

Comparing cities by property tax payments can be problematic

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Tribune Content Agency

Q: Property taxes on purchase will be a factor for future quarters to come. Is there a site where I can find comparative average town taxes? For example, Garfield, N.J., has significantly lower taxes than Paterson, N.J., even though both towns are about equal in population density, schools, mass transit, blue collar, etc. I don't know how to go about finding out which towns would give best bang for the buck, translating that into lowest property taxes paid per dollar of value.

A: This is a good question without an easy answer.

In general, and depending on where you live, a number of different types of payments get wrapped into your property tax bill. You might pay a portion of the amount to your local municipality to cover the cost of government, the local police and firefighters, water, sewer, garbage pickup and other utilities. Another portion of the payment goes to fund your local school districts. And then another portion might be sent to the state or, if you live in an unincorporated community, the county.

Finding out the actual cost of your property taxes is easy because it's public data. You can go to your local county treasurer's office or other tax collector's site (or the website) and look up the taxes paid by the owners of any property. You might be able to do this by address or pin number.

It's harder to find websites that scrape this data nationwide and then serve it up in an easy-to-use, interactive format that allows you to compare county to county or, better yet, zip code to zip code. Here are some websites we found:

CNN Money has an interactive real estate property tax feature that compares the amount of property taxes paid in 3,000 counties nationwide. But it only covers 2007 to 2011.

The nonprofit Tax Foundation has a map that shows how much the average property tax burden is by state and ranks states in terms of how expensive the property taxes are, but it doesn't seem to have a calculator that does the comparison you're looking for.

Moving.com allows you to compare two cities on a number of different metrics but doesn't include property taxes. Still, you can compare home prices, school districts, population demographics, income,

ethnicities, education, climate, crime and other factors.

The real problem with comparing cities by property tax payments is that so much of the data isn't really usable when scaled over a large area. Each home's tax bill can be appealed and, with the right amount of homework, could be reduced somewhat. If you buy an older home and renovate it you might pay substantially less in property taxes than if you bought a new home in the same zip code. In our neighborhood,

the most expensive homes are taxed at an overall lower rate than the least expensive homes.

None of that makes any sense. Our best advice is to find a house you can afford in the best neighborhood, with the best school district, and public amenities. That house is likely to go up in value faster than homes in not such great school districts. While you'd have a higher tax bill, our guess is the overall increase in value will make that bigger tax bill worthwhile.

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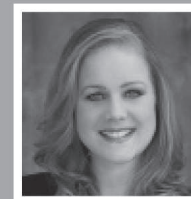


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