

## **“Well, I pay taxes!” (Or everything you need to know about your tax bill)**

“Well, I pay taxes!” is a phrase that is often said (but never shouted) by visitors to our office here at Antis Township. When most people think of their local municipality, whether it be a township, borough, or city, they think of *Real Estate Taxes*, but a lot of us do not completely understand what these Real Estate Taxes actually are. These misunderstood things called “millage” or “a mill” can be especially confusing. Apparently, millage is also seasonal (like an allergy) as some are inflicted in the fall while others pop up in the spring. Personally, I am thankful I owe money on my house as this other shadowy thing called an escrow account manages all this black magic for me.

However, since I have thus far been unable to understand why my wife is “not mad”, or how to solve a Rubik’s Cube I will take a shot at explaining how these Real Estate Taxes are calculated and where they go. This will be fun, but in case you want to skip to the end we have also assembled a much shorter [fact sheet](#) that you can access by clicking the link.

Now, some explaining first:

1. The “millage rate” is simply our way of saying “property tax rate”.
2. A “mill” is equal to \$1 for every \$1,000 of a property’s *Assessed Value*.
3. The *Assessed Value* is not the same as the *Market Value*, but tends to be significantly (40% +/-) lower.
4. The *Market Value* is what you could expect to sell your property for and is influenced by its location and other market drivers that can impact the selling price.
5. The *Assessed Value* is purely used for tax purposes and reflects what the house is worth given its size, construction-type, and how it is finished. If you are curious what your property is assessed at you can find this amount on the [Blair County Assessment Website](#).

If you look at your Real Estate Tax bill you will see that there is money going to three different places:

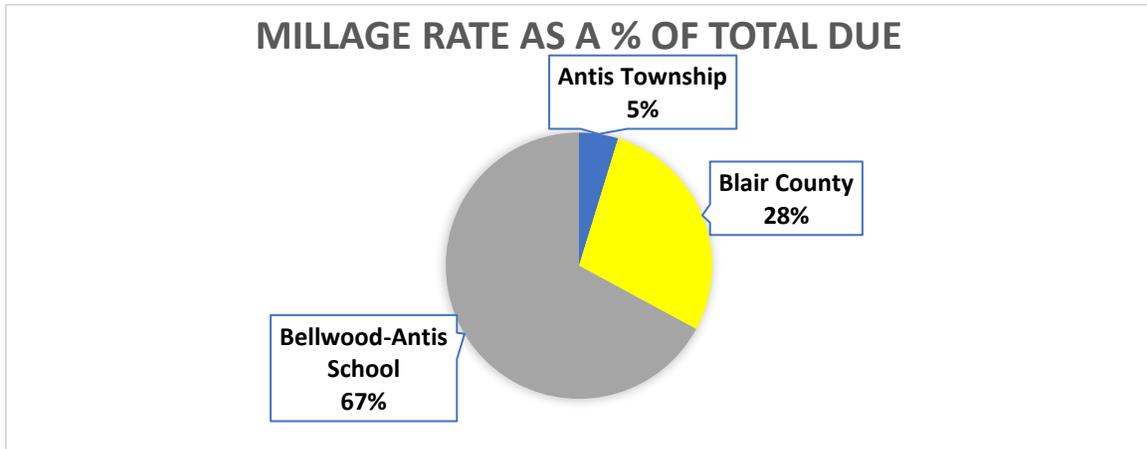
1. The school district (Go B-A!)
2. Blair County (They have a prison so be sure to pay these.)
3. Your friendly neighborhood (Antis) Township.

Each of these three have their own separate rate with the combined millage rate being what is owed. If the total combined Millage Rate was “1 mill” and if a property was assessed at \$100,000 there would be \$100 in taxes due ( $100,000 \times .001$ ). Currently, for the year 2022, the total millage rate for all three taxes for Antis Township residents is 14.553 mills. So, if that same property is assessed at \$100,000 the total Real Estate Taxes Due are \$1,455.53. Another way to say this is that for every \$1,000 of a property’s *Assessed Value* \$14.55 is owed in taxes.

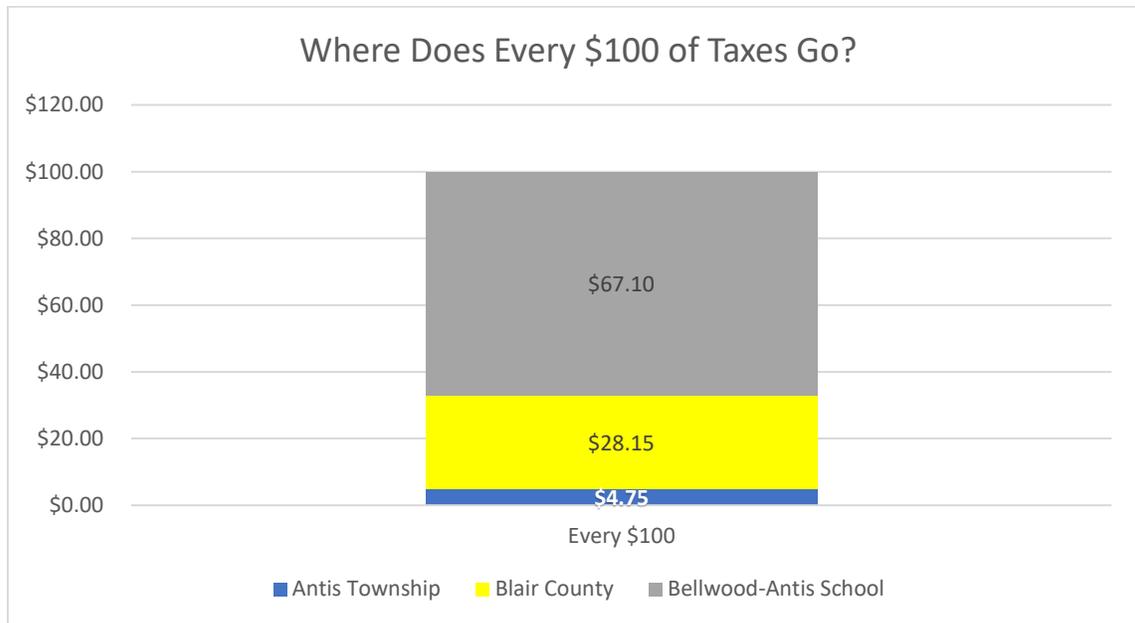
Great! \$1,455.53 is owed in Property Taxes, but where does this go E-X-A-C-T-L-Y?? Well, to be precise:

- Blair County charges 4.097 mills.
- The Bellwood School District gathers 9.7673 mills.
- Antis Township collects 0.691 of a mill.

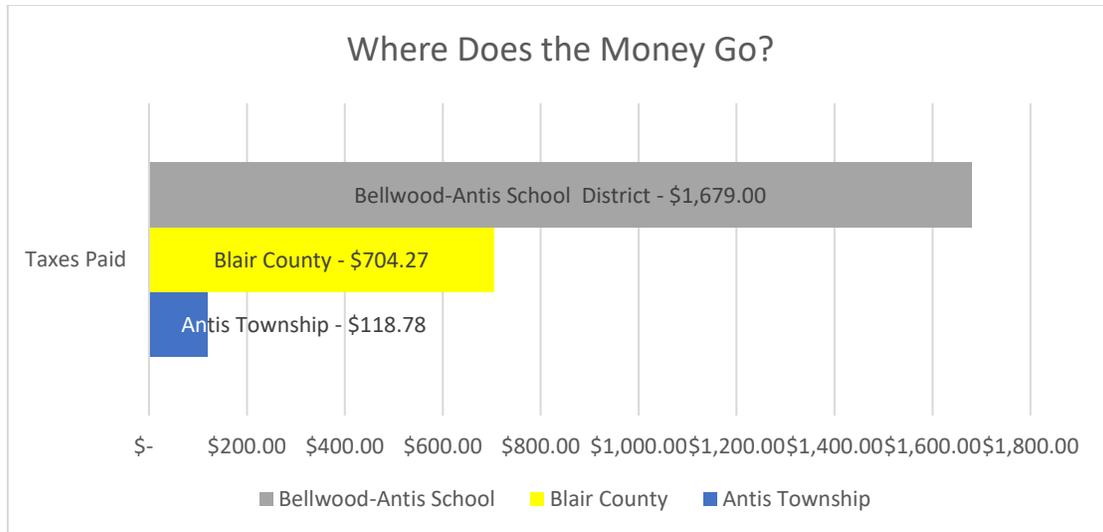
I understand saying it like that is likely as exciting as Ben Stein reading the Periodic Table of Elements. So, lets use a graph to show that \$1,455.53 being split up this way:



Awesome! Antis Township receives about 5% of the money. So, why are the streets not paved in gold? Well, primarily because gold is a very soft material and the roads would be horrifying. More importantly though, in dollars and cents because for every \$100 in taxes that is paid Antis Township receives less than \$5:



Can you read that tiny little blue line? It's a small part of \$100, but we are all paying more than \$100 of taxes! So, let us take into consideration that according to the 2020 Census the average Market Value of a home in Antis Township was \$171,900. This is Market Value and not Assessed Value (which would be much lower), but for arguments sake let's use this number. So, of the \$2,502 ( $\$171,900 \times .0145553$ ) in Real Estate Taxes Due for this property the money goes here:



I am not able to speak for the other two entities listed here, but Antis Township uses our small portion to do a great many things to make Antis Township a great place to live. This modest amount of tax:

- Paves township roads
- Keeps the snow plowed
- Trims the trees and other vegetation on township rights-of-way and properties
- Collects or composts your yard waste
- Supports the library and fire companies
- Manages development of the Township (building permits, land development plans, etc.)
- Cleans the ditches and cares for other stormwater infrastructure
- Pays for state-mandated stormwater and pollution prevention efforts
- Manages and maintains the community park, pool and trails
- Plans ahead so that our children and grandchildren want to raise their kids in the same caring (and well run!) community that we are able to call home.

Now, when someone brings up Real Estate Taxes at your Thanksgiving dinner, or mentions “millage”, “a mill” or wishes to deliberate on Real Estate Taxes you will be able to speak intelligently about them. However, you are also more than welcome to refer them to my escrow account and help yourself to another piece of pie!