
Property Tax Schedules

Schedule E, Proposed Taxes and User Charges for Average Homeowner

These charts compare total current taxes and other charges to the total anticipated taxes and other charges which an average homeowner would pay based on the tax rates and fees approved in this budget.

Schedule E-1, Assessable Property Tax Bases

This schedule shows the value of property subject to the various property taxes levied in the County.

Special Districts have boundaries defined in law, and the taxes collected within them are dedicated to specific purposes. With three exceptions, the Special Districts apply to areas smaller than the entire County. The exceptions are the Mass Transit tax, Fire tax, and the Advance Land Acquisition Fund tax administered by M-NCPPC, under the direction of the County Council. These three taxes are levied Countywide, just like the general County property tax and the State property tax.

Property taxes are collected by the County for the 23 municipalities and special taxing areas in the County. Municipal property taxes are levied by the municipalities, not the County, and are not included in this schedule.

Property owners pay taxes for several different Special Districts in addition to Countywide taxes. Schedule F-5 contains tax rates for the different Special Districts and Countywide taxes. Schedule E-1 shows the growth in the property bases in recent years. Increases in total property taxes paid by individual property owners result from changes in both property assessment and tax rates. Also shown are projections by the County Finance Department of the different tax bases.

Since FY01, the assessment of real property changed from 40 percent to 100 percent of full cash value as a result of the enactment of SB626, Chapter 80 of the Laws of 2000 "Truth in Taxation – Real Property Tax Assessments" by the Maryland Legislature.

Schedule E-2, Property Tax Rates

This schedule shows the current and historical tax rates applied to the tax bases described in Schedule E-1.

SCHEDULE E

FY06 Taxes & User Charges for Average Homeowner In Montgomery County

	FY05	FY06	\$ CHG	% CHG
Property	\$ 3,074	\$ 3,138	\$ 64	2.1%
Income	\$ 2,640	\$ 2,672	\$ 32	1.2%
Other	\$ 983	\$ 939	\$ (43)	-4.4%
Total Taxes	\$ 6,697	\$ 6,750	\$ 54	0.8%
Water & Sewer	\$ 545	\$ 557	12	2.3%
Solid Waste	\$ 187	\$ 196	9	4.9%
Water Quality Protection	\$ 13	\$ 19	7	51.8%
Total Charges	\$ 744	\$ 772	\$ 28	3.8%
Total Taxes & Charges	\$ 7,441	\$ 7,522	\$ 82	1.1%

Note (1): Average household tax burden is total estimated revenue divided by number of households.

Note (2): The income tax for FY05 includes accelerated distribution of penalties and interest.

Note (3): Property tax for FY05 at adopted rates effective July 1, 2004. Property tax for FY06 incorporates a 4 cent reduction in the overall real property tax rate, a one-time rebate of \$116 for owner-occupied homeowner, and an enhanced Homeowner Property Tax Credit.

Note (4): Other taxes include transfer, recordation, fuel/energy, telephone, and admissions.

Energy taxes increased 52.15% in FY05 while sunset provision was repealed in FY06.

Note (5): Tax & User Charges are not adjusted for inflation.

Note (6): Water & Sewer includes the proposed 2.5% average rate increase for FY06 and assumes 210 gallons average daily consumption. See Fiscal Year 2006 Proposed Budget, Washington Suburban Sanitary Commission, page 13.

Source: Montgomery County Department of Finance

SCHEDULE E-1

ASSESSABLE TAX BASES - REAL and PERSONAL PROPERTY

ASSESSABLE BASE (in billion \$)	ACTUAL FY04	BUDGET FY05	PROJ. FY05	BUDGET FY06	PROJ. FY07	PROJ. FY08	PROJ. FY09	PROJ. FY10	PROJ. FY11
COUNTYWIDE									
Countywide: Real	89.263	98.477	98.460	110.475	122.163	136.086	149.974	163.652	178.331
Countywide: Personal	3.964	3.920	3.901	3.899	3.998	4.099	4.203	4.309	4.418
SPECIAL DISTRICTS									
Mass Transit: Real	89.263	98.477	98.460	110.475	122.163	136.086	149.974	163.652	178.331
Mass Transit: Personal	3.964	3.920	3.901	3.899	3.998	4.099	4.203	4.309	4.418
Fire: Real	89.263	98.477	98.460	110.475	122.163	136.086	149.974	163.652	178.331
Fire: Personal	3.964	3.920	3.901	3.899	3.998	4.099	4.203	4.309	4.418
Recreation: Real	77.809	86.104	86.089	96.594	106.814	118.988	131.131	143.090	155.925
Recreation: Personal	3.208	3.152	3.137	3.135	3.215	3.296	3.379	3.465	3.552
Storm Drainage: Real	75.425	83.418	83.403	93.581	103.481	115.275	127.040	138.626	151.060
Storm Drainage: Personal	3.105	3.053	3.038	3.036	3.113	3.192	3.273	3.356	3.440
M-NCPPC - Regional: Real	77.393	85.626	85.612	96.059	106.222	118.328	130.403	142.296	155.060
M-NCPPC - Regional: Personal	3.197	3.131	3.116	3.114	3.193	3.274	3.357	3.442	3.529
M-NCPPC - Metropolitan: Real	77.393	85.626	85.612	96.059	106.222	118.328	130.403	142.296	155.060
M-NCPPC - Metropolitan: Personal	3.197	3.131	3.116	3.114	3.193	3.274	3.357	3.442	3.529
M-NCPPC - Land Acquisition: Real	89.263	98.477	98.460	110.475	122.163	136.086	149.974	163.652	178.331
M-NCPPC - Land Acquisition: Personal	3.964	3.920	3.901	3.899	3.998	4.099	4.203	4.309	4.418
URBAN DISTRICTS									
Bethesda: Real	1.992	2.269	2.285	2.564	2.835	3.158	3.480	3.798	4.138
Bethesda: Personal	0.206	0.198	0.212	0.218	0.224	0.230	0.236	0.242	0.248
Silver Spring: Real	1.233	1.328	1.336	1.500	1.658	1.847	2.036	2.221	2.421
Silver Spring: Personal	0.108	0.098	0.105	0.108	0.110	0.113	0.116	0.119	0.122
Wheaton: Real	0.284	0.335	0.337	0.378	0.418	0.466	0.513	0.560	0.610
Wheaton: Personal	0.023	0.021	0.023	0.023	0.024	0.024	0.025	0.026	0.026

SCHEDULE E-1

ASSESSABLE TAX BASES - REAL and PERSONAL PROPERTY

ASSESSABLE BASE (in billion \$)	ACTUAL FY04	BUDGET FY05	PROJ. FY05	BUDGET FY06	PROJ. FY07	PROJ. FY08	PROJ. FY09	PROJ. FY10	PROJ. FY11
NOISE ABATEMENT DISTRICTS									
Bradley: Real	0.023	0.027	0.027	0.030	0.034	0.037	0.041	0.045	0.049
Bradley: Personal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cabin John: Real	0.006	0.007	0.007	0.008	0.008	0.009	0.010	0.011	0.012
Cabin John: Personal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PARKING DISTRICTS									
Bethesda - Commercial: Real	0.834	0.919	0.925	1.038	1.148	1.279	1.409	1.538	1.676
Bethesda - Commercial: Personal	0.172	0.165	0.177	0.182	0.187	0.192	0.197	0.202	0.207
Bethesda - Unimproved: Real	0.036	0.021	0.021	0.023	0.026	0.028	0.031	0.034	0.037
Bethesda - Unimproved: Personal	0.021	0.022	0.023	0.024	0.025	0.025	0.026	0.027	0.027
Montgomery Hills - Commercial: Real	0.017	0.022	0.022	0.025	0.028	0.031	0.034	0.037	0.041
Montgomery Hills - Commercial: Personal	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003
Montgomery Hills - Unimproved: Real	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Montgomery Hills - Unimproved: Personal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Silver Spring - Commercial: Real	1.021	1.082	1.089	1.222	1.351	1.505	1.659	1.810	1.973
Silver Spring - Commercial: Personal	0.105	0.095	0.101	0.104	0.107	0.110	0.113	0.115	0.118
Silver Spring - Unimproved: Real	0.026	0.031	0.031	0.034	0.038	0.042	0.047	0.051	0.056
Silver Spring - Unimproved: Personal	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
Wheaton - Commercial: Real	0.112	0.124	0.125	0.140	0.155	0.173	0.190	0.208	0.226
Wheaton - Commercial: Personal	0.011	0.012	0.012	0.013	0.013	0.013	0.014	0.014	0.015
Wheaton - Unimproved: Real	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002
Wheaton - Unimproved: Personal	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004

SCHEDULE E-2

PROPERTY TAX RATES

(dollars per \$100 assessed value)	ACTUAL FY03	ACTUAL FY04	ACTUAL FY05	ACTUAL FY06
COUNTYWIDE				
General Fund: Real	0.754	0.751	0.734	0.679
General Fund: Personal	1.885	1.878	1.835	1.698
State of Maryland: Real	0.084	0.132	0.132	0.132
State of Maryland: Personal	n/a	n/a	n/a	n/a
Countywide: Real	0.838	0.883	0.866	0.811
Countywide: Personal	1.885	1.878	1.835	1.698
SPECIAL DISTRICTS				
Mass Transit: Real **	0.038	0.044	0.044	0.042
Mass Transit: Personal **	0.095	0.110	0.110	0.105
Fire: Real **	0.117	0.118	0.123	0.134
Fire: Personal **	0.293	0.295	0.308	0.335
Recreation: Real	0.020	0.022	0.025	0.025
Recreation: Personal	0.050	0.055	0.063	0.063
Storm Drainage: Real	0.003	0.003	0.003	0.003
Storm Drainage: Personal	0.008	0.008	0.008	0.008
URBAN DISTRICTS				
Bethesda: Real	0.016	0.016	0.016	0.016
Bethesda: Personal	0.040	0.040	0.040	0.040
Silver Spring: Real	0.030	0.030	0.030	0.024
Silver Spring: Personal	0.075	0.075	0.075	0.060
Wheaton: Real	0.020	0.020	0.020	0.030
Wheaton: Personal	0.050	0.050	0.050	0.075
NOISE ABATEMENT DISTRICTS				
Bradley: Real	0.160	0.145	0.145	0.145
Bradley: Personal	0.400	0.363	0.363	0.363
Cabin John: Real	0.180	0.175	0.175	0.185
Cabin John: Personal	0.450	0.438	0.438	0.463

** On Countywide basis

SCHEDULE E-2

PROPERTY TAX RATES

(dollars per \$100 assessed value)	ACTUAL FY03	ACTUAL FY04	ACTUAL FY05	ACTUAL FY06
M-NCPPC				
Regional (Administration)				
Mandatory: Real	0.012	0.012	0.012	0.012
Mandatory: Personal	0.030	0.030	0.030	0.030
Discretionary: Real	0.011	0.009	0.008	0.010
Discretionary: Personal	0.028	0.023	0.020	0.025
Metro (Parks)				
Mandatory: Real	0.036	0.036	0.036	0.036
Mandatory: Personal	0.090	0.090	0.090	0.090
Maintenance: Real	0.008	0.008	0.008	0.008
Maintenance: Personal	0.020	0.020	0.020	0.020
Discretionary: Real	0.019	0.015	0.015	0.017
Discretionary: Personal	0.048	0.038	0.038	0.043
Advanced Land Acquisition: Real **	0.001	0.001	0.001	0.001
Advanced Land Acquisition: Personal **	0.003	0.003	0.003	0.003
Total M-NCPPC	0.306	0.285	0.281	0.295
PARKING DISTRICTS				
Bethesda - Commercial: Real	0.280	0.280	0.280	0.280
Bethesda - Commercial: Personal	0.700	0.700	0.700	0.700
Bethesda - Unimproved: Real	0.140	0.140	0.140	0.140
Bethesda - Unimproved: Personal	0.350	0.350	0.350	0.350
Montgomery Hills - Commercial: Real	0.240	0.240	0.240	0.240
Montgomery Hills - Commercial: Personal	0.600	0.600	0.600	0.600
Montgomery Hills - Unimproved: Real	0.120	0.120	0.120	0.120
Montgomery Hills - Unimproved: Personal	0.300	0.300	0.300	0.300
Silver Spring - Commercial: Real	0.280	0.280	0.280	0.280
Silver Spring - Commercial: Personal	0.700	0.700	0.700	0.700
Silver Spring - Unimproved: Real	0.140	0.140	0.140	0.140
Silver Spring - Unimproved: Personal	0.350	0.350	0.350	0.350
Wheaton - Commercial: Real	0.240	0.240	0.240	0.240
Wheaton - Commercial: Personal	0.600	0.600	0.600	0.600
Wheaton - Unimproved: Real	0.120	0.120	0.120	0.120
Wheaton - Unimproved: Personal	0.300	0.300	0.300	0.300

** On Countywide basis