1	76.3	77.4	77.8	78.0	76.0	76.4	76.3
Saratoga County	99.7	99.3	100.2	100.8	101.0	101.5	101.7	103.3	103.7	104.1	101.5	102.0	101.9
Schenectady County	68.0	67.7	68.3	68.8	68.9	69.2	69.4	70.4	70.8	71.0	69.2	69.5	69.5
Capital District Region	391.7	389.9	393.5	396.1	396.8	398.7	399.7	405.7	407.6	409.0	398.5	400.5	400.2
Unemployment	Nov 01	Dec 01	Jan 02	Feb 02	Mar 02	Apr 02	May 02	Jun 02	Jul 02	Aug 02	Sep 02	Oct 02	Nov 02
Albany County	4.2	4.1	5.3	5.4	5.0	4.6	4.8	4.6	4.9	4.6	4.9	4.4	4.4
Rensselaer County	3.2	3.3	4.3	4.3	3.9	3.4	3.3	3.1	3.5	3.2	3.0	2.8	3.1
Saratoga County	3.5	3.6	4.8	4.9	4.3	3.6	3.3	3.2	3.1	2.8	3.0	2.9	3.3
Schenectady County	2.2	2.3	3.0	3.2	2.9	2.8	2.6	2.5	2.7	2.5	2.6	2.4	2.5
Capital District Region	13.1	13.3	17.4	17.8	16.1	14.4	14.0	13.4	14.2	13.1	13.5	12.5	13.3
Unemployment Rates	Nov 01	Dec 01	Jan 02	Feb 02	Mar 02	Apr 02	May 02	Jun 02	Jul 02	Aug 02	Sep 02	Oct 02	Nov 02
Albany County	2.7%	2.7%	3.4%	3.5%	3.2%	3.0%	3.0%	2.9%	3.0%	2.8%	3.1%	2.8%	2.8%
Rensselaer County	4.1%	4.3%	5.4%	5.3%	4.9%	4.3%	4.2%	3.9%	4.3%	3.9%	3.8%	3.5%	3.9%
Saratoga County	3.3%	3.5%	4.5%	4.6%	4.1%	3.4%	3.2%	3.0%	2.9%	2.6%	2.9%	2.8%	3.2%
Schenectady County	3.1%	3.3%	4.3%	4.5%	4.1%	3.8%	3.6%	3.5%	3.7%	3.3%	3.6%	3.4%	3.4%
Capital District Region	3.2%	3.3%	4.2%	4.3%	3.9%	3.5%	3.4%	3.2%	3.4%	3.1%	3.3%	3.0%	3.2%
New York State	5.5%	5.5%	6.4%	6.5%	6.2%	5.8%	5.8%	5.8%	6.1%	5.7%	5.5%	5.6%	5.9%
United States	5.3%	5.4%	6.3%	6.1%	6.1%	5.7%	5.5%	6.0%	6.0%	5.7%	5.4%	5.3%	5.7%

Source: New York State Department of Labor

Employment & Unemployment figures in 1,000s

Consumer Price Index

2000-2001 Percent Change in CPI: 2.83%

Unadjusted CPI	Nov 01	Dec 01	Jan 02	Feb 02	Mar 02	Apr 02	May 02	Jun 02	Jul 02	Aug 02	Sep 02	Oct 02	Nov 02
U.S. City Average	177.4	176.7	177.1	177.8	178.8	179.8	179.8	179.9	180.1	180.7	181.0	181.3	181.3
Northeast Urban Average	185.0	184.2	184.9	186.1	187.0	187.8	187.7	187.8	188.3	189.3	189.5	189.9	190.1
% Change From Same Month in Previous Year	Nov 00- Nov 01	Dec 00- Dec 01	Jan 01- Jan 02	Feb 01- Feb 02	Mar 01- Mar 02	Apr 01- Apr 02	May 01- May 02	Jun 01- Jun 02	Jul 01- Jul 02	Aug 01- Aug 02	Sep 01- Sep 02	Oct 01- Oct 02	Nov 01- Nov 02
U.S. City Average	1.9%	1.6%	1.1%	1.1%	1.5%	1.6%	1.2%	1.1%	1.5%	1.8%	1.5%	2.0%	2.2%
Northeast Urban Average	1.9%	1.6%	1.5%	1.8%	1.8%	2.0%	1.7%	1.3%	1.8%	2.3%	2.4%	2.6%	2.8%

Source: U.S. Department of Labor, Bureau of Labor Statistics

1982-84 = 100

Note: Data are NOT Seasonally Adjusted