

# Center for State and Local Taxation

## Property Tax Systems in the United States:

**Table 1: Overview of Property Tax Classification Systems by State**

State	Number of Classes	Different Ratios	Different Rates
Alabama	7	X	
Arizona	9	X	
Colorado	3	X	
District of Columbia	3		X
Georgia	2	X	
Hawaii	7		X
Illinois	2 (Cook County 6)	X	
Kansas	13	X	
Kentucky	14		X (state rates)
Louisiana	5	X	
Minnesota	12	X	
Mississippi	5	X	
Missouri	8	X	
Montana	22	X	
Nebraska	2	X	
New Hampshire	2		X
North Dakota	2	X	
Oklahoma	4	X	
Rhode Island	local option		
South Carolina	11	X	
South Dakota	3		X
Tennessee	4	X	
Utah	2	X	
West Virginia	4		X
Wyoming	3	X	

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## Property Tax Systems in the United States:

**Table 2: Property Tax Assessment Ratios by Classification and State**

State	Class	Assessment Ratio
<b>Arizona</b>	Mines & Timber	0.27
	Utilities	0.27
	Commercial & Industrial: Real	0.25
	Commercial & Industrial: Personal	0.25
	Agricultural & vacant	0.16
	Agricultural: personal	0.16
	Residential	0.1
	Railroads	0.23
	Historic	0.05
<b>Kansas</b>	Residential	0.115
	Agricultural land	0.3
	Vacant land	0.12
	Non-profit	0.12
	Public Utility	0.33
	Commercial, Industrial, & Agricultural Improvements	0.25
	Other Real	0.3
	Mobile Homes	0.115
	Mineral Leaseholds	.30/.25
	Utility Personal Property (Except Railroads)	0.3
	Motor Vehicles	0.3
	Commercial and Industrial Materials & Equipment	0.25
	Other Personal	0.3
<b>Minnesota</b>	Residential Homestead	.01 of first \$500,000 and .0125 over \$500,000
	Residential Homestead: blind, disabled veteran, disabled, low-income	.0045 of first \$32,000, .01 of \$32,000-\$500,000, .0125 over \$500,000
	Agricultural Homestead	.01 of first \$500,000 and .0125 over \$500,000
	Agricultural Land & Buildings	.0055 of first \$600,000 and .01 over \$600,000
	Agricultural nonhomestead	0.01
	Commercial/Industrial/Public Utility	.015 of first \$150,000 and .02 over \$150,000
	Electric generation attached machinery	0.02
	Market-rate apartments	0.015
	Residential nonhomestead single unit	.01 of first \$500,000 and .0125 over \$500,000

<b>State</b>	<b>Class</b>	<b>Assessment Ratio</b>
<b>Minnesota (cont.)</b>	Residential nonhomestead 2-3 unit & undeveloped land	0.0125
	Seasonal recreational residential (noncommercial)	.01 of first \$500,000 and .0125 over \$500,000
	Low-income apartments	0.01
<b>Missouri</b>	Residential	0.19
	Agricultural	0.12
	Other real	0.32
	Manufactured Homes	0.19
	Farm machinery	0.12
	Historic cars, planes	0.05
	Crops (grain)	0.005
	Other vehicles	0.333
<b>Montana</b>	Net proceeds of non-coal or metal mines	1
	Gross proceeds of metal mines	0.03
	Ag land-based on use value	0.0346
	Nonproductive mining claims	0.0346
	Nonag land 20-160 acres	0.2422
	Residential, commercial, industrial	0.0346
	Golf courses	0.0173
	Idle ag and timber processing property	0.0346
	Mobile homes	0.0346
	Air & water pollution control equipment	0.03
	Rural electric and telephone cooperatives	0.03
	Real and personal property of "new industry"	0.03
	Mach. & equip. used in electrolytic reduction facilities	0.03
	Real & personal property of research & development firms	0.03
	Real and personal property used to produce gasohol	0.03
	Livestock	.01 in 2002, 0 thereafter
	Rural electric associations	0.08
	Business personal property	0.03
	Electric utilities	0.12
	Forest land	0.0035
	Railroads	0.0427
	Telecommunication utilities & electric generating property of electric utilities	0.06
<b>Utah</b>	Residential: homestead and rental	0.55
	All other	1

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## Property Tax Systems in the United States:

**Table 3: Property Tax Rates by Classification and State**

State	Class	Rate
<b>District of Columbia</b>	Residential including multifamily	0.0096
	Commercial and industrial	0.0185
	Vacant land	0.05
<b>Hawaii*</b>	Residential-single family	.00364-.00985
	Residential-multi family	.00393-.00985
	Hotel/Resort	.00815-.00996
	Commercial	.00675-.00985
	Industrial	.00675-.00985
	Ag	.00450-.00989
	Conservation	.00450-.00989
<b>Kentucky</b>	Industrial property owned by a tax exempt organization	0.00015
	Other real property	0.00315
	Tobacco	0.00015
	Intangibles	0.0025
	Ag products	0.00015
	Farm machinery	0.00001
	Livestock	0.00001
	Tangible personal property in foreign trade zone	0.00001
	Manufacturing machinery	0.0015
	Commercial broadcast equipment	0.0015
	Pollution control facility	0.0015
	Alcohol production facility	0.00001
	Historic motor vehicles	0.0025
	Other personal property	0.0045
<b>South Dakota</b>	Owner -occupied	varies from .0175 to .0294
	Other non-ag	varies from .0240 to .0358
	Agricultural	varies from .0113 to .0206
<b>West Virginia</b>	Class I: agriculture personal property, ag products, livestock and all intangible personal property	statewide education rate max of .000025; avg total rate of .0068
	Class II: residential and family owned farms	statewide education rate max of .000050; avg. total rate of .0123
	Class III: all other real and personal property outside municipalities	statewide education rate max of .0001; avg. total rate of .0223
	Class IV: all other real and personal property situated inside municipalities	statewide education rate max of .0001; avg. total rate of .0294

\*Different rates on land and improvements in some counties.



State	schools	libraries	religious	charitable	government	cemeteries	household goods	business inventories
Mississippi	x		x	x	x	x	x	
Missouri	x		x	x	x	x	x	x
Montana	x	x	x	x	x	x	x	x
Nebraska	x	x	x	x	x	x	x	x
Nevada	x		x	x	x	x	x	x
New Hampshire	x		x	x	x	x		
New Jersey	x		x	x	x	x		
New Mexico	x	x	x	x	x		x	
New York	x	x	x	x	x	x		
North Carolina	x	x	x	x	x	x	x	x
North Dakota	x	x	x	x	x	x		
Ohio	x	x	x	x	x	x		
Oklahoma	x	x	x	x	x	x		
Oregon	x	x	x	x	x	x	x	x
Pennsylvania	x		x	x	x	x		
Rhode Island	x	x	x	x	x	x	x	x
South Carolina	x	x	x	x	x		x	x
South Dakota	x	x	x	x		x	x	x
Tennessee	x		x	x	x	x	x	x
Texas	x		x	x	x	x	x	
Utah	x	x	x	x	x	x	x	x
Vermont	x	x	x	x	x	x	x	local option
Virginia	x		x	x	x			
Washington	x	x	x	x	x		x	
West Virginia	x	x	x	x	x	x	\$200	
Wisconsin	x	x			x		x	x
Wyoming	x	x	x	x	x		x	x



# Center for State and Local Taxation

Property Tax Systems in the United States:  
 Table 5: Common Property Tax Incentives by State

State	Ag, Timber, Open Space	Pollution Control	Energy-Renewable Energy	Sports Stadiums	Residential	Manufacturing	Research & Development	Enterprise or other zones
Alabama						calcium cyanamide, aluminum, aluminum products		x
Alaska						oil & gas		
Arizona								
Arkansas								
California	x							
Colorado								
Connecticut	x	x	x			x		x
Delaware								
D.C.								
Florida	x		x					x
Georgia		x						
Hawaii								
Idaho	x	x			improvements			
Illinois	x		x	x	low income			
Indiana		x	x		rehabilitated	new equipment		x
Iowa	x	x	x		low-income			x
Kansas		x	x			machinery & equipment		



State	Ag, Timber, Open Space	Pollution Control	Energy-Renewable Energy	Sports Stadiums	Residential	Manufacturing	Research & Development	Enterprise or other zones
Kentucky	x					x		
Louisiana	x							
Maine	x	x						
Maryland	x					x	x	
Massachusetts								
Michigan	x	x	x		elderly & disabled			x
Minnesota	x	x	x	x	senior/low-income			x
Mississippi						x	x	x
Missouri	x							x
Montana			x	x	low-income	x		x
Nebraska						x		
Nevada		x	x			x		
New Hampshire	x	x	x					ski area machinery and equipment
New Jersey	x							x
New Mexico								
New York	x	x	x	x	low-income in NYC	steel & other		x
North Carolina	x	x						
North Dakota	x	x	x		x			
Ohio	x	x	x	x				x
Oklahoma						x	x	x
Oregon	x	x	x	x	low-income			

State	Ag, Timber, Open Space	Pollution Control	Energy-Renewable Energy	Sports Stadiums	Residential	Manufacturing	Research & Development	Enterprise or other zones
Pennsylvania	x				designated areas			X
Rhode Island	x	x	x			x		
South Carolina		x				x	x	
South Dakota	x							
Tennessee								
Texas	x	x	x		low-income			x
Utah	x	x						
Vermont	x	x	x		new	x		
Virginia								
Washington	x				improvements & low-income			
West Virginia	x	x				equipment		
Wisconsin	x	x	x	x		machinery & equipment		
Wyoming	x	x						

**Table 6:  
Homeowner Relief Programs**

State	General (no age, income, or other qualifications)	Senior Citizen				Disabled				Veteran	
		Exemption	Freeze	Deferral	Income limit	Exemption	Freeze	Deferral	Income limit	Exemption	Income limit
Alabama	\$4000 for state tax, \$2000-\$4000 for county taxes	up to full exemption on state taxes			yes					full exemption	
Alaska		\$150,000 & renters credit								\$150,000 & renters credit	
Arizona						X			X		
Arkansas	credit up to \$300/yr	\$20,000	yes				yes				
California	\$7,000			yes				yes		\$1,000: \$100,000-\$150,000 if disabled; full exemption if totally disabled	X
Colorado		50% up to \$100,000		yes		rent rebates					
Connecticut		circuit breaker; max credit \$1250 married, \$1000 single	not since 1978		\$24,500 single, \$30,000 married	\$3,000 if blind, \$1,000 if permanently & totally disabled				\$1000 (no disability) - \$10,000 severe disability	
Delaware											
District of Columbia		50% tax reduction		amount of increase exceeding 10% of previous year	\$100,000						
Florida	\$5,000 + up to \$25,000 for school levies	additional \$5,000. Total of \$25,000 subject to income limit			\$20,000	additional \$4,500					
Georgia	\$2,000 + \$18,000										
Hawaii	\$40,000	\$80,000 age 60-69, \$100,000 age 70+				\$50,000				full if totally disabled	

**Table 6:  
Homeowner Relief Programs**

Idaho		depends on income			yes	depends on income			yes	disabled, depends on income	yes
Illinois	\$3,500 (\$4,500 in Cook Co.)	\$2,000 (\$2,500 in Cook Co.)	if income < \$40,000	If income < \$25,000						up to \$58,000 if disabled	
Indiana	the smaller of \$35,000 or half of assessed value; 20% of tax bill as homestead credit; 20% or remaining bill as property tax replacement credit	smaller of \$6,000 or half of assessed value			\$25,000	\$6,000			\$17,000	\$12,000 if disabled; \$18,000 if totally disabled or 62+ and 10%+ disabled	
Iowa		\$4,850 + low income tax credit				\$4,850 + low income tax credit				WWI vets \$2,778, others \$1,852. Full exemption if disabled and meet income limit	\$35,000
Kansas	\$20,000 for state tax	% of tax or 20% of rent to max \$600			\$25,000	% of tax or 20% of rent to max \$600					
Kentucky		\$6,500 (1972\$)				\$6,500 (1972\$) if totally disabled					
Louisiana	\$7,500		yes								
Maine	\$7,000 + circuit breaker program					\$4,000 if blind				\$5,000, \$7,000, \$47,500 depending on war served and disability status	
Maryland	circuit breaker program			yes		\$6,000 if blind				full exemption if totally disabled	
Massachusetts		tax credit up to \$500		yes	\$15,000					disabled up to full exemption depends on degree of disability.	

**Table 6:  
Homeowner Relief Programs**

Michigan	homesteads fully exempt from school levies									full exemption if totally disabled	
Minnesota	credit of 83% of school levy up to \$390 + circuit breaker with income limit of \$81,000 and max refund of \$1,530. Refund of 60% of the increase in taxes from previous year over the greater of 12% or \$100			of tax in excess of 3% of income	\$60,000						
Mississippi	\$7,500 up to max savings of \$300	not subject to \$300 homestead limit				not subject to \$300 homestead limit					
Missouri		circuit breaker			\$25,000 single, \$27,000 married	circuit breaker			\$25,000 single, \$27,000 married		
Montana	31% of value is exempt	circuit breaker, max credit \$1,000			\$45,000	circuit breaker, max credit \$1,000			\$45,000	full exemption for totally disabled	\$30,000 single, \$36,000 married
Nebraska		yes			yes	yes			yes	yes	yes
Nevada						\$3,000 for blind				\$1,750 increasing to \$2,000 in 2004; disabled up to \$17,500 based on % disability	
New Hampshire		local option		up to 85% equity value		\$15,000 for blind		up to 85% equity value		\$50 tax credit (increased to \$100 at local option). Severely disabled may receive full exemption	

**Table 6:  
Homeowner Relief Programs**

New Jersey	rebates depend on income and vary across municipalities	rebate up to \$790; can deduct tax for income tax purposes or receive \$50 credit			\$100,000	rebates			yes	\$250/yr tax credit; full exemption for totally disabled	
New Mexico			yes		\$18,000	\$2,500 (increasing to \$4,000 by 2006); full exemption if totally disabled				full exemption if permanently disabled	
New York	\$30,000 for school levies; local option to tax homesteads at lower rates	\$50,000 from school levies; up to 50% local option			\$62,100	50% of assessed value			local limits up to \$21,500	local option; larger exemptions for disabled	
North Carolina		greater of \$20,000 or 50% of assessed value			\$18,000					\$38,000 for disabled	
North Dakota		20%-100% exemption based on income			\$14,000	20%-100% exemption based on income for totally disabled; \$5,000 if blind			yes	yes	yes
Ohio	10% reduction on real residential + 2.5% if owner-occupied	up to \$5,000			\$23,700	up to \$5,000			\$23,700		
Oklahoma	\$1,000 + \$100 personal property	circuit breaker with \$200 max.	if income < \$25,000		\$12,000	circuit breaker with \$200 max.				additional \$200 personal property exemption	
Oregon				yes	yes					\$8,750 if disabled (increases 3%/yr)	\$8778 + \$1,496/dependent
Pennsylvania	local option not to exceed half the median AV of all homestead property in the district	rebate up to \$500	local option	local option	\$15,000					full exemption for blind or totally disabled	

**Table 6:  
Homeowner Relief Programs**

Rhode Island	local option, range \$15,000 - \$52,500	local option, range \$3,000-\$58,000	local option			local option for blind, range from \$6,000-\$22,500				local option, range \$1000-\$36,450 and are higher if totally disabled	
South Carolina	\$100,000 for school operating purposes based on lesser of current or 1995 tax rate	\$50,000				\$50,000 for totally disabled or blind; full exemption for paraplegic or hemiplegic				full exemption for totally disabled	
South Dakota	full exemption from state taxes; 35% reduction in taxes	reductions up to 55% based on income and marital status	yes		\$12,750	reductions up to 55% based on income and marital status	yes		\$12,750	full exemption for paraplegic or amputee veterans	
Tennessee		\$18,000			\$12,210	\$18,000			\$12,210	\$140,000 for totally disabled	none
Texas	\$15,000 for school levies + up to 20% of value at local option	additional \$10,000 for school levies; local option of at least \$3,000	on school levies			additional \$10,000 for school levies; local option of at least \$3,000				additional up to \$12,000 based on disability rating	
Utah	45% of market value	circuit breaker up to \$598 + 20% of market value		yes	\$22,422 (2000)	circuit breaker up to \$598 + 20% of market value; up to \$11,500 exemption for blind		yes	\$22,422 (2000)	up to \$82,500 based on disability rating	
Vermont	circuit breaker program									\$10,000 with 50% disability rating; full exemption for Civil or Spanish-Am war vets	
Virginia		local option		local option	\$50,000	local option		local option	\$50,000		
Washington		exemption based on income		up to 80% of home equity	\$30,000	exemption based on income			\$30,000		

**Table 6:  
Homeowner Relief Programs**

West Virginia		\$20,000				\$20,000 if totally disabled				\$20,000 for retired or disabled	
Wisconsin	circuit breaker program										
Wyoming		circuit breaker up to \$600 credit		up to half of taxes		circuit breaker up to \$600 credit		up to half of taxes		\$2,000 up to \$800 in reduced taxes: full exemption if disabled	