
A BRIEF COMMENTARY ON THE PROPERTY TAX IN MAINE

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EXPORTING STATE AND LOCAL TAXES: AN APPLICATION TO THE STATE OF MAINE

I. INTRODUCTION

This brief report analyzes the local property tax in Maine. The state currently has relatively high property tax rates and significant differences in rates across municipalities and municipality types (e.g., service centers) that are likely to distort the behavior of households and businesses. Additional distortions arise through the use of tax increment financing (TIF) programs that are employed by municipalities in the state. The focus on the local property tax is related to concerns about sprawl, as well as what in Maine is referred to as the “service center problem.” While somewhat ill-defined and poorly documented, the perceived roots of this problem are high service-delivery costs for local governments relative to their local tax capacity.

The last section of the report provides a concise summary of effective property tax rate differentials across various municipalities in different regions of the state. To put this analysis in context, the property tax itself is briefly discussed, with a focus on possible tax-induced distortions, and the role of programs like TIF, which may alter the location of economic activity and, thus, the local property tax base. The role that tax-exempt property may play in influencing effective local tax capacity is also discussed. Finally, the service center issue is addressed. This discussion draws from published literature on the property tax.

II. THE PROPERTY TAX AND LOCAL GOVERNMENT FINANCES

The property tax long has been the primary source of revenue for local governments in the United States. It is a tax on the stock of wealth and, depending on the state, may include real, personal and/or intangible property. Traditionally, the property tax has been viewed as a benefit tax for both households and businesses: People and firms sort themselves across localities based on the unique mix of property taxes and services offered by each community. This linkage between taxes and services long has been viewed as one of the greatest strengths of the property tax by public finance economists. (While economists may like the property tax, surveys have shown it to be the most disliked of all taxes paid by individuals.) The linkage, particularly with respect to property taxes and school funding, is more tenuous today, given the larger role played by the states (including Maine) in funding local schools.

In 2002, the property tax accounted for an average of 72.9 percent of local government tax revenue for all states, whereas in Maine, the property tax represented 97.4 percent of all local government tax revenue.¹ In Maine, both the realty and personal property of businesses are subject to local property taxation. According to Kim, Phillips, and Cline (2006), 41 states—including all states in the region except for New Hampshire—extend the property tax to business personal property. Based on their index of competitiveness, the real property tax in Maine is 199 percent of the national average, while the personal property tax on business is only 36 percent of the national average.² The role of the property tax in Maine is especially important as it is the only broad-based revenue source available to finance the activities of local governments. The lack of local revenue diversification probably has contributed to the relative high rate structure in the state.

A study undertaken by the District of Columbia reveals dramatic differences in the effective property tax rate for a hypothetical family of four living in largest city in each state, ranging from a low of 0.4 percent in Hawaii to a high of 3.88 percent in Rhode Island.³ Portland, Maine, ranks 11th, with an effective tax rate of 2.20. There are also large differences across the states in effective rates for business property.⁴ Over the long run, the tax has an elasticity of about 1, so that if public-service demands grow roughly commensurate with the economy, the local property tax can meet local government financing needs.⁵

¹ Many state governments also derive some revenue from the property tax, typically from centrally assessed property of public utilities. In Maine, 1.8 percent of state tax revenue in 2002 came from the statewide property tax.

² A model like that used by Kim, Phillips, and Cline cannot practically take all state-specific features of the property tax into account in assessing burdens. As such, the estimates should be taken as suggestive of overall business property tax burdens.

³ Government of the District of Columbia, *Tax Rates and Tax Burdens in the District of Columbia-A Nationwide Comparison*, 2003, August 2004.

⁴ See Minnesota Center for Public Finance Research, *50-State Property Tax Comparison Study, Payable Year 2002*, May 2003.

⁵ Information drawn from Boyd et al. (2005).

III. PROPERTY TAX DISTORTIONS

The property tax, like any tax, can distort economic activity. For businesses, it can affect choices of where to locate, investment decisions, and employment creation. The competitive pressures on businesses today arguably increase the sensitivity of these and other firm choices to tax-rate differentials within and across jurisdictions. The types of firms that can be expected to respond significantly to property tax differentials are those that produce for a national market. Such firms can locate production facilities in any of a number of states/localities, and export their product to markets in other states. Other firms, particularly those that produce non-tradable services, may be less sensitive to rate differentials across states to the extent that they need to be in close proximity to their final consumers. However, within small regional economies characterized by multiple taxing jurisdictions with different tax rates, distortions can still arise for service firms and retailers.

It should be recognized that the property tax is just one side of the ledger of costs and benefits: the property tax funds important services, such as education and infrastructure, which are important to businesses. Low taxes may translate into poorly funded public services and vice versa. But it may be possible for firms to enjoy low property taxes in one jurisdiction while at the same time benefiting from the expenditures of nearby local governments.

The empirical literature on the effect of the property tax on economic activity is extensive. A general consensus has emerged that taxes do affect business activity. While a bit dated, Bartik (1991) provides the most comprehensive survey available. Academic journals today appear less inclined to publish “business location determinant” studies, given the voluminous research that exists.⁶

Bartik summarizes the literature on how taxes affect business activity by separating out studies that examine interregional choices from those focused on intraregional choices. The business choices examined in this empirical literature vary widely, and may include ones relating to investment, start-ups, job creation, income growth, and other factors. Bartik shows that interregional elasticities of business activity with respect to taxes (including property taxes) tend to be modest, ranging from -0.1 to -0.6. Taxes matter, but other factors, such as labor costs, may matter more for many firms. However, at the intraregional (or local) level, where the property tax is the most significant tax instrument, the estimated behavioral responses are much larger, and vary between -1 and -3. Of course, there are exceptions in this vast literature, including inconsistencies in the signs and statistical significance of some coefficient estimates. But, in virtually all of the intraregional studies examined by Bartik, the property tax has a negative and statistically significant impact on business decisions. It is

⁶ Also see Wasylenko (1997). He discusses methodological differences that help produce the wide disparities in estimated responses to state and local taxes. But he does not dispute the findings of Bartik’s survey.

important to note that the same research shows that public-service quality often has a positive impact on various measures of business activity. Education and infrastructure frequently show a positive association with improved economic activity.

There has been little empirical work on *personal* property taxes. Mark, McGuire, and Papke (2000) are an exception. Their study looks at personal property taxes and overall property tax rates in the Washington, DC, region, and finds that only the former tends to reduce employment growth. This is an important finding for Maine, because the state imposes a personal property tax on business. This personal property tax is used to justify the controversial business equipment tax reimbursement (BETR) program. Under the BETR program, businesses remit their tax payments to local governments and then are reimbursed by the state for the taxes they have paid. The BETR program is an entitlement in the sense that all firms may benefit from its provisions.

For households, the property tax may affect decisions to buy or rent a home, the size of a home to purchase, and where to live. Theoretical models such as Anderson's (1986) have shown the potential importance of property taxes on land use and capital improvements. Anderson's dynamic analysis suggests that property taxes may affect both the speed and intensity of residential development. Turnbull (1988) reaches a similar conclusion.

Like business choices, households can be expected to consider both the tax and public-service benefit package when making choices of where to locate. To the extent that households in one location can consume the services provided by local governments in another jurisdiction, relative property tax rate differentials could increase in importance. Distance to schools, job sites, and shopping facilities are important considerations when making location choices, but variations in these distances are modest for localized areas with multiple taxing jurisdictions.⁷

The empirical research on how property taxes affect housing choices is far more limited than the business location literature discussed above. But the literature nonetheless indicates that property taxes do affect housing decisions. McGibany (1991), Oates and Schwab (1997) and Bourassa (1987, cited in Oates and Schwab) all find that the residential property tax negatively affects building permits. Ozyldirim et al. (2005) provide empirical evidence that the property tax affects the propensity to purchase a home regardless of the individual's age. Islam and Rafiquzzaman (1991) and Fox, Herzog, and Schlottmann (1989) show that migration is affected by the residential property tax. (The latter paper also finds that education and parks and recreation spending retard out-migration.) There is also indirect evidence about the distortions caused by the property tax. For example, Bakija and Slemrod (2004) examine federal income tax filing rates across states. In some of their

⁷ To the extent that property tax differentials alter the spatial pattern of employment by affecting firm behavior, this may also affect residential choices, since people prefer to live within relatively close proximity to their place of work.

models, the property tax is associated with lower filing rates, the presumed implication being that individuals migrate in response to high property tax rates. On the other hand, Mark, McGuire, and Papke (2000) find no evidence that the residential property tax affects population growth.

The way in which businesses and households respond to property tax rate differentials will affect the ultimate incidence of the property tax. If taxpayers are highly responsive to tax rates, the business property tax will be shifted forward to consumers or backwards to landowners or workers while the residential property tax will be shifted back to landowners. However, estimating and assigning tax burdens is problematic in practice.⁸ Nonetheless, relatively high statewide property taxes will generally discourage capital investment, which, in turn, lowers worker earnings. Consumers may confront higher costs if property taxes are shifted forward, while landowners may find their returns depressed as the demand for land falls. Significant rate differentials across substate jurisdictions, like interstate differences, can have similar effects. But high taxes at the substate level may be borne largely by landowners.

A final issue concerns whether the property tax contributes to sprawl.⁹ There is surprisingly little research on this question, given the heightened interest in sprawl and smart growth in recent years. Brueckner and Kim (2003) are an exception. In their simulation analysis, they find that, under certain conditions, the property tax does encourage urban sprawl. But this need not be the case. For example, the property tax may reduce dwelling size and, thus, foster greater densities within urban boundaries. Nonetheless, Brueckner and Kim conclude that the property tax may lead to “inefficient spatial expansion of cities.”

⁸ See, for example, Zodrow (2006). The state tax incidence model maintained by Maine Revenue Services assumes that homeowners bear the burden of the residential property tax; non-residents are assumed to hold 15 percent of residential property in the state, and bear the burden of the tax as well. For businesses, the model assumes that 50 percent of the burden is borne by owners of capital, 25 percent by consumers in the form of higher prices, and the remaining 25 percent borne by in-state workers.

⁹ Glaeser and Kahn (2004) develop a general model of sprawl that includes property price gradients that may affect the spatial pattern of development. To the extent that property taxes affect property price gradients, one would expect taxes also to affect sprawl.

IV. TAX INCENTIVES

States and localities have become increasingly aggressive in using tax policy—including property tax rates and property tax incentives—to attract mobile capital investment that may promote local economic development.¹⁰ Local governments in close proximity to one another often compete to attract mobile capital, but also to attract big-box retailers that boost both sales and property-tax bases. The lack of a local-option sales tax in Maine dampens the incentive for local governments to compete against one another for retail sales. This beggar-thy-neighbor strategy has given rise to a theoretical literature on a “race to the bottom” in terms of taxes on businesses’ likelihood to relocate.

Most economists would argue that economic development incentives represent a zero-sum game and simply reallocate economic activity across jurisdictions. But there are exceptions to this view. For example, Bartik (1991) argues that incentives may help overcome market failure problems. For example, if there is a large group of unemployed workers in a region, a tax incentive may help promote economic activity that puts these same individuals back to work, enhancing both regional and national economic growth. There is also the public choice argument that interjurisdictional competition places discipline on the tax and spending proclivities of politicians.

Even if the zero-sum perspective is accurate, it may remain in the self interest of states and localities to use incentives to gain economic activity and the tax base at the expense of competing jurisdictions. While property tax incentives are part of today’s economic development reality, they must be used with caution by states and local governments. In practice, most households do not pay enough in local property taxes to fund the local costs of educating their own children. It is the business tax base that is the glue that holds local government budgets together. If too much of the tax base is given away through concessions, this in turn can compromise the delivery of essential local services.¹¹

In Maine the primary local economic development incentive program is TIF, in which municipalities can divert a portion or all of the property taxes associated with a new business’ activity. The funds can be used to support economic development generally or funneled to the firm itself as an incentive.

The empirical literature on TIF programs has focused primarily on the factors affecting local government adoption decisions and the effects of the incentive on the tax

¹⁰ Mississippi is reported to have offered Kia nearly \$1 billion in incentives to locate a 2,500 employee production facility in the state. Incentives don’t always matter; Kia chose Georgia, where the undisclosed incentive offer was expected to exceed \$250 million.

¹¹ It is often argued that tax incentives granted to newly-locating firms entails giving something away that the public sector did not have in the first place. While there is truth to this argument, it ignores the new public-service costs associated with the new firm and its employees, many of whom may migrate to the community (directly or indirectly) to secure new job opportunities.

base within the TIF jurisdiction.¹² This research is plagued by problems of selection bias, including the influence of local economic conditions, and both grantor and grantee behavior in the TIF designation process. The evidence on whether or not TIF schemes enhance the tax base and economic activity has been mixed. (A similar result holds for programs such as enterprise zones) To date, there has been little empirical research examining the extent to which TIF programs simply reallocate economic activity across proximate substate regions. For example, Bolinger and Ihlanfeldt (2003) find that property-tax abatements increase employment at the census tract level, but it is not clear if this is simply a reallocation of economic activity from nearby areas. Such reallocations may be appropriate if this were the stated intent of the program. That is, the goal may be to improve conditions within a blighted area by diverting economic activity away from more prosperous nearby localities. Dye and Merriman (2006) offer weak evidence from Illinois that property values in non-TIF districts grow more slowly than in TIF districts in the same municipality; in their more sophisticated empirical applications this negative result vanishes, and they then find no impact of TIFs on citywide property values.

A practical problem with TIF programs in Maine is that they can be applied to any business “making a significant capital investment.”¹³ Thus, there is nothing to stop local governments from competing against one another for the same economic activity, which, for the region (or the state), may represent a zero-sum game. One way to mitigate this problem is to require that the recipient of a TIF incentive export a substantial share of their production outside the state. This would not alleviate the in-state competition problem, but it would provide greater assurance that the state as a whole benefited from the TIF program.

¹² Examples of this literature include Anderson (1990), Brueckner (2001). Related programs that engender questions similar to those raised by TIFs include enterprise zones; see Papke (2000).

¹³ *Business Resource Guide*, Maine Department of Economic and Community Development, page 11.

V. EXEMPT PROPERTY

Exempt property is often concentrated in cities and metropolitan areas to meet the needs and demands of the local population, including many who live outside the city's jurisdiction. Churches, schools, charitable organizations, government offices, sporting/recreational facilities, and so on, are often more prevalent in cities than in outlying areas. There are certainly examples of cities with large shares of tax-exempt property, including New York City, whose proportion is about one-third (Chernick and Reschovsky, 2000). Brunori (2001) notes the "proliferation" of property-tax exemptions, and questions the appropriateness of broad-based exemption policy. But Netzer (2003), one of the best-known scholars on the property tax, looks at the scant data available and concludes that exempt property has not seen dramatic growth in recent years.¹⁴

Exempt property is closely related to the "service center" problem. Exemptions reduce the effective property-tax base for municipalities and, thus, effective tax capacity. Compounding the problem is the fact that many non-residents may utilize services provided by the entities with exempt property. For example, individuals may come to cities to utilize state/federal government services, but, in doing so, they rely on municipal police and other emergency services. The same would be true of recreational and cultural facilities that are accessible to non-residents of the municipality.

¹⁴ Hansman (1987) suggests that nonprofit organizations may choose to locate in high-tax cities to benefit from the capitalization of property taxes into land values. However, his empirical analysis does not support this hypothesis.

VI. PUBLIC-SERVICE DELIVERY COSTS

In the 1970s and 1980s, “municipal overburden” was a popular concept in economics and public administration. The argument was that cities—particularly large cities—confronted relatively higher service-delivery costs that crowded out spending for public education.¹⁵ The notion of municipal overburden is seldom used today. But it is very similar in spirit to the alleged service center problem in Maine.

Chernick and Reschovsky (2000) discuss the high costs of service delivery in American cities and the problems associated with exempt property. One possibility is that cities are just inherently more inefficient than other jurisdictions, although Chernick and Reschovsky don’t seem to place much stock in this argument. Cities do have large concentrations of the poor, which places pressure on public-assistance programs and may increase crime rates. There also may be important peer effects associated with large poverty populations that increase public-service delivery costs. For example, disruptive students in the public schools may impede instruction and raise educational costs. In addition, many cities tend to have older and more expensive stocks of infrastructure to maintain. Finally, as noted, cities often must provide services to non-residents who do not make significant contributions to the local tax base.

There is another side to public-service delivery costs for municipalities in Maine, one that pertains to smaller communities with lower population densities. These communities may have high public-sector costs due to the spatial dispersion of the population, and the inability to enjoy economies of scale in service provision. For example, in low-density areas, the public schools may be small, so administrative service costs may be relatively high on a per-pupil basis. Similarly, busing costs may be high if many miles must be traversed to pick up relatively small numbers of students. In some instances, consolidation of government units may be appropriate, but the economics of this can be tricky.¹⁶ Of course, the politics can be trickier still.

¹⁵ See, for example, Brazer and McCarty (1986).

¹⁶ For a review of the issues, see Fox and Gurley (2005).

VII. TAX-RATE DIFFERENTIALS IN MAINE

Given this background, what are actual property tax rates and rate differentials in Maine? The following discussion presents publicly available data and a summary assessment of full-value effective property tax-rate differentials for various regions, municipality types, and municipalities in Maine for the years 1992, 1995 and 1998-2003. Effective tax rates are used because they convey property tax burdens relative to the market value of property, unlike nominal mill rates. All data are drawn from Maine Revenue Services. It is important to note that the measures of effective tax rates include property that benefits from the homestead exemption, as well as TIF property that otherwise is not fully on the tax roll.¹⁷

Table 1 provides a summary of average rates and high and low rates for different types of municipalities. The classification system used here has been developed by the Brookings Institution and is based on various density and land-use features of the different municipalities. Service center communities generally have higher rates than other municipality designations. Rates are generally lower for older communities, and lower still for emerging communities. However, in 2000 and forward, rural towns have been characterized by higher rates than emerging communities. Average rates grew between 1992 and 1998, and then drifted downward through 2003.

The difference in average tax burdens is large, and exceeds 48 percent for service centers versus emerging communities in 2003. The difference in high and low rates for specific cities is far more dramatic. For cities with non-zero effective tax rates in 2003, the lowest rate was 3.81 percent within older communities, as opposed to a high of 27.28 percent in the same set of communities.

Data on municipality types for micropolitan statistical areas (MicroSAs), metropolitan statistical areas (MSAs), and labor market areas (LMAs) are shown in Table 2 for the same years. In most instances, the service center average is the highest among the four city types, but there are exceptions. For example, in the Farmington LMA, emerging communities have the highest rates; in the Rumford LMA, older communities have the highest rates; while rates in rural towns in the Camden LMA are higher than rates in service centers. Once again, there are substantial variations in high and low rates.

The Madawaska LMA had the highest average in 2003 at 18.49 percent. The Houlton LMA had the highest service center average in the same year at 26.15 percent versus 15.57 percent for rural towns in the same area. Between 1998 and 2003 the averages tended to drift downward, with Rochester-Dover enjoying the largest decline, from

¹⁷ These effective *statutory* rates do not necessarily reflect who ultimately bears the *economic* incidence of the property tax through tax shifting.

19.00 percent to 12.91 percent. Houlton, Lincoln, and Millinocket are exceptions, as average rates and rates for all municipality types have increased since 1998.

An alternative perspective on rate differentials is offered in Table 3, which arrays the four municipality types by broad region of the state. The Central region had the highest overall average rates for the period 1998-2002, while Down East and Mid-Coast regions vied for the lowest rates in the same years, as well as in 1992 and 1995. Over the longer, 1992-2003 time period, the Southern region's ranking fell first to fifth. Not surprisingly, service centers tend to have the highest rates based on this regional aggregation scheme, but there are still numerous exceptions. In particular, there are systematic differences for the Western region, where the highest average rates are found in older surrounding communities.

Tables 4-7 provide considerable detail for the same six regions of Maine. Separate tables are presented for each municipality type, and include city-specific rate data and city rankings for each region and across all municipalities in the state. The dramatic variation in rates once again emerges in the detailed data. For example, consider Table 4 for service centers. In the Down East region in 2003, the lowest rate was in Blue Hill (8.39 percent) while the highest rate was in Calais (26.55 percent), a difference of more than 200 percent. The ranking data are also illustrative. For example, the Milbridge service center's 2003 rate of 13.25 percent places it 263rd among all Maine cities, while Calais' rate of 26.55 percent places it second in the state.

An important question not resolved by the data presented is whether tax-rate disparities have widened or narrowed over time. Table 8 provides some descriptive evidence on this question, using the same format as Table 3. For each community type in each region, data are presented on the number of taxing jurisdictions, as well as the mean, standard deviation, and coefficient of variation of the property tax rate. The latter statistic—defined as the standard deviation divided by the mean—is intended to control for differences in the distribution of rates across different places. While rates have drifted downward since 1999, some areas have seen rate disparities grow, while others have seen disparities narrow. For the state as a whole, the coefficient of variation was 31.38 in 2003 versus 29.38 in 1999, indicating an overall increase in rate disparities. The coefficient of variation for various community categories for 1999 and 2003 indicates that there are more areas with rising disparities than narrowing disparities. There is no clear pattern across community types for the state's six different regions.

When the data are aggregated *across* regions for similar community types, all community types show rising disparities. When the community types are aggregated *within* regions, the Central and Northern regions show smaller coefficients of variation in 2003 in comparison to 1999, while the other regions show higher disparities.

Several important patterns surface in this descriptive analysis of property tax rates. First, average rates generally grew between 1992 and 1998, and then drifted downward

through 2003. There are several possible explanations for these trends. During the earlier period, the local government share of school finance grew, placing upward pressure on tax rates, while the local government share fell between 1998 and 2002. In subsequent years the local government share once again grew. The decline in rates in more recent years may reflect public opposition to the property tax and a response to the property-tax limitation movement in Maine. An additional factor is rising property valuation, largely due to the rise in the value of residential property. While the state analysis of effective rates takes these rising values into account, there may be a lag in adjustment at the local level.

Second, service center communities tend to have the highest rates among the four municipality types. The 48.2 percent differential in the average between service centers and emerging communities in 2003 translates into a marked difference in property-tax burdens for households and businesses. Such a differential offers a strong incentive to locate outside service center areas, and can contribute to suburban and rural sprawl. The literature reviewed above indicates that households and businesses do respond to such incentives.

Third, while there are significant differences in average rates across regions and municipality types, there are still larger differences in rates for specific cities both within and across municipality types. Again, differentials of this magnitude can be expected to influence significantly the location and investment decisions of both households and businesses. There may be one positive factor associated with the wide disparity in rates -- namely the opportunity for businesses, in particular, to locate in low-tax jurisdictions. While overall rates are high, firms conceivably can find suitable in-state locations with more modest property tax rates.

Finally, rate disparities across community types and regions displayed a mixed pattern between 1999 and 2003, when overall rates in the state were drifting down. There are numerous example of narrowing disparities but also many examples of areas with widening disparities.

VIII. SUMMARY

This analysis does not fully address the service center problem in Maine, as this requires a more careful examination of both property taxes and public-service delivery costs. To the extent that taxpayers see the property tax as a benefit tax, the service side of the local budget is an essential consideration. Nonetheless, the evidence points to substantial rate differentials that are likely to distort behavior within the state. Further distortions are likely as a result of TIF programs operated by municipalities.

This analysis did not consider Maine's property tax rates in regional or national contexts. But the evidence suggests that Maine has relatively high overall property tax rates. As noted, Joomi, Phillips, and Cline (2006) estimate the state's property tax burden on business to be 199 percent of the national average. And, as the District of Columbia study noted, Portland has the 11th highest property tax burden among the nation's largest cities, placing it at nearly 175 percent of the national median. Finally, the near-exclusive reliance by municipalities on the local property tax rate is suggestive of a relatively high rate structure. Thus, while there are substantial in-state distortions, there are likely to be substantial interstate property tax distortions as well.

The pressures on Maine's property tax are clear from the data and analysis, as well as from the property-tax limitation movement in the state. The solutions are less clear. Local revenue diversification is one option. The best broad-based option would be a local-option sales tax. In the end, residents must ask themselves if the services funded by the property tax are worth the costs in taxes and the distortions created by the property tax itself.

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Table 1. Property Tax Rate by Type of Municipality: 1992–2003 (Selected Years)

Type of Municipality	1992			1995		
	High	Low	Avg.	High	Low	Avg.
Service centers	25.77	8.69	16.61	26.46	9.25	18.10
Older surrounding communities	24.31	4.96	13.91	26.31	5.02	15.72
Emerging communities	22.12	0.00	11.83	23.39	0.00	13.88
Rural towns	30.33	2.19	11.75	34.25	2.01	13.50
	1998			1999		
	High	Low	Avg.	High	Low	Avg.
Service centers	26.59	10.14	18.73	27.87	10.17	18.82
Older surrounding communities	26.02	5.21	16.12	24.00	4.75	15.80
Emerging communities	24.59	5.86	15.32	26.34	5.44	14.49
Rural towns	31.23	2.06	14.22	37.30	2.18	14.06
	2000			2001		
	High	Low	Avg.	High	Low	Avg.
Service centers	26.44	10.41	18.57	25.61	10.00	18.35
Older surrounding communities	24.39	4.21	15.31	27.18	4.26	15.48
Emerging communities	23.57	5.30	13.60	24.73	5.43	13.21
Rural towns	35.44	2.02	14.01	25.40	2.22	14.01
	2002			2003		
	High	Low	Avg.	High	Low	Avg.
Service centers	26.70	9.39	17.96	26.55	8.39	17.15
Older surrounding communities	29.08	3.37	15.54	27.28	3.81	14.48
Emerging communities	24.55	4.68	12.52	24.31	4.72	11.57
Rural towns	26.27	0.08	13.83	24.59	0.00	13.32

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003, <<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/Full%20Value%20Tax%20Rates.htm>>; and unpublished data.

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years)

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Augusta MicroSA	20.17	7.76	12.43	23.19	8.50	14.95	24.02	10.03	15.92	24.43	9.71	15.88
Service centers	20.13	13.04	16.59	22.90	14.16	18.53	24.02	15.99	20.01	24.43	16.65	20.54
Older surrounding communities	20.17	11.68	15.55	23.19	16.86	19.53	21.96	17.99	19.60	21.15	18.42	19.52
Emerging communities	15.14	15.14	15.14	17.80	17.80	17.80	19.96	19.96	19.96	19.98	19.98	19.98
Rural towns	16.59	7.76	11.29	19.54	8.50	13.63	19.34	10.03	14.63	18.32	9.71	14.52
Bangor MSA	20.54	7.77	12.23	23.11	8.08	14.04	23.94	9.36	15.22	23.96	9.69	14.87
Service centers	20.54	13.93	18.32	23.11	12.92	19.94	23.94	15.31	21.20	23.96	16.27	21.30
Older surrounding communities	17.13	16.24	16.66	19.53	17.78	18.70	21.86	18.71	20.38	20.65	18.51	19.66
Rural towns	16.26	7.77	11.03	17.62	8.08	12.83	19.65	9.36	13.94	18.68	9.69	13.59
Belfast LMA	16.69	6.66	10.80	20.12	8.80	13.55	20.33	9.05	14.30	19.40	9.27	14.50
Service centers	16.69	16.69	16.69	18.73	18.73	18.73	17.25	17.25	17.25	17.43	17.43	17.43
Rural towns	15.08	6.66	10.48	20.12	8.80	13.26	20.33	9.05	14.14	19.40	9.27	14.33
Boothbay Harbor LMA	11.09	4.96	9.11	12.26	5.02	9.63	14.85	6.58	11.31	14.82	5.93	11.19
Service centers	11.09	11.09	11.09	11.38	11.38	11.38	12.85	12.85	12.85	12.39	12.39	12.39
Older surrounding communities	4.96	4.96	4.96	5.02	5.02	5.02	6.58	6.58	6.58	5.93	5.93	5.93
Emerging communities	10.61	10.61	10.61	9.86	9.86	9.86	10.96	10.96	10.96	11.62	11.62	11.62
Rural towns	9.78	9.78	9.78	12.26	12.26	12.26	14.85	14.85	14.85	14.82	14.82	14.82
Bridgton-Paris LMA	14.02	8.88	11.24	17.57	10.06	13.45	17.46	11.68	14.76	16.76	11.51	14.48
Service centers	14.02	10.74	12.73	17.57	13.00	15.01	17.46	14.22	15.79	16.76	14.72	15.84
Rural towns	11.70	8.88	10.06	15.09	10.06	12.21	15.52	11.68	13.94	15.17	11.51	13.40
Brunswick LMA	22.12	7.23	13.52	23.39	7.95	14.73	24.59	9.50	15.55	20.15	9.59	14.87
Service centers	19.36	15.70	17.53	20.67	17.35	19.01	19.76	18.08	18.92	20.15	17.79	18.97
Older surrounding communities	18.18	8.59	13.38	17.62	10.27	13.94	18.02	9.55	13.79	17.25	9.59	13.42
Emerging communities	22.12	10.65	16.39	23.39	14.24	18.81	24.59	12.48	18.54	14.84	12.26	13.55

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Rural towns	17.20	7.23	12.18	17.75	7.95	13.22	18.59	9.50	14.63	18.43	10.24	14.60
Calais LMA	25.04	7.63	13.36	23.57	7.00	15.55	24.85	9.53	16.31	26.34	8.29	15.49
Service centers	25.04	19.25	22.14	23.57	23.36	23.46	24.85	22.19	23.52	26.34	22.79	24.57
Rural towns	19.17	7.63	12.33	23.32	7.00	14.62	21.46	9.53	15.46	18.57	8.29	14.43
Camden LMA	13.61	8.70	10.82	14.97	9.39	12.45	15.67	10.07	13.25	15.31	9.60	12.95
Service centers	13.19	13.19	13.19	13.71	13.71	13.71	14.74	14.74	14.74	14.38	14.38	14.38
Rural towns	13.61	8.70	10.48	14.97	9.39	12.27	15.67	10.07	13.04	15.31	9.60	12.74
Conway, NH-ME LMA*	15.27	8.14	12.35	16.78	10.61	14.64	17.18	11.32	15.24	18.17	11.16	15.06
Rural towns	15.27	8.14	12.35	16.78	10.61	14.64	17.18	11.32	15.24	18.17	11.16	15.06
Dover-Foxcroft LMA	17.91	2.35	11.29	21.39	3.71	13.68	22.32	4.64	14.10	23.50	2.50	14.25
Service centers	16.05	13.35	14.60	18.77	13.34	16.32	20.27	14.12	17.64	20.52	13.43	17.57
Rural towns	17.91	2.35	10.46	21.39	3.71	13.02	22.32	4.64	13.21	23.50	2.50	13.42
Ellsworth LMA	15.71	5.88	10.20	15.35	4.50	11.14	18.07	5.46	11.59	17.88	4.33	11.51
Service centers	13.71	8.69	12.08	14.50	9.25	12.82	15.72	10.14	13.44	15.86	10.17	13.08
Older surrounding communities	10.39	6.16	8.27	13.87	5.65	9.76	13.50	5.46	9.48	12.85	4.75	8.80
Emerging communities	10.91	6.05	8.48	11.53	6.32	8.92	11.34	7.62	9.48	10.80	8.32	9.56
Rural towns	15.71	5.88	10.13	15.35	4.50	11.09	18.07	5.59	11.56	17.88	4.33	11.56
Farmington LMA	16.19	4.29	12.04	19.43	5.06	13.26	23.53	5.21	14.60	26.34	4.11	14.24
Service centers	15.77	12.09	13.93	15.85	12.85	14.35	16.84	13.82	15.33	17.05	14.32	15.69
Emerging communities	15.55	15.55	15.55	18.89	18.89	18.89	23.53	23.53	23.53	26.34	26.34	26.34
Rural towns	16.19	4.29	11.71	19.43	5.06	12.90	20.31	5.21	14.13	20.10	4.11	13.55
Houlton LMA	22.36	5.18	13.26	24.11	8.15	14.62	24.98	10.32	15.77	26.56	9.27	15.59

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Service centers	22.36	22.36	22.36	24.11	24.11	24.11	24.98	24.98	24.98	24.65	24.65	24.65
Rural towns	18.01	5.18	12.93	19.43	8.15	14.27	22.04	10.32	15.43	26.56	9.27	15.26
Lewiston-Auburn MSA	22.65	8.90	14.31	26.37	11.93	17.43	26.59	12.81	18.49	26.84	13.53	18.20
Service centers	22.65	20.50	21.57	26.37	25.85	26.11	26.59	26.43	26.51	26.84	26.70	26.77
Older surrounding communities	18.62	15.23	16.92	21.90	20.99	21.45	23.16	22.65	22.91	23.09	22.84	22.97
Emerging communities	16.63	16.63	16.63	18.40	18.40	18.40	19.47	19.47	19.47	16.77	16.77	16.77
Rural towns	16.53	8.90	12.30	19.16	11.93	15.03	20.11	12.81	16.13	20.21	13.53	15.90
Lincoln LMA	17.08	2.96	11.19	16.87	3.18	12.81	20.02	3.90	13.49	18.21	3.75	13.04
Service centers	13.49	13.49	13.49	14.91	14.91	14.91	15.95	15.95	15.95	16.42	16.42	16.42
Rural towns	17.08	2.96	10.93	16.87	3.18	12.58	20.02	3.90	13.22	18.21	3.75	12.66
Machias LMA	20.41	4.94	12.03	22.98	7.11	13.96	21.39	2.73	14.33	22.48	6.64	14.79
Service centers	20.41	12.57	16.82	22.98	12.17	17.66	21.39	17.44	19.24	22.48	15.97	19.47
Emerging communities	15.71	15.71	15.71	16.69	16.69	16.69	19.56	19.56	19.56	15.25	15.25	15.25
Rural towns	16.23	4.94	11.08	20.28	7.11	13.23	19.93	2.73	13.28	22.15	6.64	14.03
Madawaska LMA	23.08	17.71	20.26	27.72	16.32	22.21	31.23	16.69	22.50	29.43	16.62	21.21
Service centers	17.71	17.71	17.71	21.33	21.33	21.33	18.96	18.96	18.96	19.40	19.40	19.40
Rural towns	23.08	19.47	21.11	27.72	16.32	22.50	31.23	16.69	23.67	29.43	16.62	21.81
Millinocket LMA	21.83	6.63	14.15	22.29	8.66	14.54	23.61	6.77	15.74	24.36	7.23	17.66
Service centers	21.83	21.83	21.83	22.29	22.29	22.29	23.61	23.61	23.61	24.36	24.36	24.36
Older surrounding communities	13.43	13.43	13.43	13.04	13.04	13.04	14.06	14.06	14.06	15.93	15.93	15.93
Rural towns	18.15	6.63	12.76	18.23	8.66	13.29	22.90	6.77	14.50	21.62	7.23	16.67
Pittsfield LMA	19.07	6.21	12.03	20.79	4.82	12.99	22.61	5.09	14.61	23.25	4.50	14.54
Service centers	19.07	19.07	19.07	20.79	20.79	20.79	22.61	22.61	22.61	23.25	23.25	23.25

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Rural towns	14.76	6.21	11.32	15.85	4.82	12.21	17.41	5.09	13.81	18.40	4.50	13.67
Portland-South Portland- Biddeford MSA	23.67	0.00	13.34	24.97	0.00	15.45	23.40	12.54	16.12	22.15	10.49	15.59
Service centers	23.67	15.39	18.04	24.97	17.25	19.66	23.40	16.97	19.58	22.15	16.45	18.79
Older surrounding communities	22.77	12.08	16.36	23.96	12.09	17.43	22.51	12.54	17.22	21.78	10.49	16.42
Emerging communities	16.45	0.00	10.75	20.75	0.00	14.16	22.84	13.58	16.39	21.53	13.11	16.00
Rural towns	15.02	9.06	11.94	16.54	12.59	13.88	16.19	12.65	14.27	16.24	12.31	13.84
Portsmouth, NH-ME MSA*	17.25	14.98	16.12	17.32	14.81	16.07	16.16	12.93	14.55	15.44	12.11	13.78
Service centers	17.25	17.25	17.25	17.32	17.32	17.32	16.16	16.16	16.16	15.44	15.44	15.44
Older surrounding communities	14.98	14.98	14.98	14.81	14.81	14.81	12.93	12.93	12.93	12.11	12.11	12.11
Presque Isle LMA	25.77	2.19	15.17	26.46	2.01	16.06	26.15	2.06	16.34	27.87	2.18	16.14
Service centers	25.77	15.05	20.71	26.46	15.35	20.20	26.15	17.89	20.78	27.87	18.07	21.62
Rural towns	22.72	2.19	14.14	22.00	2.01	15.28	24.18	2.06	15.51	24.21	2.18	15.11
Rochester-Dover, NH-ME MSA*	20.15	15.92	17.75	22.19	15.52	18.86	22.69	16.16	19.00	21.46	14.82	17.61
Emerging communities	20.15	17.18	18.66	22.19	18.88	20.54	22.69	18.14	20.42	21.46	16.54	19.00
Rural towns	15.92	15.92	15.92	15.52	15.52	15.52	16.16	16.16	16.16	14.82	14.82	14.82
Rockland MicroSA	17.65	8.86	12.12	20.56	9.48	14.44	23.81	11.50	16.17	23.49	11.60	16.15
Service centers	17.65	12.85	15.70	20.56	14.73	18.40	23.81	15.14	20.49	23.49	14.66	20.51
Older surrounding communities	9.11	9.11	9.11	12.01	12.01	12.01	12.29	12.29	12.29	11.60	11.60	11.60
Emerging communities	10.45	10.45	10.45	10.98	10.98	10.98	13.55	13.55	13.55	13.47	13.47	13.47
Rural towns	9.30	8.86	9.08	13.42	9.48	11.45	14.37	11.50	12.94	14.88	11.60	13.24
Rumford LMA	24.31	2.58	12.06	26.31	2.65	14.22	26.02	2.56	14.02	24.00	2.44	13.63
Service centers	14.91	14.71	14.81	15.95	14.00	14.98	15.20	13.58	14.39	16.54	12.66	14.60

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Older surrounding communities	24.31	24.31	24.31	26.31	26.31	26.31	26.02	26.02	26.02	24.00	24.00	24.00
Rural towns	16.81	2.58	10.88	18.63	2.65	13.31	18.65	2.56	13.16	18.74	2.44	12.81
Saint George LMA	8.39	7.40	7.76	12.03	7.44	9.96	11.14	8.05	9.83	10.74	7.23	9.55
Emerging communities	8.39	7.47	7.93	10.42	7.44	8.93	10.29	8.05	9.17	10.74	7.23	8.99
Rural towns	7.40	7.40	7.40	12.03	12.03	12.03	11.14	11.14	11.14	10.67	10.67	10.67
Sanford MicroSA	17.36	8.87	11.69	20.41	10.64	13.53	20.38	10.70	13.68	19.71	10.33	13.24
Service centers	17.36	17.36	17.36	20.41	20.41	20.41	20.38	20.38	20.38	19.71	19.71	19.71
Rural towns	10.54	8.87	9.80	12.27	10.64	11.23	12.47	10.70	11.44	11.80	10.33	11.08
Skowhegan LMA	30.33	7.04	12.92	34.25	5.14	14.52	30.04	5.52	14.84	37.30	5.59	15.00
Service centers	13.24	10.75	11.99	18.58	13.94	16.26	16.91	13.86	15.39	15.95	13.77	14.86
Older surrounding communities	11.48	11.48	11.48	11.43	11.43	11.43	12.93	12.93	12.93	14.09	14.09	14.09
Rural towns	30.33	7.04	13.09	34.25	5.14	14.50	30.04	5.52	14.89	37.30	5.59	15.06
Waldoboro LMA	12.25	5.05	9.09	14.35	6.06	10.15	17.25	5.21	10.60	16.93	4.96	11.10
Service centers	10.87	10.87	10.87	10.95	10.95	10.95	13.10	13.10	13.10	14.42	14.42	14.42
Older surrounding communities	9.77	5.05	7.41	12.63	7.28	9.96	13.74	5.21	9.48	14.11	4.96	9.54
Emerging communities	8.39	5.46	6.92	8.17	6.06	7.12	8.66	5.86	7.26	8.47	5.44	6.96
Rural towns	12.25	8.42	10.07	14.35	7.40	11.09	17.25	6.57	11.67	16.93	8.56	12.45
Waterville MicroSA	20.24	11.96	14.69	22.76	13.80	17.81	23.95	15.65	19.01	25.24	15.29	19.55
Service centers	20.24	17.16	18.70	22.76	20.20	21.48	23.95	20.48	22.22	25.24	21.24	23.24
Older surrounding communities	14.31	11.96	13.14	17.30	15.68	16.49	19.35	17.86	18.61	20.23	18.40	19.32
Rural towns	13.42	12.48	13.05	19.45	13.80	16.23	19.56	15.65	17.15	20.35	15.29	17.24
York LMA	13.10	10.16	11.52	17.16	10.66	13.17	15.92	11.05	12.92	15.24	10.46	12.28
Older surrounding communities	13.10	10.16	11.63	12.89	10.66	11.78	11.76	11.05	11.41	11.81	10.46	11.14

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Emerging communities	11.09	11.09	11.09	11.97	11.97	11.97	12.93	12.93	12.93	11.60	11.60	11.60
Rural towns	11.72	11.72	11.72	17.16	17.16	17.16	15.92	15.92	15.92	15.24	15.24	15.24

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	2000			2001			2002			2003		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Augusta MicroSA	23.69	10.53	15.61	24.26	11.21	15.59	23.39	10.22	15.45	22.55	9.72	14.57
Service centers	23.69	16.58	20.14	24.26	17.21	20.74	23.39	15.71	19.55	22.15	13.66	17.91
Older surrounding communities	20.80	17.17	19.03	21.03	15.92	19.21	23.19	16.66	20.34	22.55	16.75	19.88
Emerging communities	18.99	18.99	18.99	18.56	18.56	18.56	18.36	18.36	18.36	16.70	16.70	16.70
Rural towns	17.63	10.53	14.35	17.68	11.21	14.25	17.50	10.22	14.02	16.58	9.72	13.20
Bangor MSA	24.31	9.41	14.64	24.09	8.55	15.15	22.84	9.34	15.27	21.51	9.27	14.93
Service centers	24.31	16.28	20.98	24.09	15.57	21.18	22.84	15.20	20.62	21.51	16.72	20.19
Older surrounding communities	20.61	16.93	19.02	21.14	16.82	19.04	21.32	15.24	18.32	21.07	16.18	17.92
Rural towns	17.13	9.41	13.41	17.26	8.55	14.02	18.62	9.34	14.34	20.69	9.27	14.02
Belfast LMA	19.16	8.59	14.05	18.48	7.93	13.79	19.58	8.05	13.46	17.07	7.18	13.20
Service centers	16.20	16.20	16.20	15.28	15.28	15.28	14.70	14.70	14.70	15.45	15.45	15.45
Rural towns	19.16	8.59	13.93	18.48	7.93	13.71	19.58	8.05	13.40	17.07	7.18	13.08
Boothbay Harbor LMA	14.20	5.10	10.39	13.46	4.26	9.41	12.98	3.37	8.65	11.30	3.81	8.06
Service centers	11.82	11.82	11.82	10.60	10.60	10.60	9.77	9.77	9.77	8.81	8.81	8.81
Older surrounding communities	5.10	5.10	5.10	4.26	4.26	4.26	3.37	3.37	3.37	3.81	3.81	3.81
Emerging communities	10.44	10.44	10.44	9.33	9.33	9.33	8.49	8.49	8.49	8.32	8.32	8.32
Rural towns	14.20	14.20	14.20	13.46	13.46	13.46	12.98	12.98	12.98	11.30	11.30	11.30
Bridgton-Paris LMA	17.04	11.62	14.25	16.05	11.11	13.76	15.41	9.04	12.91	15.05	8.65	12.53
Service centers	17.04	14.42	15.59	16.05	14.91	15.36	15.41	14.11	14.80	15.05	13.06	14.15
Rural towns	15.36	11.62	13.18	14.47	11.11	12.49	13.83	9.04	11.40	14.44	8.65	11.24
Brunswick LMA	19.36	8.29	14.13	19.17	7.56	14.01	20.05	7.52	13.72	18.95	6.74	12.50

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Service centers	19.36	17.81	18.59	19.17	17.55	18.36	20.05	16.72	18.39	18.95	16.12	17.54
Older surrounding communities	15.77	8.29	12.03	16.22	7.56	11.89	17.47	7.52	12.50	15.26	6.74	11.00
Emerging communities	15.58	12.62	14.10	16.80	12.11	14.46	16.69	12.87	14.78	15.08	9.48	12.28
Rural towns	17.25	10.13	13.67	16.68	9.54	13.47	17.44	8.91	12.81	16.21	7.43	11.84
Calais LMA	24.99	6.08	15.46	25.30	4.70	15.12	24.51	0.08	15.35	26.55	0.00	15.19
Service centers	24.99	24.58	24.79	25.30	24.76	25.03	24.51	22.81	23.66	26.55	20.04	23.30
Rural towns	19.86	6.08	14.36	18.91	4.70	13.96	19.32	0.08	14.37	19.22	0.00	14.29
Camden LMA	14.34	9.13	12.48	15.45	8.33	12.71	16.20	8.99	12.16	14.16	7.82	11.04
Service centers	13.78	13.78	13.78	13.35	13.35	13.35	11.77	11.77	11.77	10.31	10.31	10.31
Rural towns	14.34	9.13	12.29	15.45	8.33	12.62	16.20	8.99	12.22	14.16	7.82	11.14
Conway, NH-ME LMA*	21.63	10.67	15.38	17.99	9.54	14.25	16.41	8.42	13.25	14.60	7.29	11.86
Rural towns	21.63	10.67	15.38	17.99	9.54	14.25	16.41	8.42	13.25	14.60	7.29	11.86
Dover-Foxcroft LMA	22.82	2.02	14.04	25.40	2.22	14.43	25.32	3.13	14.55	24.30	3.56	13.63
Service centers	20.13	13.28	17.59	20.55	13.92	17.14	19.06	13.91	17.01	18.87	14.42	16.71
Rural towns	22.82	2.02	13.15	25.40	2.22	13.75	25.32	3.13	13.93	24.30	3.56	12.87
Ellsworth LMA	17.98	4.21	11.44	18.12	4.99	11.61	16.69	5.13	11.03	16.64	4.66	10.17
Service centers	16.03	10.41	13.40	17.14	10.00	13.50	16.69	9.39	12.92	16.64	8.39	12.22
Older surrounding communities	14.42	4.21	9.32	13.76	4.99	9.38	12.38	5.13	8.76	10.87	6.41	8.64
Emerging communities	9.55	9.45	9.50	9.69	8.76	9.23	9.31	7.58	8.45	8.78	7.09	7.94
Rural towns	17.98	6.44	11.38	18.12	5.43	11.61	14.97	5.29	11.05	14.10	4.66	10.08
Farmington LMA	23.57	3.74	14.21	24.73	3.67	13.95	24.55	3.75	13.98	24.31	3.11	13.64
Service centers	16.61	13.45	15.03	16.35	14.23	15.29	17.04	12.31	14.68	16.69	11.28	13.99

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Emerging communities	23.57	23.57	23.57	24.73	24.73	24.73	24.55	24.55	24.55	24.31	24.31	24.31
Rural towns	20.71	3.74	13.69	20.09	3.67	13.31	19.23	3.75	13.41	18.16	3.11	13.10
Houlton LMA	24.75	9.79	15.62	25.25	9.58	16.33	26.70	10.06	16.74	26.15	9.54	15.95
Service centers	24.75	24.75	24.75	25.25	25.25	25.25	26.70	26.70	26.70	26.15	26.15	26.15
Rural towns	20.74	9.79	15.28	21.78	9.58	16.00	26.27	10.06	16.37	19.75	9.54	15.57
Lewiston-Auburn MSA	26.44	13.66	17.82	25.61	13.98	17.71	24.55	13.88	17.44	23.19	13.34	16.68
Service centers	26.44	26.31	26.38	25.61	24.63	25.12	24.55	23.92	24.24	23.19	21.66	22.43
Older surrounding communities	22.43	20.33	21.38	22.98	21.40	22.19	22.26	20.85	21.56	20.38	19.92	20.15
Emerging communities	15.67	15.67	15.67	14.88	14.88	14.88	16.69	16.69	16.69	17.16	17.16	17.16
Rural towns	19.62	13.66	15.81	19.69	13.98	15.81	19.34	13.88	15.53	17.11	13.34	14.96
Lincoln LMA	19.11	3.93	13.65	18.04	3.92	13.83	19.15	3.99	14.00	19.46	3.60	14.42
Service centers	17.09	17.09	17.09	17.30	17.30	17.30	17.36	17.36	17.36	16.84	16.84	16.84
Rural towns	19.11	3.93	13.27	18.04	3.92	13.44	19.15	3.99	13.63	19.46	3.60	14.15
Machias LMA	23.45	7.01	15.58	22.78	6.62	15.27	19.37	6.09	14.21	21.37	6.24	13.89
Service centers	21.85	16.31	19.37	19.96	16.50	18.78	18.68	15.08	17.29	18.89	13.25	16.76
Emerging communities	13.16	13.16	13.16	14.43	14.43	14.43	10.76	10.76	10.76	11.54	11.54	11.54
Rural towns	23.45	7.01	15.10	22.78	6.62	14.76	19.37	6.09	13.90	21.37	6.24	13.55
Madawaska LMA	35.44	15.75	22.83	22.53	16.15	19.59	21.25	17.46	18.90	21.06	15.94	18.49
Service centers	20.25	20.25	20.25	21.45	21.45	21.45	21.25	21.25	21.25	21.06	21.06	21.06
Rural towns	35.44	15.75	23.68	22.53	16.15	18.96	18.99	17.46	18.12	18.72	15.94	17.63
Millinocket LMA	24.08	8.01	17.13	22.12	8.90	18.17	23.85	8.96	18.39	24.59	8.73	17.88
Service centers	24.08	24.08	24.08	21.26	21.26	21.26	21.07	21.07	21.07	21.15	21.15	21.15

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Older surrounding communities	17.02	17.02	17.02	18.92	18.92	18.92	23.85	23.85	23.85	17.67	17.67	17.67
Rural towns	22.04	8.01	15.76	22.12	8.90	17.40	22.61	8.96	16.77	24.59	8.73	17.27
Pittsfield LMA	22.17	4.85	14.69	21.22	4.96	14.51	22.63	4.74	14.47	21.12	4.93	13.78
Service centers	22.17	22.17	22.17	21.22	21.22	21.22	22.63	22.63	22.63	21.12	21.12	21.12
Rural towns	18.07	4.85	13.94	18.28	4.96	13.84	17.91	4.74	13.66	16.25	4.93	13.04
Portland-South Portland-Biddeford MSA	20.91	9.39	14.94	20.71	8.92	14.59	19.33	8.51	13.80	18.00	8.22	12.71
Service centers	20.91	15.84	17.81	19.57	14.21	16.96	19.03	13.93	16.35	17.59	12.86	14.86
Older surrounding communities	20.46	9.39	15.75	19.68	8.92	15.12	19.33	8.51	14.65	18.00	8.22	13.48
Emerging communities	19.91	12.12	15.12	20.71	11.64	14.81	18.22	11.60	13.88	15.22	10.12	12.46
Rural towns	16.13	11.07	13.47	15.89	9.69	13.36	14.81	9.00	12.48	13.76	8.60	11.76
Portsmouth, NH-ME MSA*	14.39	10.75	12.57	12.37	11.87	12.12	11.91	11.31	11.61	12.70	10.18	11.44
Service centers	14.39	14.39	14.39	12.37	12.37	12.37	11.91	11.91	11.91	12.70	12.70	12.70
Older surrounding communities	10.75	10.75	10.75	11.87	11.87	11.87	11.31	11.31	11.31	10.18	10.18	10.18
Presque Isle LMA	24.90	2.16	16.39	24.20	2.41	16.15	24.90	1.93	15.98	24.14	1.79	15.98
Service centers	24.90	17.86	20.90	24.20	18.92	20.93	24.90	19.07	21.74	24.14	18.10	21.61
Rural towns	23.27	2.16	15.54	23.02	2.41	15.25	22.65	1.93	14.90	22.56	1.79	14.92
Rochester-Dover, NH-ME MSA*	19.15	14.01	15.90	16.93	13.72	14.81	15.61	13.30	14.21	13.78	11.76	12.98
Emerging communities	19.15	14.55	16.85	16.93	13.78	15.36	15.61	13.73	14.67	13.78	13.41	13.60
Rural towns	14.01	14.01	14.01	13.72	13.72	13.72	13.30	13.30	13.30	11.76	11.76	11.76

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Rockland MicroSA	23.73	11.00	15.93	23.08	10.29	15.87	22.16	10.05	14.84	19.18	8.91	13.47
Service centers	23.73	14.38	20.58	23.08	15.09	20.40	22.16	11.85	18.64	19.18	10.95	16.41
Older surrounding communities	12.10	12.10	12.10	12.37	12.37	12.37	11.20	11.20	11.20	10.35	10.35	10.35
Emerging communities	12.44	12.44	12.44	12.80	12.80	12.80	11.73	11.73	11.73	11.36	11.36	11.36
Rural towns	14.21	11.00	12.61	14.45	10.29	12.37	14.98	10.05	12.52	14.48	8.91	11.70
Rumford LMA	24.39	3.23	13.63	27.18	3.48	13.76	29.08	3.26	14.13	27.28	2.69	13.69
Service centers	16.94	14.18	15.56	18.49	14.11	16.30	19.48	14.14	16.81	18.67	12.07	15.37
Older surrounding communities	24.39	24.39	24.39	27.18	27.18	27.18	29.08	29.08	29.08	27.28	27.28	27.28
Rural towns	18.72	3.23	12.65	19.03	3.48	12.53	21.15	3.26	12.77	22.41	2.69	12.57
Saint George LMA	11.37	7.53	9.68	9.67	5.61	8.20	8.60	4.68	7.05	8.72	5.22	6.76
Emerging communities	10.13	7.53	8.83	9.67	5.61	7.64	8.60	4.68	6.64	8.72	5.22	6.97
Rural towns	11.37	11.37	11.37	9.33	9.33	9.33	7.87	7.87	7.87	6.34	6.34	6.34
Sanford MicroSA	19.17	9.48	12.51	18.62	9.07	12.31	17.68	7.96	11.44	15.38	7.12	10.17
Service centers	19.17	19.17	19.17	18.62	18.62	18.62	17.68	17.68	17.68	15.38	15.38	15.38
Rural towns	11.35	9.48	10.29	12.41	9.07	10.21	11.44	7.96	9.35	10.59	7.12	8.43
Skowhegan LMA	21.76	5.37	14.73	23.56	5.64	15.28	22.60	5.37	15.29	22.63	5.40	14.80
Service centers	15.75	14.71	15.23	16.09	15.64	15.87	16.46	16.40	16.43	16.72	16.61	16.67
Older surrounding communities	13.63	13.63	13.63	15.22	15.22	15.22	15.78	15.78	15.78	15.10	15.10	15.10
Rural towns	21.76	5.37	14.73	23.56	5.64	15.23	22.60	5.37	15.16	22.63	5.40	14.60
Waldoboro LMA	15.04	4.53	10.62	15.32	4.32	10.40	14.98	5.08	10.15	13.80	4.72	9.16
Service centers	14.80	14.80	14.80	15.23	15.23	15.23	13.99	13.99	13.99	12.75	12.75	12.75

Table 2. Property Tax Rate by Labor Market Area: 1992–2003 (Selected Years) - Continued

Labor Market Area Type of Municipality	1992			1995			1998			1999		
	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.	High	Low	Avg.
Older surrounding communities	14.37	4.53	9.45	15.32	4.32	9.82	14.98	5.08	10.03	12.74	4.85	8.80
Emerging communities	7.94	5.30	6.62	6.64	5.43	6.04	6.76	5.43	6.10	5.44	4.72	5.08
Rural towns	15.04	8.08	11.65	14.58	8.17	11.25	13.83	8.76	10.90	13.80	6.79	10.05
Waterville MicroSA	24.92	15.36	19.31	25.09	15.42	19.01	25.62	16.04	19.56	24.72	15.06	18.67
Service centers	24.92	21.54	23.23	25.09	21.81	23.45	25.62	22.26	23.94	24.72	20.91	22.82
Older surrounding communities	19.83	17.88	18.86	20.44	17.54	18.99	22.20	17.49	19.85	20.94	16.40	18.67
Rural towns	20.24	15.36	17.01	16.97	15.42	16.06	16.87	16.04	16.46	16.54	15.06	15.90
York LMA	13.55	9.94	11.33	12.77	8.41	10.53	12.17	7.50	9.85	10.81	6.66	8.85
Older surrounding communities	11.52	10.30	10.91	10.66	10.28	10.47	9.95	9.78	9.87	9.06	8.86	8.96
Emerging communities	9.94	9.94	9.94	8.41	8.41	8.41	7.50	7.50	7.50	6.66	6.66	6.66
Rural towns	13.55	13.55	13.55	12.77	12.77	12.77	12.17	12.17	12.17	10.81	10.81	10.81

*Maine portion.

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003, <<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/Full%20Value%20Tax%20Rates.htm>>; and unpublished data.

Table 3. Property Tax Rate by Region and Type of Municipality: 1992–2003 (Selected Years)

Region	Type of Municipality	1992		1995		1998		1999		2000		2001		2002		2003	
		Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state
Central		13.01	3	15.21	2	16.04	1	16.05	1	15.88	1	15.99	1	15.92	1	15.22	2
	Service centers	16.23	–	19.05	–	19.69	–	20.08	–	19.91	–	20.19	–	20.35	–	19.41	–
	Older surrounding communities	14.07	–	17.17	–	18.16	–	18.55	–	18.07	–	18.47	–	19.41	–	18.68	–
	Emerging communities	15.14	–	17.80	–	19.96	–	19.98	–	18.99	–	18.56	–	18.36	–	16.70	–
	Rural towns	12.36	–	14.36	–	15.16	–	15.07	–	14.95	–	15.01	–	14.78	–	14.15	–
Downeast		11.54	5	13.06	5	13.44	6	13.36	6	13.60	5	13.49	5	13.08	5	12.53	4
	Service centers	15.52	–	16.40	–	17.20	–	17.30	–	17.47	–	17.39	–	16.38	–	15.80	–
	Older surrounding communities	8.27	–	9.76	–	9.48	–	8.80	–	9.32	–	9.38	–	8.76	–	8.64	–
	Emerging communities	10.89	–	11.51	–	12.84	–	11.46	–	10.72	–	10.96	–	9.22	–	9.14	–
	Rural towns	11.08	–	12.73	–	13.02	–	13.00	–	13.28	–	13.15	–	12.89	–	12.32	–
Midcoast		11.20	6	12.88	6	13.86	5	13.74	5	13.25	6	13.01	6	12.64	6	11.78	6
	Service centers	14.79	–	16.33	–	17.40	–	17.54	–	17.21	–	16.85	–	15.77	–	14.44	–
	Older surrounding communities	9.41	–	10.91	–	11.17	–	10.77	–	10.37	–	10.50	–	10.42	–	9.40	–
	Emerging communities	10.44	–	11.32	–	11.81	–	10.51	–	10.25	–	9.80	–	9.41	–	8.54	–
	Rural towns	10.93	–	12.78	–	13.89	–	13.93	–	13.38	–	13.16	–	12.87	–	12.10	–
Northern		13.26	2	14.70	3	15.54	3	15.42	2	15.44	2	15.73	2	15.77	2	15.42	1
	Service centers	18.41	–	19.38	–	20.20	–	20.56	–	20.32	–	20.23	–	20.41	–	20.14	–
	Older surrounding communities	16.01	–	17.57	–	19.12	–	18.92	–	18.62	–	19.02	–	19.43	–	17.87	–
	Rural towns	12.38	–	13.89	–	14.71	–	14.51	–	14.59	–	14.93	–	14.94	–	14.63	–
Southern		13.48	1	15.37	1	15.80	2	15.23	3	14.46	4	13.98	4	13.24	4	12.15	5
	Service centers	17.33	–	19.12	–	19.01	–	18.29	–	17.43	–	16.59	–	15.90	–	14.66	–
	Older surrounding communities	14.50	–	15.32	–	14.86	–	14.25	–	13.53	–	13.11	–	12.65	–	11.57	–
	Emerging communities	11.99	–	14.97	–	16.74	–	16.13	–	14.99	–	14.40	–	13.51	–	12.18	–

Table 3. Property Tax Rate by Region and Type of Municipality: 1992–2003 (Selected Years)

Region	Type of Municipality	1992		1995		1998		1999		2000		2001		2002		2003	
		Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state	Rate	Rank in state
Western	Rural towns	11.96	–	13.75	–	14.07	–	13.61	–	13.10	–	12.82	–	12.01	–	11.15	–
		12.27	4	14.37	4	15.20	4	14.92	4	14.81	3	14.64	3	14.50	3	13.98	3
	Service centers	15.28	–	17.04	–	17.57	–	17.86	–	17.85	–	17.74	–	17.39	–	16.35	–
	Older surrounding communities	19.38	–	23.07	–	23.94	–	23.31	–	22.38	–	23.85	–	24.06	–	22.53	–
	Emerging communities	16.09	–	18.64	–	21.50	–	21.56	–	19.62	–	19.81	–	20.62	–	20.74	–
	Rural towns	11.30	–	13.36	–	14.17	–	13.81	–	13.76	–	13.48	–	13.32	–	12.92	–

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003, <<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/>>

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years)

Region	1992			1995			1998			1999			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities									
Central													
Kennebec													
Augusta	20.13	2	24	22.90	1	19	24.02	1	11	24.43	2	11	
Farmingdale	13.04	6	191	14.16	6	236	15.99	6	176	16.65	5	138	
Waterville	20.24	1	21	22.76	2	20	23.95	2	12	25.24	1	9	
Somerset													
Fairfield	17.16	4	57	20.20	4	43	20.48	4	44	21.24	4	37	
Jackman	13.24	5	182	18.58	5	64	16.91	5	146	15.95	6	170	
Pittsfield	19.07	3	34	20.79	3	35	22.61	3	28	23.25	3	20	
Skowhegan	10.75	7	326	13.94	7	249	13.86	7	304	13.77	7	297	
Downeast													
Hancock													
Bar Harbor	11.91	9	256	12.83	8	317	13.40	9	330	12.84	8	349	
Blue Hill	8.69	10	429	9.25	10	447	10.14	10	437	10.17	10	435	
Bucksport	13.71	5	161	14.50	5	214	15.72	6	196	15.86	6	176	
Ellsworth	13.65	6	162	14.42	6	222	14.00	7	299	13.92	7	284	
Southwest Harbor	12.45	8	219	13.10	7	303	13.96	8	302	12.62	9	361	
Washington													
Calais	25.04	1	3	23.36	2	14	22.19	2	33	22.79	2	23	
Eastport	19.25	3	31	23.57	1	11	24.85	1	8	26.34	1	7	
Lubec	17.47	4	50	22.98	3	18	21.39	3	40	22.48	3	25	
Machias	20.41	2	19	17.85	4	82	18.90	4	77	19.97	4	52	
Milbridge	12.57	7	212	12.17	9	349	17.44	5	123	15.97	5	168	

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999		
	Rank			Rank			Rank			Rank		
	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities
Midcoast												
Knox												
Camden	13.19	5	185	13.71	6	272	14.74	6	248	14.38	7	257
Rockland	17.65	2	48	20.56	2	39	23.81	1	14	23.38	2	19
Rockport	12.85	6	199	14.73	5	196	15.14	5	223	14.66	5	238
Thomaston	16.60	4	70	19.91	3	45	22.51	2	30	23.49	1	18
Lincoln												
Boothbay Harbor	11.09	7	300	11.38	7	387	12.85	8	356	12.39	8	371
Damariscotta	10.87	8	320	10.95	8	403	13.10	7	344	14.42	6	254
Sagadahoc												
Bath	19.36	1	30	20.67	1	38	19.76	3	57	20.15	3	48
Waldo												
Belfast	16.69	3	66	18.73	4	62	17.25	4	132	17.43	4	112
Northern												
Aroostook												
Ashland	19.45	8	29	16.78	12	113	18.92	12	76	18.74	12	74
Caribou	23.93	3	6	22.16	7	24	20.41	8	45	21.48	8	34
Fort Kent	15.05	14	118	16.16	14	133	17.89	14	107	18.07	14	93
Houlton	22.36	4	12	24.11	3	9	24.98	2	7	24.65	2	10
Limestone	15.72	12	89	15.35	15	171	18.45	13	88	19.47	10	58
Madawaska	17.71	10	46	21.33	8	28	18.96	11	74	19.40	11	60
Presque Isle	24.33	2	4	24.27	2	8	22.83	6	24	24.10	4	14
Van Buren	25.77	1	2	26.46	1	3	26.15	1	5	27.87	1	3
Penobscot												
Bangor	20.54	6	17	23.11	4	17	22.90	5	21	22.78	6	24

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999			
	Rank			Rank			Rank			Rank			
	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	
	Municipality	Region		Region			Region			Region			
	Brewer	19.23	9	32	22.42	5	21	22.66	7	26	22.17	7	26
	Dexter	15.62	13	99	18.77	10	61	20.27	9	49	20.52	9	44
	Lincoln	13.49	16	167	14.91	16	187	15.95	16	181	16.42	16	150
	Millinocket	21.83	5	14	22.29	6	22	23.61	4	15	24.36	3	12
	Newport	13.93	15	157	12.92	18	311	15.31	17	216	16.27	17	153
	Orono	19.58	7	27	21.33	9	29	23.94	3	13	23.96	5	16
	Piscataquis												
	Dover-Foxcroft	16.05	11	82	16.99	11	107	16.80	15	150	18.36	13	86
	Greenville	13.37	17	175	16.18	13	132	19.37	10	68	17.98	15	97
	Guilford	13.35	18	177	13.34	17	290	14.12	18	293	13.43	18	314
	Southern												
	Cumberland												
	Bridgton	14.02	11	151	17.57	8	89	17.46	9	122	16.76	9	134
	Brunswick	15.70	8	93	17.35	9	94	18.08	7	97	17.79	7	100
	Freeport	15.54	9	103	17.25	11	100	16.97	10	145	16.45	10	149
	Portland	23.67	1	7	24.97	1	7	23.40	1	17	22.15	1	27
	Scarborough	15.39	10	104	18.51	6	67	17.50	8	118	17.41	8	114
	South Portland	18.16	3	38	20.40	3	41	18.62	5	83	18.91	4	69
	Westbrook	18.13	4	40	18.37	7	72	22.59	2	29	19.67	3	56
	York												
	Biddeford	16.49	7	74	18.81	5	60	18.45	6	88	18.14	6	92
	Kittery	17.25	6	52	17.32	10	96	16.16	11	171	15.44	11	193
	Saco	18.93	2	35	19.30	4	54	19.55	4	64	18.79	5	72
	Sanford	17.36	5	51	20.41	2	40	20.38	3	46	19.71	2	55

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999		
	Rank			Rank			Rank			Rank		
	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities
Western												
Androscoggin												
Auburn	22.65	1	11	25.85	2	6	26.43	2	4	26.84	1	4
Lewiston	20.50	2	18	26.37	1	4	26.59	1	3	26.70	2	5
Franklin												
Farmington	15.77	3	87	15.85	4	147	16.84	3	149	17.05	3	122
Rangeley	12.09	8	244	12.85	9	315	13.82	8	310	14.32	8	262
Oxford												
Bethel	14.71	5	132	14.00	7	246	13.58	9	320	12.66	9	357
Norway	12.72	7	207	15.00	5	182	16.34	4	162	16.63	4	139
Oxford	10.74	9	327	13.00	8	309	14.22	7	286	14.72	7	237
Paris	13.42	6	171	14.45	6	215	15.13	6	224	15.26	6	208
Rumford	14.91	4	126	15.95	3	141	15.20	5	220	16.54	5	144

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities									
Central													
Kennebec													
Augusta	23.69	2	14	24.26	2	10	23.39	2	15	22.15	2	16	
Farmingdale	16.58	5	139	17.21	5	110	15.71	7	174	13.66	7	248	
Waterville	24.92	1	5	25.09	1	6	25.62	1	4	24.72	1	4	
Somerset													
Fairfield	21.54	4	30	21.81	3	26	22.26	4	25	20.91	4	33	
Jackman	15.75	6	175	16.09	6	158	16.40	6	143	16.72	5	114	
Pittsfield	22.17	3	23	21.22	4	36	22.63	3	20	21.12	3	27	
Skowhegan	14.71	7	237	15.64	7	188	16.46	5	139	16.61	6	123	
Downeast													
Hancock													
Bar Harbor	12.90	9	330	11.45	9	397	10.34	9	417	10.73	8	385	
Blue Hill	10.41	10	422	10.00	10	428	9.39	10	438	8.39	10	443	
Bucksport	16.03	6	160	17.14	5	111	16.69	5.00	126	16.64	5	121	
Ellsworth	14.74	7	235	15.70	7	183	16.21	6.00	151	14.76	6	195	
Southwest Harbor	12.94	8	327	13.21	8	326	11.97	8	359	10.59	9	389	
Washington													
Calais	24.58	2	8	24.76	2	7	24.51	1	9	26.55	1	2	
Eastport	24.99	1	4	25.30	1	4	22.81	2	18	20.04	2	40	
Lubec	21.85	3	26	19.89	4	52	18.68	3	71	18.15	4	71	
Machias	19.94	4	48	19.96	3	51	18.11	4	79	18.89	3	54	
Milbridge	16.31	5	146	16.50	6	142	15.08	7	208	13.25	7	263	

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003		
	Rank			Rank			Rank			Rank		
	County Municipality	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities
Midcoast												
Knox												
Camden	13.78	7	287	13.35	7	317	11.77	7	373	10.31	7	398
Rockland	23.73	1	13	23.02	2	15	21.90	2	31	19.09	2	50
Rockport	14.38	6	260	15.09	6	218	11.85	6	368	10.95	6	370
Thomaston	23.62	2	15	23.08	1	14	22.16	1	28	19.18	1	49
Lincoln												
Boothbay Harbor	11.82	8	388	10.60	8	418	9.77	8	431	8.81	8	435
Damariscotta	14.80	5	230	15.23	5	210	13.99	5	269	12.75	5	293
Sagadahoc												
Bath	19.36	3	59	19.17	3	62	20.05	3	47	18.95	3	53
Waldo												
Belfast	16.20	4	153	15.28	4	207	14.70	4	232	15.45	4	164
Northern												
Aroostook												
Ashland	17.86	15	93	19.37	11	57	23.58	3	13	23.65	3	9
Caribou	21.05	8	33	21.78	7	27	21.31	8	36	21.64	5	20
Fort Kent	18.66	13	75	18.92	13	65	19.48	11	51	19.33	11	45
Houlton	24.75	2	7	25.25	1	5	26.70	1	2	26.15	1	3
Limestone	18.75	12	73	19.26	12	60	19.07	12	61	18.10	13	73
Madawaska	20.25	9	42	21.45	8	32	21.25	9	37	21.06	9	30
Presque Isle	24.16	4	11	24.20	2	11	24.90	2	6	24.14	2	8
Van Buren	24.90	1	6	22.05	6	25	22.09	6	29	22.81	4	11
Penobscot												
Bangor	21.82	6	27	22.82	4	19	22.05	7	30	21.05	10	31

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003			
	Rank			Rank			Rank			Rank			
	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	
	Municipality	Region		Region			Region			Region			
	Brewer	21.50	7	31	22.22	5	23	22.40	5	24	21.46	7	23
	Dexter	20.13	10	46	20.55	10	42	19.06	13	62	18.87	12	55
	Lincoln	17.09	16	121	17.30	14	106	17.36	15	105	16.84	15	108
	Millinocket	24.08	5	12	21.26	9	35	21.07	10	40	21.15	8	26
	Newport	16.28	17	149	15.57	17	192	15.20	17	196	16.72	16	114
	Orono	24.31	3	10	24.09	3	12	22.84	4	17	21.51	6	22
	Piscataquis												
	Dover-Foxcroft	17.92	14	89	17.02	16	117	17.94	14	85	17.91	14	77
	Greenville	19.02	11	67	17.08	15	115	17.12	16	110	15.62	17	158
	Guilford	13.28	18	313	13.92	18	291	13.91	18	273	14.42	18	207
	Southern												
	Cumberland												
	Bridgton	15.64	10	184	15.18	8	212	14.11	9	264	13.06	9	273
	Brunswick	17.81	5	96	17.55	5	99	16.72	4	125	16.12	3	141
	Freeport	15.84	9	171	15.39	7	202	15.96	6	164	14.71	6	196
	Portland	20.91	1	34	19.57	1	56	19.03	1	64	17.59	1	89
	Scarborough	16.27	7	150	15.11	9	216	13.93	10	272	12.86	10	284
	South Portland	18.57	4	77	18.53	4	73	16.40	5	143	14.91	5	191
	Westbrook	19.35	2	60	19.30	2	59	18.44	2	74	17.30	2	93
	York												
	Biddeford	16.07	8	156	14.21	10	276	15.17	8	199	13.22	8	265
	Kittery	14.39	11	258	12.37	11	357	11.91	11	364	12.70	11	296
	Saco	17.68	6	99	16.63	6	136	15.55	7	180	13.46	7	256
	Sanford	19.17	3	62	18.62	3	71	17.68	3	93	15.38	4	169

Table 4. Property Tax Rate of Service Centers by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003		
	Rank			Rank			Rank			Rank		
	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities	County	Rate	All municipalities
Western												
Androscoggin												
Auburn	26.31	2	3	24.63	2	9	23.92	2	11	21.66	2	19
Lewiston	26.44	1	2	25.61	1	2	24.55	1	7	23.19	1	10
Franklin												
Farmington	16.61	5	138	16.35	4	147	17.04	4	112	16.69	4	118
Rangeley	13.45	9	307	14.23	8	273	12.31	9	344	11.28	9	358
Oxford												
Bethel	14.18	8	274	14.11	9	283	14.14	8	260	12.07	8	327
Norway	17.04	3	124	16.05	5	160	15.23	6	194	15.05	5	187
Oxford	14.42	7	254	15.29	6	205	14.44	7	244	14.23	7	214
Paris	15.27	6	209	14.91	7	229	15.41	5	186	14.27	6	213
Rumford	16.94	4	127	18.49	3	74	19.48	3	51	18.67	3	60

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003, <<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/Full%20Value%20Tax%20Rates.htm>>.

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years)

Region	1992			1995			1998			1999			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities									
Central													
Kennebec													
Gardiner	20.17	1	22	23.19	1	16	21.96	1	36	21.15	1	38	
Hallowell	14.80	2	130	18.52	2	65	18.86	3	78	18.42	4	83	
Oakland	11.96	4	253	15.68	5	157	17.86	5	108	18.40	5	84	
Randolph	11.68	5	266	16.86	4	111	17.99	4	103	18.98	3	67	
Winslow	14.31	3	142	17.30	3	97	19.35	2	69	20.23	2	46	
Somerset													
Norridgewock	11.48	6	270	11.43	6	385	12.93	6	350	14.09	6	273	
Downeast													
Hancock													
Cranberry Isles	6.16	2	469	5.65	2	477	5.46	2	480	4.75	2	482	
Stonington	10.39	1	349	13.87	1	257	13.50	1	325	12.85	1	348	
Midcoast													
Knox													
Owls Head	9.11	3	407	12.01	3	364	12.29	3	372	11.60	3	396	
Lincoln													
Monhegan	5.05	4	477	7.28	4	468	5.21	5	482	4.96	5	481	
Newcastle	9.77	2	381	12.63	2	328	13.74	2	316	14.11	2	270	
Southport	4.96	5	478	5.02	5	482	6.58	4	470	5.93	4	476	
Sagadahoc													
Topsham	18.18	1	37	17.62	1	88	18.02	1	100	17.25	1	119	

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities
Northern													
Penobscot													
	East Millinocket	13.43	5	170	13.04	5	308	14.06	5	296	15.93	5	171
	Hampden	16.24	4	79	17.78	4	84	20.82	2	42	20.59	2	43
	Milford	16.33	3	77	19.45	2	50	18.71	4	81	18.90	3	70
	Old	16.93	2	62	18.04	3	77	20.13	3	51	20.65	1	42
	Veazie	17.13	1	58	19.53	1	48	21.86	1	37	18.51	4	81
Southern													
Cumberland													
	Cape Elizabeth	15.67	4	98	18.52	3	66	18.55	3	87	17.18	3	120
	Falmouth	15.87	3	85	16.56	4	118	16.23	4	169	16.39	4	152
	Harpswell	8.59	10	431	10.27	10	418	9.55	10	445	9.59	10	449
	Yarmouth	17.16	2	56	18.84	2	59	19.25	2	71	18.82	2	71
York													
	Eliot	14.98	5	121	14.81	5	192	12.93	6	350	12.11	6	380
	Kennebunk	14.60	6	134	14.64	6	204	14.21	5	287	13.86	5	293
	Kennebunkport	12.08	8	246	12.09	8	354	12.54	7	363	10.49	8	426
	Old Orchard Beach	22.77	1	9	23.96	1	10	22.51	1	30	21.78	1	29
	Wells	10.16	9	363	10.66	9	409	11.05	9	419	10.46	9	427
	York	13.10	7	188	12.89	7	313	11.76	8	395	11.81	7	391
Western													
Androscoggin													
	Lisbon	18.62	2	36	21.90	2	26	23.16	2	19	23.09	2	21
	Mechanic Falls	15.23	3	109	20.99	3	31	22.65	3	27	22.84	3	22

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years) - Continued

Region County Municipality	1992			1995			1998			1999		
	Rank			Rank			Rank			Rank		
	Rate	Region	All municipalities									
Oxford Mexico	24.31	1	5	26.31	1	5	26.02	1	6	24.00	1	15

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities									
Central													
Kennebec													
Gardiner	20.80	1	35	20.69	2	41	21.16	3	38	20.33	3	37	
Hallowell	19.12	3	65	21.03	1	39	23.19	1	16	22.55	1	14	
Oakland	17.88	4	91	17.54	4	100	17.49	4	99	16.40	5	129	
Randolph	17.17	5	114	15.92	5	167	16.66	5	129	16.75	4	112	
Winslow	19.83	2	52	20.44	3	45	22.20	2	27	20.94	2	32	
Somerset													
Norridgewock	13.63	6	293	15.22	6	211	15.78	6	169	15.10	6	181	
Downeast													
Hancock													
Cranberry Isles	4.21	2	484	4.99	2	479	5.13	2	477	6.41	2	469	
Stonington	14.42	1	254	13.76	1	300	12.38	1	337	10.87	1	378	
Midcoast													
Knox													
Owls Head	12.10	3	372	12.37	3	357	11.20	3	393	10.35	3	397	
Lincoln													
Monhegan	4.53	5	483	4.32	4	483	5.08	4	478	4.85	4	480	
Newcastle	14.37	2	262	15.32	2	204	14.98	2	216	12.74	2	294	
Southport	5.10	4	479	4.26	5	484	3.37	5	486	3.81	5	484	
Sagadahoc													
Topsham	15.77	1	174	16.22	1	152	17.47	1	101	15.26	1	175	

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003		
	Rank			Rank			Rank			Rank		
	County Municipality	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities
Northern												
Penobscot												
East Millinocket	17.02	4	126	18.92	3	65	23.85	1	12	17.67	2	83
Hampden	20.23	2	44	20.01	2	48	19.94	3	48	17.60	3	86
Milford	18.31	3	82	18.19	4	83	16.78	4	121	16.81	4	109
Old	20.61	1	38	21.14	1	37	21.32	2	35	21.07	1	29
Veazie	16.93	5	128	16.82	5	128	15.24	5	193	16.18	5	138
Southern												
Cumberland												
Cape Elizabeth	15.88	4	168	15.07	4	220	13.91	4	273	12.72	4	295
Falmouth	17.15	3	116	16.38	3	144	15.48	3	184	15.28	3	173
Harpswell	8.29	10	460	7.56	10	465	7.52	10	461	6.74	10	463
Yarmouth	18.56	2	78	18.46	2	76	19.33	1	56	18.00	1	74
York												
Eliot	10.75	7	413	11.87	6	379	11.31	6	391	10.18	6	403
Kennebunk	13.04	5	324	12.19	5	373	11.65	5	380	10.80	5	382
Kennebunkport	9.39	9	450	8.92	9	447	8.51	9	452	8.22	9	447
Old Orchard Beach	20.46	1	39	19.68	1	55	19.04	2	63	15.83	2	153
Wells	10.30	8	431	10.28	8	424	9.95	7	424	8.86	8	434
York	11.52	6	393	10.66	7	417	9.78	8	430	9.06	7	430
Western												
Androscoggin												
Lisbon	22.43	2	21	22.98	2	17	22.26	2	25	19.92	3	41
Mechanic Falls	20.33	3	40	21.40	3	33	20.85	3	42	20.38	2	36

Table 5. Property Tax Rate of Older Surrounding Community Areas by Region and Municipality: 1998–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003		
	Rank			Rank			Rank			Rank		
	County	Rate	All municipalities									
Oxford												
Mexico	24.39	1	9	27.18	1	1	29.08	1	1	27.28	1	1

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003,
 <<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/Full%20Value%20Tax%20Rates.htm>>.

Table 6. Property Tax Rate of Emerging Community Areas by Region and Municipality: 1992–2003 (Selected Years)

Region	1992			1995			1998			1999			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities
Central													
Kennebec													
Winthrop	15.14	–	112	17.80	–	83	19.96	–	55	19.98	–	51	
Downeast													
Hancock													
Castine	10.91	2	316	11.53	2	381	11.34	2	408	10.80	2	417	
Sorrento	6.05	3	470	6.32	3	473	7.62	3	465	8.32	3	464	
Washington													
Beals	15.71	1	91	16.69	1	116	19.56	1	61	15.25	1	209	
Midcoast													
Knox													
Matinicus Isle	7.47	7	459	7.44	7	466	8.05	7	463	7.23	7	471	
Saint George	8.39	5	438	10.42	4	415	10.29	5	435	10.74	5	419	
South Thomaston	10.45	4	344	10.98	3	402	13.55	2	324	13.47	2	308	
Lincoln													
Boothbay	10.61	3	337	9.86	5	432	10.96	4	420	11.62	4	394	
Bristol	8.39	6	439	8.17	6	459	8.66	6	459	8.47	6	462	
South Bristol	5.46	8	473	6.06	8	475	5.86	8	476	5.44	8	478	
Wiscasset	22.12	1	13	23.39	1	13	24.59	1	9	14.84	1	226	
Sagadahoc													
West Bath	10.65	2	334	14.24	2	232	12.48	3	366	12.26	3	376	

Table 6. Property Tax Rate of Emerging Community Areas by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999		
	Rank		All municipalities	Rank		All municipalities	Rank		All municipalities	Rank		All municipalities
County Municipality	Rate	Region										
Southern												
Cumberland												
Cumberland	15.91	4	84	16.75	5	115	17.50	6	118	17.36	5	116
Frye Island	0.00	12	489	0.00	13	490	22.84	1	23	21.53	1	33
Gorham	16.45	3	75	18.40	4	70	17.84	5	109	18.24	3	89
Gray	12.45	8	220	14.43	7	220	15.93	7	185	15.76	7	181
Long Island	0.00	12	489	20.75	2	36	17.91	4	105	17.76	4	104
Naples	12.66	7	209	13.80	10	265	13.58	12	320	13.11	12	331
Raymond	12.38	9	225	13.93	9	252	14.71	9	252	13.64	10	301
Standish	10.39	11	348	13.71	11	271	14.52	10	268	14.23	9	264
Windham	14.40	5	141	15.72	6	153	15.17	8	222	14.89	8	223
York												
Berwick	20.15	1	23	22.19	1	23	22.69	2	25	21.46	2	35
Buxton	12.84	6	201	14.05	8	240	13.86	11	304	13.52	11	305
Ogunquit	11.09	10	298	11.97	12	367	12.93	13	350	11.60	13	396
South Berwick	17.18	2	55	18.88	3	58	18.14	3	96	16.54	6	144
Western												
Androscoggin												
Livermore Falls	15.55	2	102	18.89	1	57	23.53	1	16	26.34	1	7
Sabattus	16.63	1	67	18.40	2	71	19.47	2	65	16.77	2	133

Table 6. Property Tax Rate of Emerging Community Areas by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	2000			2001			2002			2003			
	Rank			Rank			Rank			Rank			
	County Municipality	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities	Rate	Region	All municipalities
Central													
Kennebec													
Winthrop	18.99	–	68	18.56	–	72	18.36	–	75	16.70	–	116	
Downeast													
Hancock													
Castine	9.45	3	448	8.76	3	450	7.58	3	460	7.09	3	461	
Sorrento	9.55	2	445	9.69	2	432	9.31	2	441	8.78	2	436	
Washington													
Beals	13.16	1	318	14.43	1	259	10.76	1	407	11.54	1	345	
Midcoast													
Knox													
Matinicus Isle	7.53	7	466	5.61	7	475	4.68	8	481	5.22	7	478	
Saint George	10.13	5	434	9.67	4	434	8.60	4	451	8.72	4	438	
South Thomaston	12.44	3	359	12.80	2	342	11.73	3	378	11.36	2	353	
Lincoln													
Boothbay	10.44	4	420	9.33	5	441	8.49	5	453	8.32	5	445	
Bristol	7.94	6	463	6.64	6	467	6.76	6	467	5.44	6	476	
South Bristol	5.30	8	478	5.43	8	477	5.43	7	473	4.72	8	481	
Wiscasset	15.58	1	189	16.80	1	129	16.69	1	126	15.08	1	183	
Sagadahoc													
West Bath	12.62	2	347	12.11	3	374	12.87	2	318	9.48	3	423	

Table 6. Property Tax Rate of Emerging Community Areas by Region and Municipality: 1992–2003 (Selected Years) - Continued

Region	1992			1995			1998			1999		
	Rank		All municipalities	Rank		All municipalities	Rank		All municipalities	Rank		All municipalities
County Municipality	Rate	Region										
Southern												
Cumberland												
Cumberland	17.41	4	107	16.74	3	132	15.67	3	175	14.22	3	215
Frye Island	19.91	1	49	20.71	1	40	18.22	1	77	15.15	2	178
Gorham	17.74	3	98	16.61	4	137	16.11	2	155	15.22	1	176
Gray	14.79	7	231	15.11	5	216	14.49	5	240	13.70	6	245
Long Island	15.42	6	199	13.47	8	309	12.38	8	337	10.21	11	402
Naples	12.42	11	360	11.64	12	389	11.83	10	369	10.43	10	395
Raymond	13.11	9	320	12.62	11	347	11.60	12	382	10.65	9	387
Standish	12.12	12	371	13.21	10	326	11.82	11	370	10.94	8	372
Windham	15.45	5	195	14.78	6	239	14.33	6	251	13.91	4	231
York												
Berwick	19.15	2	64	16.93	2	122	15.61	4	176	13.78	5	240
Buxton	12.82	10	336	13.25	9	322	12.37	9	340	10.12	12	404
Ogunquit	9.94	13	439	8.41	13	453	7.50	13	462	6.66	13	465
South Berwick	14.55	8	247	13.78	7	297	13.73	7	286	13.41	7	259
Western												
Androscoggin												
Livermore Falls	23.57	1	16	24.73	1	8	24.55	1	7	24.31	1	6
Sabattus	15.67	2	180	14.88	2	230	16.69	2	126	17.16	2	96

Source: State of Maine, Department of Revenue Services, Full Value Tax Rates: 1998–2003,

<<http://www.state.me.us/revenue/propertytax/Municipal%20Services%20Files/Full%20Value%20Tax%20Rates.htm>>.

**Table 8. Property Tax Rate Descriptive Statistics by Region and Type of Municipality:
1992–2003 Selected Years**

Region	Type of Municipality	Statistic	1992	1995	1998	1999	2000	2001	2002	2003
Central										
Service centers	N		7	7	7	7	7	7	7	7
	Mean		16.23	19.05	19.69	20.08	19.91	20.19	20.35	19.41
	Std Dev		3.86	3.72	4.11	4.57	4.13	3.89	4.04	3.85
	CV		23.77	19.55	20.89	22.79	20.77	19.25	19.87	19.84
Older surrounding communities	N		6	6	6	6	6	6	6	6
	Mean		14.07	17.17	18.16	18.55	18.07	18.47	19.41	18.68
	Std Dev		3.31	3.83	2.96	2.44	2.54	2.58	3.15	2.98
	CV		23.50	22.31	16.30	13.14	14.05	13.97	16.22	15.98
Emerging communities	N		1	1	1	1	1	1	1	1
	Mean		15.14	17.8	19.96	19.98	18.99	18.56	18.36	16.7
	Std Dev		.	.	.	.	.	.	.	.
	CV		.	.	.	.	.	.	.	.
Rural towns	N		48	48	48	48	48	48	48	48
	Mean		12.36	14.36	15.16	15.07	14.95	15.01	14.78	14.15
	Std Dev		3.67	4.33	3.84	4.53	3.25	3.14	3.12	3.23
	CV		29.66	30.14	25.32	30.06	21.72	20.90	21.14	22.82
Downeast										
Service centers	N		10	10	10	10	10	10	10	10
	Mean		15.52	16.40	17.20	17.30	17.47	17.39	16.38	15.80
	Std Dev		4.91	5.22	4.61	5.31	5.10	5.17	4.97	5.42
	CV		31.63	31.83	26.79	30.70	29.22	29.74	30.35	34.32
Older surrounding communities	N		2	2	2	2	2	2	2	2
	Mean		8.27	9.76	9.48	8.80	9.32	9.38	8.76	8.64
	Std Dev		2.99	5.81	5.69	5.73	7.22	6.20	5.13	3.15
	CV		36.12	59.55	59.97	65.09	77.50	66.15	58.56	36.50
Emerging communities	N		3	3	3	3	3	3	3	3
	Mean		10.89	11.51	12.84	11.46	10.72	10.96	9.22	9.14
	Std Dev		4.83	5.18	6.11	3.51	2.11	3.04	1.59	2.25
	CV		44.37	45.04	47.58	30.65	19.72	27.75	17.27	24.59
Rural towns	N		67	67	67	67	67	67	67	68
	Mean		11.08	12.73	13.02	13.00	13.28	13.15	12.89	12.32
	Std Dev		2.80	3.35	3.70	3.35	3.68	3.60	3.76	4.09
	CV		25.29	26.34	28.40	25.75	27.72	27.37	29.21	33.18
Midcoast										
Service centers	N		8	8	8	8	8	8	8	8
	Mean		14.79	16.33	17.40	17.54	17.21	16.85	15.77	14.44
	Std Dev		3.19	4.11	4.21	4.32	4.53	4.50	4.90	4.30
	CV		21.59	25.18	24.21	24.65	26.34	26.70	31.10	29.76
Older surrounding communities	N		5	5	5	5	5	5	5	5
	Mean		9.41	10.91	11.17	10.77	10.37	10.50	10.42	9.40
	Std Dev		5.39	4.92	5.28	5.27	5.24	5.84	6.11	4.96
	CV		57.20	45.11	47.25	48.92	50.56	55.66	58.64	52.74

**Table 8. Property Tax Rate Descriptive Statistics by Region and Type of Municipality:
1992–2003 Selected Years**

Region	Type of Municipality	Statistic	1992	1995	1998	1999	2000	2001	2002	2003	
	Emerging communities	N	8	8	8	8	8	8	8	8	
		Mean	10.44	11.32	11.81	10.51	10.25	9.80	9.41	8.54	
		Std Dev	5.05	5.48	5.72	3.22	3.30	3.97	4.09	3.52	
		CV	48.38	48.38	48.48	30.62	32.18	40.49	43.48	41.25	
	Rural towns	N	52	52	52	52	52	52	52	52	
		Mean	10.93	12.78	13.89	13.93	13.38	13.16	12.87	12.10	
		Std Dev	2.33	2.66	3.04	2.78	2.70	2.75	2.78	2.70	
		CV	21.35	20.83	21.87	19.94	20.19	20.89	21.60	22.32	
	Northern	Service centers	N	18	18	18	18	18	18	18	18
			Mean	18.41	19.38	20.20	20.56	20.32	20.23	20.41	20.14
			Std Dev	4.08	4.14	3.49	3.65	3.30	3.15	3.32	3.14
			CV	22.14	21.35	17.28	17.78	16.22	15.57	16.26	15.58
Older surrounding communities		N	5	5	5	5	5	5	5	5	
		Mean	16.01	17.57	19.12	18.92	18.62	19.02	19.43	17.87	
		Std Dev	1.49	2.65	3.05	1.93	1.74	1.66	3.46	1.89	
		CV	9.32	15.11	15.95	10.20	9.33	8.73	17.82	10.60	
Rural towns		N	122	122	122	122	122	122	123	123	
		Mean	12.38	13.89	14.71	14.51	14.59	14.93	14.94	14.63	
		Std Dev	4.17	4.16	4.45	4.47	4.56	4.34	4.44	4.27	
		CV	33.68	29.94	30.26	30.82	31.24	29.06	29.76	29.15	
Southern	Service centers	N	11	11	11	11	11	11	11	11	
		Mean	17.33	19.12	19.01	18.29	17.43	16.59	15.90	14.66	
		Std Dev	2.56	2.25	2.29	1.85	1.96	2.33	2.10	1.77	
		CV	14.75	11.79	12.06	10.13	11.26	14.03	13.19	12.09	
	Older surrounding communities	N	10	10	10	10	10	10	10	10	
		Mean	14.50	15.32	14.86	14.25	13.53	13.11	12.65	11.57	
		Std Dev	3.95	4.26	4.15	4.10	4.20	4.10	4.17	3.73	
		CV	27.27	27.79	27.94	28.81	31.06	31.26	33.00	32.25	
	Emerging communities	N	13	13	13	13	13	13	13	13	
		Mean	11.99	14.97	16.74	16.13	14.99	14.40	13.51	12.18	
		Std Dev	5.96	5.44	3.20	3.09	2.95	3.00	2.70	2.54	
		CV	49.73	36.32	19.10	19.14	19.66	20.81	20.01	20.81	
Rural towns	N	22	22	22	22	22	22	22	22		
	Mean	11.96	13.75	14.07	13.61	13.10	12.82	12.01	11.15		
	Std Dev	1.92	1.56	1.46	1.41	1.69	1.89	1.81	1.72		
	CV	16.03	11.31	10.38	10.37	12.88	14.77	15.10	15.47		
Western	Service centers	N	9	9	9	9	9	9	9	9	
		Mean	15.28	17.04	17.57	17.86	17.85	17.74	17.39	16.35	
		Std Dev	3.92	5.26	5.18	5.23	5.00	4.39	4.36	4.11	

**Table 8. Property Tax Rate Descriptive Statistics by Region and Type of Municipality:
1992–2003 Selected Years**

Region	Type of Municipality	Statistic	1992	1995	1998	1999	2000	2001	2002	2003
Older surrounding communities		CV	25.66	30.86	29.48	29.29	27.98	24.75	25.07	25.13
		N	3	3	3	3	3	3	3	3
		Mean	19.38	23.07	23.94	23.31	22.38	23.85	24.06	22.53
		Std Dev	4.59	2.85	1.82	0.61	2.03	2.99	4.40	4.12
		CV	23.68	12.34	7.59	2.62	9.07	12.52	18.29	18.30
		N	2	2	2	2	2	2	2	2
Emerging communities		Mean	16.09	18.64	21.50	21.56	19.62	19.81	20.62	20.74
		Std Dev	0.77	0.34	2.87	6.77	5.59	6.97	5.56	5.06
		CV	4.78	1.84	13.35	31.39	28.47	35.17	26.95	24.38
Rural towns		N	58	58	58	58	57	57	57	57
		Mean	11.30	13.36	14.17	13.81	13.76	13.48	13.32	12.92
		Std Dev	3.10	3.38	3.63	3.63	3.67	3.65	3.85	3.88
		CV	27.41	25.26	25.63	26.29	26.64	27.05	28.88	30.05