

December 2003

Northampton County

SCHOOL REAL ESTATE TAX LEVIES FOR 2003 RISE BY 8.5 PERCENT SINCE LAST YEAR AND BY 44.2 PERCENT IN THE PAST FIVE YEARS

Gross real estate tax levies for 2003 in Northampton County's eight school districts total \$245,946,751, which is \$19,192,381 or 8.5 percent higher than in 2002. (The gross real estate tax levy is the potential tax yield based on millages and certified taxable valuations; it is not necessarily the amount of real estate tax revenues budgeted by jurisdictions or the amount which they expect to receive.)

Real estate tax levies rose in each of the county's districts between 2002 and 2003 because of increases in millage rates and/or higher assessed valuations. The largest absolute increases occurred in Bethlehem Area (\$4,527,260), Easton Area (\$5,260,883), and Northampton Area (\$4,005,277). Proportionately, the largest increases occurred in Easton Area (12.5 percent), Northampton Area (15.2 percent), and Wilson Area (19.9 percent)

For the five-year period beginning in 1998, the real estate tax levies of Northampton's eight school districts rose by \$73,435,664 or 44.2 percent. Levies increased in each of the county's districts during this period ranging from \$2,126,015 in Pen Argyl Area to \$25,635,492 in Bethlehem Area. The largest proportionate increase during the five-year period occurred in Saucon Valley (64.6 percent); the smallest proportionate increase was in Bangor Area (27.3 percent).

In addition to new construction, demolitions, and the natural appreciation and depreciation of properties which can influence the change in the assessed valuation of a county, its school districts, and its municipalities from year to year, assessed valuations in Northampton County during the period 1998 to 2003 (and, in conjunction with the real estate tax millages, perhaps the gross tax levies as well) have been influenced by several significant events: the deregulation of public utilities in the Commonwealth (and the resulting shift in their properties from tax-exempt to taxable status); changes in Pennsylvania's "Clean and Green" legislation (which expands the eligibility for preferential assessment to include farm property previously excluded from consideration for tax exemption); and the implementation of Pennsylvania's Keystone Opportunity Zone (KOZ) and Keystone Opportunity Expansion Zone (KOEZ) programs (which are designed to encourage businesses and individuals to remain in or to move into these designated areas by providing tax incentives including exemption from real estate taxation).

The deregulation of utilities is believed to have increased the assessed valuation countywide and in some school districts and municipalities, but, as a by-product of deregulation, all jurisdictions experienced a loss in revenue from the state as part of the Public Utility Realty Tax (PURTA) program. Conversely, the change in the “Clean and Green” legislation and the new KOZ and KOEZ programs have reduced assessed valuation for selected properties in some school districts and municipalities as well as the county as a whole. While the specific impacts of these factors differ from jurisdiction to jurisdiction, combined, it is believed that they have had a noticeable effect on the total value of taxable property in Northampton County during the period under review.

School district real estate tax levies for 2003 range from \$9,100,002 in Pen Argyl Area to \$84,482,397 in Bethlehem Area; in 1998 the range was from \$6,973,987 in Pen Argyl Area to \$58,846,905 in Bethlehem Area. (See Table 1.)

Table 1

Change in School District Gross Real Estate Tax Levies—2003

School District	2003 Gross Tax Levy	Change 2002 to 2003		Change 1998 to 2003	
		\$	%	\$	%
Bangor Area	\$ 17,689,534	\$ 1,017,563	6.1%	\$ 3,789,741	27.3%
Bethlehem Area	84,482,397	4,527,260	5.7	25,635,492	43.6
Easton Area	47,352,642	5,260,883	12.5	17,040,530	56.2
Nazareth Area	25,070,352	907,126	3.8	5,910,468	30.8
Northampton Area	30,320,941	4,005,277	15.2	8,968,242	42.0
Pen Argyl Area	9,100,002	646,388	7.6	2,126,015	30.5
Saucon Valley	18,814,934	655,270	3.6	7,381,090	64.6
Wilson Area	<u>13,115,949</u>	<u>2,172,614</u>	19.9	<u>4,584,086</u>	53.7
Total	\$245,946,751	\$19,192,381	8.5%	\$75,435,664	44.2%

Real estate tax millages increased in six of the county’s eight school districts between 2002 and 2003 and remained unchanged in two (Nazareth Area and Saucon Valley). The largest increases were recorded in Northampton Area (3.76 mills or 12.9 percent) and Wilson Area (4.70 mills or 13.2 percent). The smallest increase occurred in Bethlehem Area (1.02 mills or 3.1 percent).

For the five-year period beginning in 1998, school millages increased in each of the county’s districts. The increases during this period ranged from 4.83 mills or 15.4 percent in Nazareth Area to 10.41 mills or 38.4 percent in Saucon Valley and 10.90 mills or 36.9 percent in Wilson Area.

Millage rates for 2003 among Northampton’s districts range from 31.66 mills in Pen Argyl Area to 40.40 mills in Wilson Area; the range in 1998 was from 25.53 mills in Bethlehem Area to 32.90 mills in Bangor Area. (See Table 2.)

Table 2

Change in School District Real Estate Tax Millages–2003

School District	2003	Change 2002 to 2003		Change 1998 to 2003	
	Millage	Mills	%	Mills	%
Bangor Area	38.45	1.65	4.5%	5.55	16.9%
Bethlehem Area	33.68	1.02	3.1	8.15	31.9
Easton Area	37.63	2.82	8.1	8.20	27.9
Nazareth Area	36.21	–	–	4.83	15.4
Northampton Area	33.00	3.76	12.9	7.26	28.2
Pen Argyl Area	31.66	1.48	4.9	5.29	20.1
Saucon Valley	37.53	–	–	10.41	38.4
Wilson Area	40.40	4.70	13.2	10.90	36.9

Assessed valuations of taxable property for 2003 increased in each of the county's eight school districts. The dollar increases ranged from \$7,023,200 in Bangor Area to \$53,602,500 in the Northampton County portion of Bethlehem Area. Proportionately, the increases in assessed valuations ranged from 1.6 percent in Bangor Area to 5.9 percent in Wilson Area.

For the five-year period beginning in 1998, assessed valuations of taxable property also increased in each of the county's school districts ranging from \$22,962,300 in Pen Argyl Area to \$212,166,600 in the Northampton County portion of Bethlehem Area. Proportionate increases in assessed valuations between 1998 and 2003 ranged from 8.7 percent in Pen Argyl Area to 18.9 percent in Saucon Valley.

School district assessed valuations for 2003 range from \$287,429,000 in Pen Argyl Area to \$1,971,940,800 in the Northampton County portion of Bethlehem Area; in 1998 the valuations ranged from \$264,466,700 in Pen Argyl Area to \$1,759,774,200 in the Northampton County portion of Bethlehem Area. (See Table 3.)

Table 3

Change in School District Assessed Valuations–2003

School District	2003	Change 2002 to 2003		Change 1998 to 2003	
	Assessed Valuation	\$	%	\$	%
Bangor Area	\$ 460,065,900	\$ 7,023,200	1.6%	\$ 37,579,800	8.9%
Bethlehem Area ^{1/}	1,971,940,800	53,602,500	2.8	212,166,600	12.1
Easton Area ^{1/}	1,223,595,600	48,976,100	4.2	177,973,100	17.0
Nazareth Area	692,359,900	25,051,800	3.8	81,783,600	13.4
Northampton Area	918,816,400	18,827,900	2.1	89,263,200	10.8
Pen Argyl Area	287,429,000	7,322,500	2.6	22,962,300	8.7
Saucon Valley	501,330,500	17,459,900	3.6	79,728,600	18.9
Wilson Area	324,652,200	18,116,200	5.9	35,436,500	12.3

^{1/} Includes Northampton County portion only

The county's predetermined assessment ratio for 2003, 2002, and 1998 is 50 percent of market value. The Common Level Ratio of assessed values to selling prices as determined by the State Tax Equalization Board (STEB) was 50.0 percent in 1998 and 42.6 percent in 2002 (the most recent figure available). The county most recently reassessed in 1996.

Enrollments in Northampton County's public school districts for the 2002-03 school year (the most recent readily available figures from the Pennsylvania Department of Education) were up by 1.7 percent over the prior year and by 5.4 percent from five years earlier—the 1997-98 school year. For the one-year period, enrollments increased in six of the county's eight districts. Nazareth Area rose the greatest (5.1 percent) followed by Pen Argyl Area (3.2 percent), Easton Area (2.7 percent), and Bangor Area (2.6 percent). Decreases were recorded in Saucon Valley (0.5 percent) and Wilson Area (3.1 percent).

Seven of the county's districts had higher enrollments in 2002-03 than in 1997-98. During the five-year period, the largest increases occurred in Bangor Area (10.3 percent) and Nazareth Area (9.5 percent). The sole decrease in enrollments during the five-year period occurred in Northampton Area (1.4 percent). (See Table 4.)

Table 4

Change in Total Enrollments by School District—2003

School District	2002-03 Enrollment	Change 2001-02 to 2002-03		Change 1997-98 to 2002-03	
		Pupils	%	Pupils	%
Bangor Area	3,620	91	2.6%	339	10.3%
Bethlehem Area	14,615	173	1.2	648	4.6
Easton Area	8,437	223	2.7	678	8.7
Nazareth Area	4,330	209	5.1	375	9.5
Northampton Area	5,536	64	1.2	-76	-1.4
Pen Argyl Area	2,010	62	3.2	78	4.0
Saucon Valley	2,295	-11	-0.5	164	7.7
Wilson Area	<u>2,247</u>	<u>-72</u>	<u>-3.1</u>	<u>11</u>	0.5
Total	43,090	739	1.7%	2,217	5.4%

SOURCE: Pennsylvania Department of Education.

Combined county, municipal, and school district real estate tax millages were higher in 2003 than in 2002 in all 38 county municipalities as a result of millage increases in six school districts, at the county level, and in ten municipalities. The increases in total millage ranged from 1.20 mills in most of the municipalities in the Nazareth Area School District to 7.90 mills in Wilson Borough. Combined county, municipal, and school district real estate tax millages were also higher in 2003 than in 1998 in all county municipalities. The increases in total millage during

the five-year period ranged from 4.79 mills in North Catasauqua Borough to 15.35 mills in Wilson Borough. (See Exhibit I.)

The 2003 gross real estate tax levy for the eight school districts, Northampton County, Bethlehem and Easton cities, and the 36 boroughs and townships totals \$338,029,321 which is \$31,327,387 or 10.2 percent higher than in 2002 and \$94,297,746 or 38.7 percent higher than in 1998. Of the overall increase in the real estate tax levy since last year, the school districts represent 61.3 percent; the county, 28.5 percent; the cities, 3.0 percent; and the boroughs and townships, 7.2 percent. Of the increase since 1998, the school districts represent 80.0 percent; the county, 12.6 percent; the cities, 1.0 percent; and the boroughs and townships, 6.4 percent.

In 1998 the school districts represented 70.0 percent of the total amount of real estate taxes levied in Northampton County; the county government, 15.0 percent; the cities, 7.5 percent; and the boroughs and townships, 7.5 percent. By 2003 the school districts' share of the total amount of real estate taxes levied in Northampton County had increased to 72.8 percent; the county government's share had decreased to 14.3 percent; the cities' share had decreased to 5.7 percent; and the boroughs' and townships' portion of the real estate taxes levied in the county had been reduced to 7.2 percent. (See Table 5.)

Table 5

Change in Combined School District, County, City, Borough, and Township
Gross Real Estate Tax Levies—2003

	Gross Real Estate Tax Levy				Change 2002 to 2003		Change 1998 to 2003	
	2003	% of Total			\$	% of Total	\$	% of Total
		2003	2002	1998				
County	\$ 48,550,671	14.3%	12.9%	15.0%	\$8,943,585	28.5%	\$11,867,641	12.6%
School Districts	245,946,751	72.8	73.9	70.0	19,192,381	61.3	75,435,664	80.0
Cities	19,201,401	5.7	6.0	7.5	948,333	3.0	943,753	1.0
Boros. & Twps.	<u>24,330,498</u>	<u>7.2</u>	<u>7.2</u>	<u>7.5</u>	<u>2,243,088</u>	<u>7.2</u>	<u>6,050,688</u>	<u>6.4</u>
Total	\$338,029,321	100.0%	100.0%	100.0%	\$1,327,387	100.0%	\$94,297,746	100.0%

The total 2003 county, school district, and municipal real estate tax levy for individual municipalities which are part of a Northampton County school district ranges from \$150,188 in Chapman Borough to \$45,789,681 in Bethlehem City. Increases in the combined tax levy between 2002 and 2003 occurred in each of the 36 county municipalities which are part of a Northampton County school district and, on a proportionate basis, ranged from 4.4 percent in the portion of Lower Mt. Bethel Township in the Bangor Area School District to 26.8 percent in Wilson Borough. Between 1998 and 2003 increases in the combined levy were also recorded in all of the county municipalities which are part of a Northampton County school district and ranged from 13.9 percent in the portion of Palmer Township in Nazareth Area to 82.3 percent in Forks Township. (See Exhibit II.)

In addition to the general purpose and municipal-wide special purpose real estate taxes mentioned above, some municipalities may levy special purpose real estate taxes only in selected areas of the jurisdiction for such services as street lighting and fire hydrants. These are not included in this study, nor are service fees which may be charged for garbage collection, sewage collection and treatment, and so forth. For example, 17 Northampton County municipalities reported annual residential garbage collection fees in 2003 ranging from \$110 to \$197 per household. Also, various nonproperty taxes, particularly those levied under Act 511 (earned income, per capita, occupational privilege, real estate transfer, amusement, mercantile, and business privilege), are widely used by Northampton County's school districts and municipalities. **During the period under review some jurisdictions may have imposed for the first time or may have changed nonproperty tax rates, service fees, or special purpose real estate taxes.**

The foregoing narrative and tables and the exhibits which follow are designed primarily to identify changes since last year and during the most recent five-year period in the real estate tax levies, tax rates, and assessed valuations of the county's school districts. No valid comparison of tax burden among jurisdictions can be made without a detailed analysis of the quantity and quality of services and programs provided; capital projects underway or recently completed; the relative role of state funding in financing school district operations; the use of nonproperty taxes and special fees and charges, if any; and, in the case of counties and municipalities, the role of any government-operated utilities.

The Pennsylvania Economy League was incorporated in 1936 as a statewide, nonprofit, nonpartisan, citizen-supported research organization. It provides critical information, perspective, and policy analysis to the business, civic, and governmental leadership of our communities and at the state level to support their efforts to make Pennsylvania a better place to live, work, and do business. PEL serves as a catalyst for moving ideas into action by working in partnership with governmental, business, and civic groups to develop consensus and action on public policies, programs, and solutions that will increase the effectiveness and efficiency of state government, improve the economic climate and competitiveness, and raise the quality of life in the state. At the local level PEL engages in a variety of research projects and related activities designed to bring about the sound financing and most cost-effective delivery of necessary public services. PEL's program of professional and unbiased research is made possible by the voluntary tax-deductible memberships of more than 1,000 individuals, businesses, institutions, and associations in Northampton County and throughout Pennsylvania.

EXHIBIT I

Northampton County
Municipal, School, and County Real Estate Tax Rates—2003

Municipalities	2003 Millages			Change 2002 to 2003						Change 1998 to 2003					
	Municipal	School District	Total ^{1/}	Municipal		School District		Total ^{2/}		Municipal		School District		Total ^{3/}	
				Mills	%	Mills	%	Mills	%	Mills	%	Mills	%	Mills	%
CITIES:															
Bethlehem ^{4/}	11.50	33.68	52.68	0.60	5.5	1.02	3.1	2.82	5.7	0.60	5.5	8.15	31.9	9.85	23.0
Bethlehem ^{5/}	11.50	37.53	56.53	0.60	5.5	—	—	1.80	3.3	0.60	5.5	10.41	38.4	12.11	27.3
Easton ^{6/}	12.00	37.63	57.13	—	—	2.82	8.1	4.02	7.6	—	—	8.20	27.9	9.30	19.4
BOROUGHS:															
Bangor	13.00	38.45	58.95	—	—	1.65	4.5	2.85	5.1	2.50	23.8	5.55	16.9	9.15	18.4
Bath	8.00	33.00	48.50	—	—	3.76	12.9	4.96	11.4	1.00	14.3	7.26	28.2	9.36	23.9
Chapman	0.75	33.00	41.25	—	—	3.76	12.9	4.96	13.7	0.25	50.0	7.26	28.2	8.61	26.4
East Bangor	8.50	38.45	54.45	—	—	1.65	4.5	2.85	5.5	-1.00	-10.5	5.55	16.9	5.65	11.6
Freemansburg	9.26	33.68	50.44	—	—	1.02	3.1	2.22	4.6	—	—	8.15	31.9	9.25	22.5
Glendon	4.75	40.40	52.65	—	—	4.70	13.2	5.90	12.6	—	—	10.90	36.9	12.00	29.5
Hellertown	10.60	37.53	55.63	2.00	23.3	—	—	3.20	6.1	2.00	23.3	10.41	38.4	13.51	32.1
Nazareth	9.20	36.21	52.91	1.00	12.2	—	—	2.20	4.3	2.00	27.8	4.83	15.4	7.93	17.6
Northampton	6.91	33.00	47.41	1.00	16.9	3.76	12.9	5.96	14.4	1.60	30.1	7.26	28.2	9.96	26.6
North Catasauqua	8.01	29.44	44.95	—	—	0.04	0.1	1.24	2.8	—	—	3.69	14.3	4.79	11.9
Pen Argyl	6.83	31.66	45.99	0.95	16.2	1.48	4.9	3.63	8.6	1.93	39.4	5.29	20.1	8.32	22.1
Portland	9.32	38.45	55.27	—	—	1.65	4.5	2.85	5.4	—	—	5.55	16.9	6.65	13.7
Roseto	4.75	38.45	50.70	0.35	8.0	1.65	4.5	3.20	6.7	0.35	8.0	5.55	16.9	7.00	16.0
Stockertown	9.50	36.21	53.21	—	—	—	—	1.20	2.3	3.25	52.0	4.83	15.4	9.18	20.8
Tatamy	8.50	36.21	52.21	—	—	—	—	1.20	2.4	0.80	10.4	4.83	15.4	6.73	14.8
Walnutport	10.50	42.90	60.90	—	—	1.98	4.8	3.18	5.5	1.50	16.7	7.60	21.5	10.20	20.1
West Easton	5.00	40.40	52.90	—	—	4.70	13.2	5.90	12.6	1.50	42.9	10.90	36.9	13.50	34.3
Wilson	11.00	40.40	58.90	2.00	22.2	4.70	13.2	7.90	15.5	3.35	43.8	10.90	36.9	15.35	35.2
Wind Gap	5.75	31.66	44.91	—	—	1.48	4.9	2.68	6.3	2.05	55.4	5.29	20.1	8.44	23.1
TOWNSHIPS:															
Allen	4.50	33.00	45.00	—	—	3.76	12.9	4.96	12.4	1.25	38.5	7.26	28.2	9.61	27.2
Bethlehem [♦]	4.74	33.68	45.92	—	—	1.02	3.1	2.22	5.1	—	—	8.15	31.9	9.25	25.2
Bushkill	3.26	36.21	46.97	—	—	—	—	1.20	2.6	1.00	44.2	4.83	15.4	6.93	17.3
East Allen	2.14	33.00	42.64	—	—	3.76	12.9	4.96	13.2	—	—	7.26	28.2	8.36	24.4
Forks	4.60	37.63	49.73	—	—	2.82	8.1	4.02	8.8	—	—	8.20	27.9	9.30	23.0
Hanover	4.25	33.68	45.43	—	—	1.02	3.1	2.22	5.1	—	—	8.15	31.9	9.25	25.6
Lehigh	2.21	33.00	42.71	—	—	3.76	12.9	4.96	13.1	0.40	22.1	7.26	28.2	8.76	25.8
Lower Mt. Bethel ^{7/}	3.10	37.63	48.23	—	—	2.82	8.1	4.02	9.1	—	—	8.20	27.9	9.30	23.9
Lower Mt. Bethel ^{8/}	3.10	38.45	49.05	—	—	1.65	4.5	2.85	6.2	—	—	5.55	16.9	6.65	15.7
Lower Nazareth	3.15	36.21	46.86	0.90	40.0	—	—	2.10	4.7	1.83	138.6	4.83	15.4	7.76	19.8
Lower Saucon ^{9/}	3.14	37.53	48.17	—	—	—	—	1.20	2.6	—	—	10.41	38.4	11.51	31.4
Moore	1.00	33.00	41.50	—	—	3.76	12.9	4.96	13.6	0.23	29.9	7.26	28.2	8.59	26.1
Palmer ^{6/}	5.25	37.63	50.38	0.25	5.0	2.82	8.1	4.27	9.3	0.75	16.7	8.20	27.9	10.05	24.9
Plainfield	1.00	31.66	40.16	—	—	1.48	4.9	2.68	7.2	—	—	5.29	20.1	6.39	18.9
Upper Mt. Bethel	3.25	38.45	49.20	1.25	62.5	1.65	4.5	4.10	9.1	0.25	8.3	5.55	16.9	6.90	16.3
Upper Nazareth	2.00	36.21	45.71	—	—	—	—	1.20	2.7	—	—	4.83	15.4	5.93	14.9
Washington	1.76	38.45	47.71	—	—	1.65	4.5	2.85	6.4	—	—	5.55	16.9	6.65	16.2
Williams	1.25	40.40	49.15	—	—	4.70	13.2	5.90	13.6	—	—	10.90	36.9	12.00	32.3

See Footnotes on Last Page.

EXHIBIT II
Northampton County
 County, Municipal, and School District Gross Real Estate Tax Levies—2003 ^{1/}

Municipalities Arranged by School District ^{2/}	2003 Gross Real Estate Tax Levies				Percentage Change 2002 to 2003				Percentage Change 1998 to 2003			
	County	Municipal	S.D.	Total	County	Municipal	S.D.	Total	County	Municipal	S.D.	Total
	\$	\$	\$	\$	%	%	%	%	%	%	%	%
<u>Bangor Area</u>												
Bangor Borough	638,025	1,105,910	3,270,942	5,014,877	19.1	—	4.5	5.1	18.3	25.0	17.9	19.5
East Bangor Borough	111,037	125,842	569,248	806,127	21.8	2.3	6.9	8.0	20.9	-7.7	20.5	15.1
Portland Borough	96,828	120,325	496,405	713,558	19.0	—	4.5	5.4	44.6	23.4	44.2	40.2
Roseto Borough	224,683	142,299	1,151,874	1,518,856	20.1	8.9	5.4	7.7	23.4	13.7	23.1	22.2
Lower Mt. Bethel Township ^{3/}	425,663	175,941	2,182,234	2,783,838	17.0	-1.7	2.7	4.4	34.1	14.4	33.7	32.4
Upper Mt. Bethel Township	1,148,702	497,771	5,889,010	7,535,483	21.8	66.3	6.9	11.6	29.4	19.6	29.1	28.4
Washington Township	805,557	189,037	4,129,822	5,124,416	23.6	3.8	8.4	10.4	30.3	11.2	29.9	29.2
<u>Bethlehem Area</u>												
Bethlehem City ^{3/}	6,488,457	9,948,967	29,137,498	45,574,922	20.4	6.7	4.3	6.9	19.3	7.4	34.3	25.2
Freemansburg Borough	250,937	309,823	1,126,872	1,687,632	31.4	10.4	13.8	15.4	31.2	11.9	47.7	37.1
Bethlehem Township [♦]	4,996,443	3,157,752	22,437,360	30,591,555	23.7	3.9	7.1	9.2	46.0	24.6	64.4	56.0
Hanover Township	3,053,720	1,730,441	13,713,236	18,497,397	23.8	4.0	7.3	9.4	38.1	17.9	55.5	48.0
<u>Easton Area</u>												
Easton City ^{3/}	2,573,658	4,117,853	12,912,900	19,604,411	19.3	0.2	8.4	7.8	18.5	1.1	29.3	20.7
Forks Township	2,650,041	1,625,358	13,296,139	17,571,538	32.4	11.2	20.2	21.0	73.7	48.2	89.5	82.3
Lower Mt. Bethel Township ^{3/}	185,034	76,481	928,377	1,189,892	18.9	-0.1	8.0	9.0	19.5	2.0	30.4	26.4
Palmer Township ^{3/}	3,768,234	2,637,764	18,906,486	25,312,484	22.1	7.7	10.9	12.1	32.7	32.1	44.8	41.5
<u>Nazareth Area</u>												
Nazareth Borough	871,952	1,069,594	4,209,782	6,151,328	20.2	13.2	0.9	5.3	21.0	31.9	19.1	21.5
Stockertown Borough	208,993	264,724	1,009,017	1,482,734	22.6	3.0	3.0	5.4	41.9	84.1	39.7	46.4
Tatamy Borough	161,380	182,897	779,141	1,123,418	28.7	8.1	8.1	10.7	36.0	28.1	34.0	33.3
Bushkill Township	1,501,680	652,730	7,250,111	9,404,521	22.2	2.6	2.6	5.3	37.2	68.9	35.1	37.4
Lower Nazareth Township	1,665,702	699,595	8,042,009	10,407,306	23.4	45.1	3.6	8.5	29.9	164.4	27.9	32.8
Palmer Township ^{3/}	11,994	68,864	68,937	149,795	—	-0.1	<-0.1	<-0.1	-1.5	15.4	15.5	13.9
Upper Nazareth Township	768,730	204,995	3,711,427	4,685,152	30.0	9.2	9.2	12.1	44.5	23.3	42.2	41.6
<u>Northampton Area</u>												
Bath Borough	382,086	407,558	1,681,178	2,470,822	22.1	2.5	15.7	14.2	41.9	38.4	55.3	50.1
Chapman Borough	27,307	2,731	120,150	150,188	18.3	-0.6	12.2	13.0	16.6	49.2	27.6	25.8
Northampton Borough	1,447,415	1,333,552	6,368,627	9,149,594	21.1	19.0	14.9	16.4	28.3	42.5	40.4	38.6
Allen Township	569,222	341,533	2,504,575	3,415,330	24.3	4.4	17.9	17.4	39.4	64.7	52.5	51.3
East Allen Township	1,086,011	309,875	4,778,446	6,174,332	20.6	1.3	14.4	14.7	27.9	9.2	40.0	35.8
Lehigh Township	1,785,826	526,223	7,857,633	10,169,682	21.4	2.0	15.1	15.4	29.0	34.4	41.1	38.5
Moore Township	1,593,257	212,434	7,010,332	8,816,023	21.6	2.2	15.3	16.0	27.8	41.6	39.8	37.5
<u>Pen Argyl Area</u>												
Pen Argyl Borough	472,843	430,602	1,996,027	2,899,472	20.4	17.5	6.1	9.8	22.3	45.4	25.3	27.4
Wind Gap Borough	453,277	347,512	1,913,432	2,714,221	21.2	1.8	6.8	8.3	24.5	65.0	27.5	30.8
Plainfield Township	1,229,598	163,946	5,190,543	6,584,087	23.2	3.5	8.6	10.9	30.6	11.4	33.8	32.5
<u>Saucon Valley</u>												
Bethlehem City ^{3/}	28,494	43,691	142,584	214,769	21.0	7.2	1.6	5.0	-19.3	-27.3	-4.7	-12.4
Hellertown Borough	905,702	1,280,058	4,532,130	6,717,890	19.5	23.7	0.4	6.5	20.7	26.9	42.5	36.0
Lower Saucon Township ^{OP/}	2,825,783	1,183,061	14,140,219	18,149,063	24.7	4.7	4.7	7.4	47.8	26.1	74.5	65.7
<u>Wilson Area</u>												
Easton City ^{3/}	9,199	14,718	49,551	73,468	19.1	—	13.2	10.9	17.2	—	36.9	25.1
Glendon Borough	77,108	48,835	415,356	541,299	16.1	-2.5	10.4	9.9	17.7	0.5	37.6	30.1
West Easton Borough	169,214	112,809	911,497	1,193,520	19.4	0.3	13.5	12.8	14.6	39.7	34.0	31.3
Wilson Borough	1,120,888	1,643,969	6,037,849	8,802,706	30.7	34.2	24.2	26.8	29.3	58.6	51.1	49.2
Williams Township	1,058,483	176,414	5,701,696	6,936,593	23.4	3.7	17.3	17.8	38.7	18.4	62.1	56.6

See Footnotes on Last Page.

EXHIBIT I

FOOTNOTES

- ◆ First Class Township
- OP/ Optional Plan Municipality
- 1/ Includes the county's real estate tax rate of 7.50 mills.
- 2/ Reflects an increase of 1.20 mills or 19.0 percent in the county's real estate tax rate.
- 3/ Includes an increase in the county's real estate tax rate of 1.1 mills or 17.2 percent.
- 4/ The part situated in the Bethlehem Area School District.
- 5/ The part situated in the Saucon Valley School District.
- 6/ Portions of the municipality are part of another school district and may have a different real estate tax rate.
- 7/ The part situated in the Easton Area School District.
- 8/ The part situated in the Bangor Area School District.

SOURCE: County, Municipalities, and School Districts

EXHIBIT II

FOOTNOTES

- ◆ First Class Township
- OP/ Optional Plan Municipality
- 1/ Gross tax levies for 1998, 2002, and 2003 are based on certified municipal assessments at a predetermined 50 percent assessment ratio. The Common Level Ratio of assessed values to selling price as determined by the State Tax Equalization Board (STEB) was 50.0 percent in 1998 and 42.6 percent in 2002 (the most recent figure available). The gross real estate tax levy is the potential tax yield based on the millage and the certified taxable valuations; it is not necessarily the amount of real estate tax revenue budgeted by a jurisdiction or the amount which it expects to receive.
- 2/ Includes Northampton County municipalities and school districts only.
- 3/ Portions of the municipality are part of another school district.

PEL:CD December 2003