

2013 Tax Burden Comparison of the Memphis MSA

By

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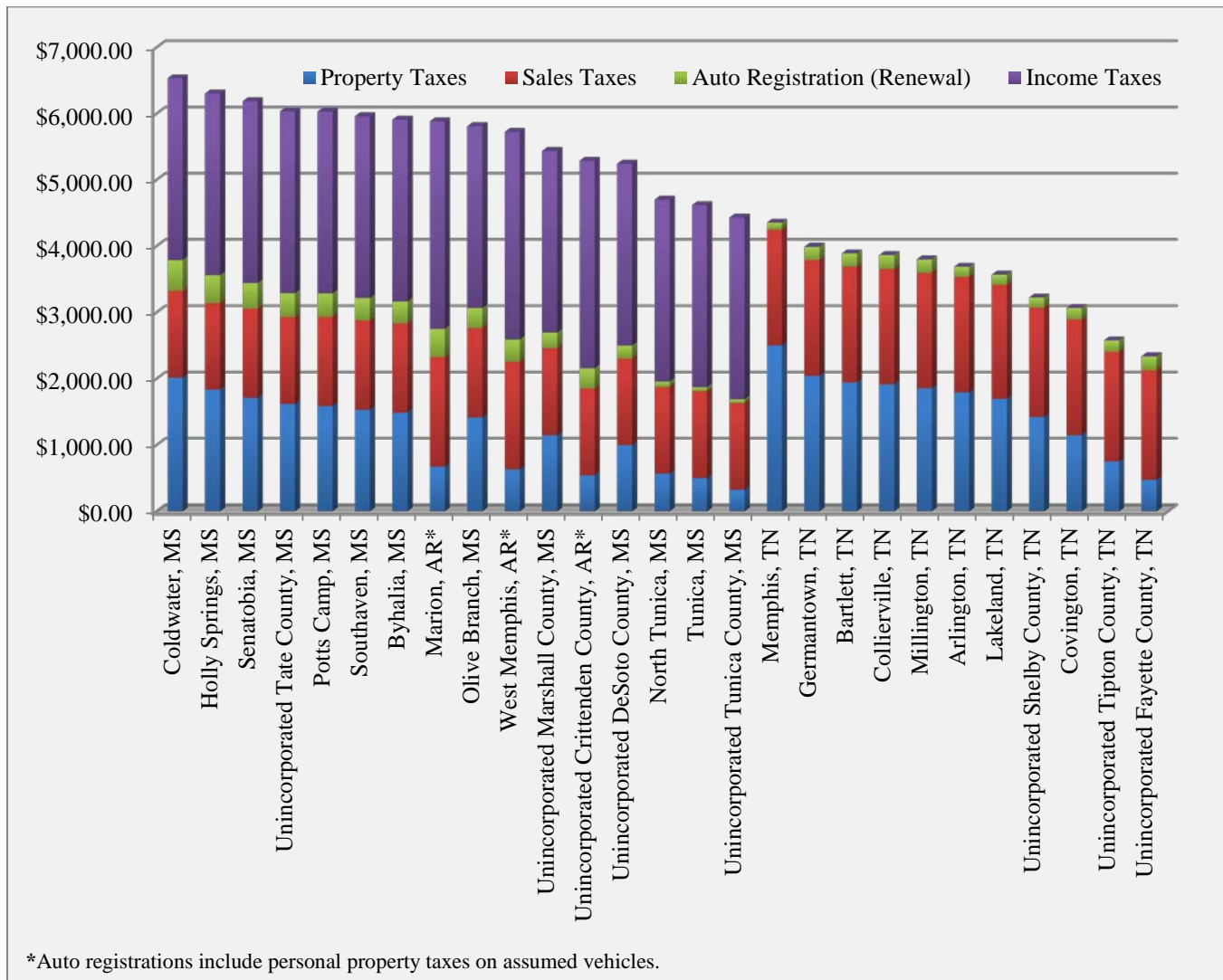
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Executive Summary

Taxpayers, community leaders, and government officials alike have a considerable interest in the tax position of their communities in comparison to other areas of the region. All other factors being equal, tax avoidance is rational behavior for an individual when it is possible for him to change his tax burden via geographic choice. This study attempts to provide a hypothetical tax burden for a family living in the Memphis Metropolitan Statistical Area (MSA) given certain assumptions for each tax, as described more fully in the Assumptions section. What follows is an estimate of different tax liabilities within the Memphis MSA.

Results for all taxes are presented in Figure 1 below. Property taxes, sales taxes, auto registration fees, and income taxes are used in the study for comparing the total tax burden throughout the MSA.

Figure 1. Estimated 2013 State and Local Taxes for Selected Locations within Memphis MSA, Largest to Smallest



Findings

- The highest overall tax burden in the Memphis MSA is in Coldwater, Mississippi, while the lowest is in unincorporated Fayette County, Tennessee. While the city of Memphis has the highest overall property tax burden, not having the additional burden of an earned income tax keeps the city relatively more affordable on a tax basis than areas in Arkansas and Mississippi.
- As a percentage of state income for all 50 states (FY 2010):
 - Arkansas ranked 15th in state and local tax burden at 10.0 percent.¹
 - Mississippi ranked 37th at 8.7 percent.
 - Tennessee ranked 48th at 7.7 percent.
 - In contrast, New York ranked 1st at 12.8 percent.
- Within the Mississippi jurisdictions, Coldwater, Mississippi, has the highest overall property tax rate at \$15.66 per \$100 of assessed value, while unincorporated Tunica County has the lowest at \$2.52 per \$100.
- In the tri-state Memphis MSA area, unincorporated Fayette County, Tennessee, has the lowest expected total state and local tax burden.
- Within the Memphis MSA, the city of Memphis has the highest property tax rate of those rates compared in Tennessee at \$7.78 per \$100 of assessed value.
- The city of Marion has the highest property tax rate of the Arkansas jurisdictions at \$2.62, while unincorporated Crittenden County has the lowest at \$2.12.
- Differences in assessment rates (10.0%, 20.0%, and 25.0%) and homestead exemptions result in vastly different total property taxes, with Memphis topping the list at \$2,504.65 and unincorporated Tunica County, Mississippi, taking the bottom at \$324.43.
- Arkansas has the highest income tax bill at \$3,131.67, given a per capita family income of \$62,481. Mississippi has an expected income tax payment of \$2,744.05. Tennessee remains one of the few states without an earned income tax, leaving the income tax liability at \$0. The earned income taxes levied in both Arkansas and Mississippi have a greater impact on the total amount of taxes to be paid locally than do the higher property and sales tax rates levied in Tennessee.
- Marion, Arkansas, has the highest sales tax rate at 10.25 percent, while the localities surveyed in Mississippi have the lowest at 7.0 percent.
- Arkansas and Mississippi have notably higher automobile registration fees than do any of the locations within the state of Tennessee, with Coldwater, Mississippi, and Marion, Arkansas, having the two highest calculated renewal rates.

¹<http://taxfoundation.org/article/annual-state-local-tax-burden-ranking-2010-new-york-citizens-pay-most-alaska-least>.

Table 1 details the overall tax burden for selected locations within the Memphis MSA:

Table 1. Estimated 2013 State and Local Taxes for Selected Locations within Memphis MSA, Largest to Smallest

Location	Property Taxes	Sales Taxes	Auto Registrations (Renewal)	Income Taxes	Total Taxes
Coldwater, MS	\$2,016.64	\$1,322.93	\$465.80	\$2,744	\$6,549.43
Holly Springs, MS	\$1,835.33	\$1,322.93	\$417.71	\$2,744	\$6,320.02
Senatobia, MS	\$1,711.32	\$1,322.93	\$384.81	\$2,744	\$6,163.11
Unincorporated Tate County, MS	\$1,621.95	\$1,322.93	\$361.11	\$2,744	\$6,050.04
Potts Camp, MS	\$1,587.96	\$1,322.93	\$352.09	\$2,744	\$6,007.02
Marion, AR	\$ 675.04	\$1,752.50	\$426.53	\$3,132	\$5,985.74
Southaven, MS	\$1,534.13	\$1,322.93	\$336.44	\$2,744	\$5,937.55
Byhalia, MS	\$1,491.38	\$1,322.93	\$326.47	\$2,744	\$5,884.83
Olive Branch, MS	\$1,415.27	\$1,322.93	\$304.92	\$2,744	\$5,787.17
West Memphis, AR	\$ 633.83	\$1,658.00	\$331.59	\$3,132	\$5,755.09
Unincorporated Marshall County, MS	\$1,150.12	\$1,322.93	\$235.95	\$2,744	\$5,453.05
Unincorporated Crittenden County, AR	\$ 546.27	\$1,374.52	\$303.62	\$3,132	\$5,356.08
Unincorporated DeSoto County, MS	\$ 996.75	\$1,322.93	\$195.27	\$2,744	\$5,259.00
North Tunica, MS	\$ 567.16	\$1,322.93	\$ 81.31	\$2,744	\$4,715.46
Tunica, MS	\$ 502.78	\$1,322.93	\$ 64.23	\$2,744	\$4,633.99
Unincorporated Tunica County, MS	\$ 324.43	\$1,322.93	\$ 55.50	\$2,744	\$4,446.91
Memphis, TN	\$2,504.65	\$1,674.30	\$212.00	0.00	\$4,390.95
Germantown, TN	\$2,044.29	\$1,768.79	\$202.00	0.00	\$4,015.08
Bartlett, TN	\$1,944.49	\$1,768.79	\$202.00	0.00	\$3,915.28
Collierville, TN	\$1,915.51	\$1,768.79	\$206.00	0.00	\$3,890.31
Millington, TN	\$1,854.35	\$1,768.79	\$202.00	0.00	\$3,825.14
Arlington, TN	\$1,793.18	\$1,768.79	\$152.00	0.00	\$3,713.97
Lakeland, TN	\$1,696.60	\$1,768.79	\$152.00	0.00	\$3,617.39
Unincorporated Shelby County, TN	\$1,422.95	\$1,674.30	\$152.00	0.00	\$3,249.25
Covington, TN	\$1,150.12	\$1,768.79	\$174.00	0.00	\$3,092.92
Unincorporated Tipton County, TN	\$ 753.33	\$1,674.30	\$174.00	0.00	\$2,601.63
Unincorporated Fayette County, TN	\$ 476.11	\$1,674.30	\$212.00	0.00	\$2,362.41

Note: Auto registrations include personal property taxes on assumed vehicles.

Assumptions

Before comparisons of personal tax burdens can be calculated, certain assumptions must be made. The estimated tax rate comparisons are meant to be indicative of an “average” family in the Memphis MSA based on standard demographic information—a married family with one dependent child.² This family is assumed to have a per capita income of \$62,481³ and to be the owners of a home valued at \$128,774, the realized 2012 median residential home sale price in the greater Memphis MSA as reported by the Memphis Area Association of Realtors.⁴

In the state of Mississippi, auto registration fees are based on the value of a vehicle, while in Arkansas personal property taxes are levied on privately-owned automobiles. In Tennessee, auto registration fees for private passenger cars are uniform regardless of the age and value of the vehicle. In order to be able to estimate auto registration fees in Mississippi and Arkansas, fees were calculated using the *Kelly Blue Book* values of a standard model 2010 Ford F-150 pickup and a 2009 Honda Accord, the most popular used vehicles in America in 2012.⁵ In calculating sales tax payments, an assumption was made that individuals spend money and consume products in the local county in which they reside. Consumption amounts relative to expected income were generated using the Bureau of Labor Statistics Consumer Expenditure Survey.⁶ Vehicle purchase outlays are **NOT** included in this analysis.

There may be other taxes incurred at the local level that will not show up directly in these calculations. Business taxes, which are ultimately paid by consumers, are not accounted for, along with the costs that are borne by taxpayers due to differences in zoning and construction laws. It should also be considered that according to geographic location within the areas discussed, \$128,774 could purchase

²Based on U.S. Census Bureau family size estimates, downloaded 5/28/2012 from <http://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>.

³Based on the 2012 American Community Survey 1-Year Estimates.

⁴Median Home Price, 2012. As reported by the Memphis Area Association of Realtors. Downloaded 10/31/2013 from http://maar.org/assets/1151/sales_stats_december_2012.pdf.

⁵Most Popular Used Vehicles in America in 2012, survey results from *Auto Trader*. Retrieved 10/31/2013 from <http://www.autotrader.com/research/top-cars/153242/Used-Vehicles---Top-10-Most-Popular.jsp?rdpage=RCTPPK>.

⁶2012 Consumer Expenditure Survey completed by the Bureau of Labor Statistics retrieved 10/29/2013 from <http://bls.gov/cex/>.

a markedly different sized and located home. While there are numerous factors that arguably could have been included, for simplicity and calculability certain simplifying assumptions have been made.

Property Taxes

Figure 2 shows the total property tax burden for locations within the Memphis MSA. For comparison purposes, the millage rates and assessment methodologies used in Crittenden County, Arkansas, and the Mississippi counties of DeSoto, Tate, Marshall, and Tunica were converted to equal the methodology used in Tennessee.

Figure 2: Estimated 2013 Property Tax Rates for Selected Locations within Memphis MSA, Largest to Smallest

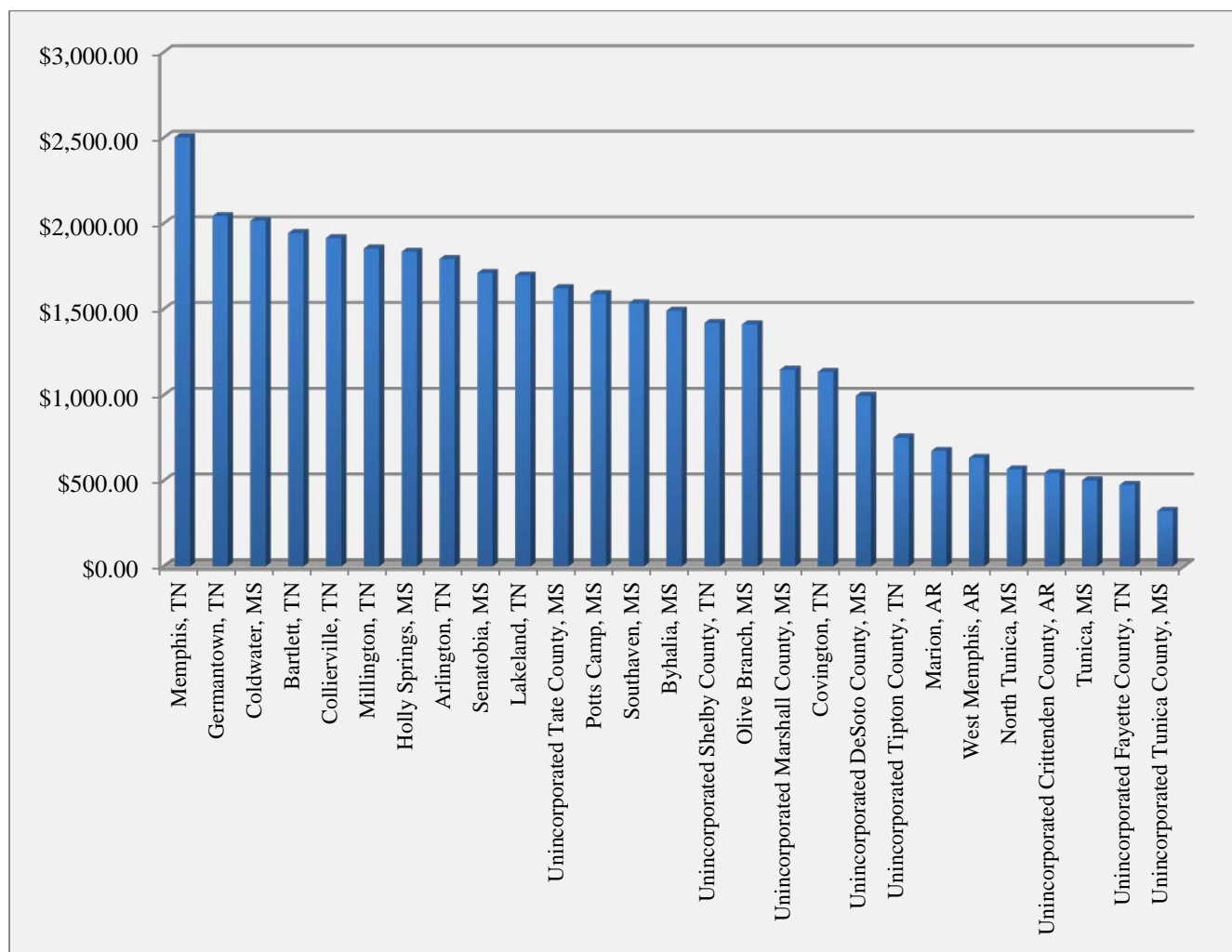


Table 2 contains property taxes per \$100 of assessed value for selected areas within the Memphis MSA, along with the percentage of assessed value against which these rates are applied.

Table 2: Estimated 2013 Property Tax Rates For Selected Locations Within Memphis MSA, Largest To Smallest

Location	% of Appraised Value on Which Tax is Levied	Assessed Value	Tax per \$100 of Assessed Value	Estimated Tax
Memphis, TN	25.0%	\$32,193.50	\$ 7.78	\$2,504.65
Germantown, TN	25.0%	\$32,193.50	6.35	\$2,044.29
Coldwater, MS	10.0%	\$12,877.40	15.66	\$2,016.64
Bartlett, TN	25.0%	\$32,193.50	6.04	\$1,944.49
Collierville, TN	25.0%	\$32,193.50	5.95	\$1,915.51
Millington, TN	25.0%	\$32,193.50	5.76	\$1,854.35
Holly Springs, MS	10.0%	\$12,877.40	14.25	\$1,835.33
Arlington, TN	25.0%	\$32,193.50	5.57	\$1,793.18
Senatobia, MS	25.0%	\$12,877.40	13.29	\$1,711.32
Lakeland, TN	10.0%	\$32,193.50	5.27	\$1,696.60
Unincorporated Tate County, MS	10.0%	\$12,877.40	12.60	\$1,621.95
Potts Camp, MS	10.0%	\$12,877.40	12.33	\$1,587.96
Southaven, MS	10.0%	\$12,877.40	11.91	\$1,534.13
Byhalia, MS	10.0%	\$12,877.40	11.58	\$1,491.38
Unincorporated Shelby County, TN	25.0%	\$32,193.50	4.42	\$1,422.95
Olive Branch, MS	10.0%	\$12,877.40	10.99	\$1,415.27
Unincorporated Marshall County, MS	25.0%	\$12,877.40	8.93	\$1,150.12
Covington, TN	10.0%	\$32,193.50	3.53	\$1,136.43
Unincorporated DeSoto County, MS	10.0%	\$12,877.40	7.74	\$ 996.75
Unincorporated Tipton County, TN	25.0%	\$32,193.50	2.34	\$ 753.33
Marion, AR	20.0%	\$25,754.80	2.62	\$ 675.04
West Memphis, AR	20.0%	\$25,754.80	2.46	\$ 633.83
North Tunica, MS	10.0%	\$12,877.40	4.40	\$ 567.16
Unincorporated Crittenden County, AR	20.0%	\$25,754.80	2.12	\$ 546.27
Tunica, MS	10.0%	\$12,877.40	3.90	\$ 502.78
Unincorporated Fayette County, TN	25.0%	\$32,193.50	1.48	\$ 476.11
Unincorporated Tunica County, MS	10.0%	\$12,877.40	2.52	\$ 324.43

Notes: Mississippi taxes calculated with homestead exemption, who resides in the home and pays all local and state taxes in the taxing district in which they reside. The assessment rate for the homestead exemption is 10.0 percent vs. the non-exemption rate of 15.0 percent. The homestead exemption also entitles the homeowner to an additional \$300 credit.

Crittenden County taxes are calculated as if the individuals live in an unincorporated section of the county in the West West Memphis School District #4 Rural. Additionally, the \$350 homestead exemption for primary residence has been subtracted for all Arkansas localities included.

Findings

- Coldwater, Mississippi, has the highest property tax rate within the Mississippi jurisdictions at \$15.66 per \$100 of assessed value, while unincorporated Tunica County, Mississippi, has the lowest at \$2.52 per \$100.
- Within the Memphis MSA, the city of Memphis has the highest property tax rate of those compared in Tennessee at \$7.78 per \$100 of assessed value, while the unincorporated areas of Tipton and Fayette counties have the lowest rates of those compared in Tennessee at \$2.34 and \$1.48 per \$100 of assessed value, respectively.
- The city of Marion has the highest property tax rate of the Arkansas jurisdictions at \$2.62, while unincorporated Crittenden County has the lowest at \$2.12.
- However, differences in assessment rates (10.0%, 20.0%, and 25.0%) and homestead exemptions result in vastly different total property taxes, with Memphis topping the list at \$2,504.65 and unincorporated Tunica County, Mississippi, taking the bottom at \$324.43.

Sales Taxes

Findings

- With the exception of Marion, Arkansas, the Tennessee locations have the highest overall sales tax burden in the study.
- The city of Marion, Arkansas, has the highest sales tax rate for goods and prepared foods at 10.25 percent, while locations within the state of Mississippi have the lowest at 7.0 percent.
- Additionally, Arkansas and Tennessee tax unprepared food at rates of 3.25 percent and 7.25 percent, respectively.
- Other than unincorporated Crittenden County and all of the Mississippi locations analyzed, the remaining areas in the study have a sales tax rate of at least 9.25 percent.

For comparison purposes, Figure 3 shows the overall sales tax burden for the Memphis MSA.

Figure 3: Estimated 2013 Sales Tax Burden for Selected Locations within Memphis MSA, Largest to Smallest

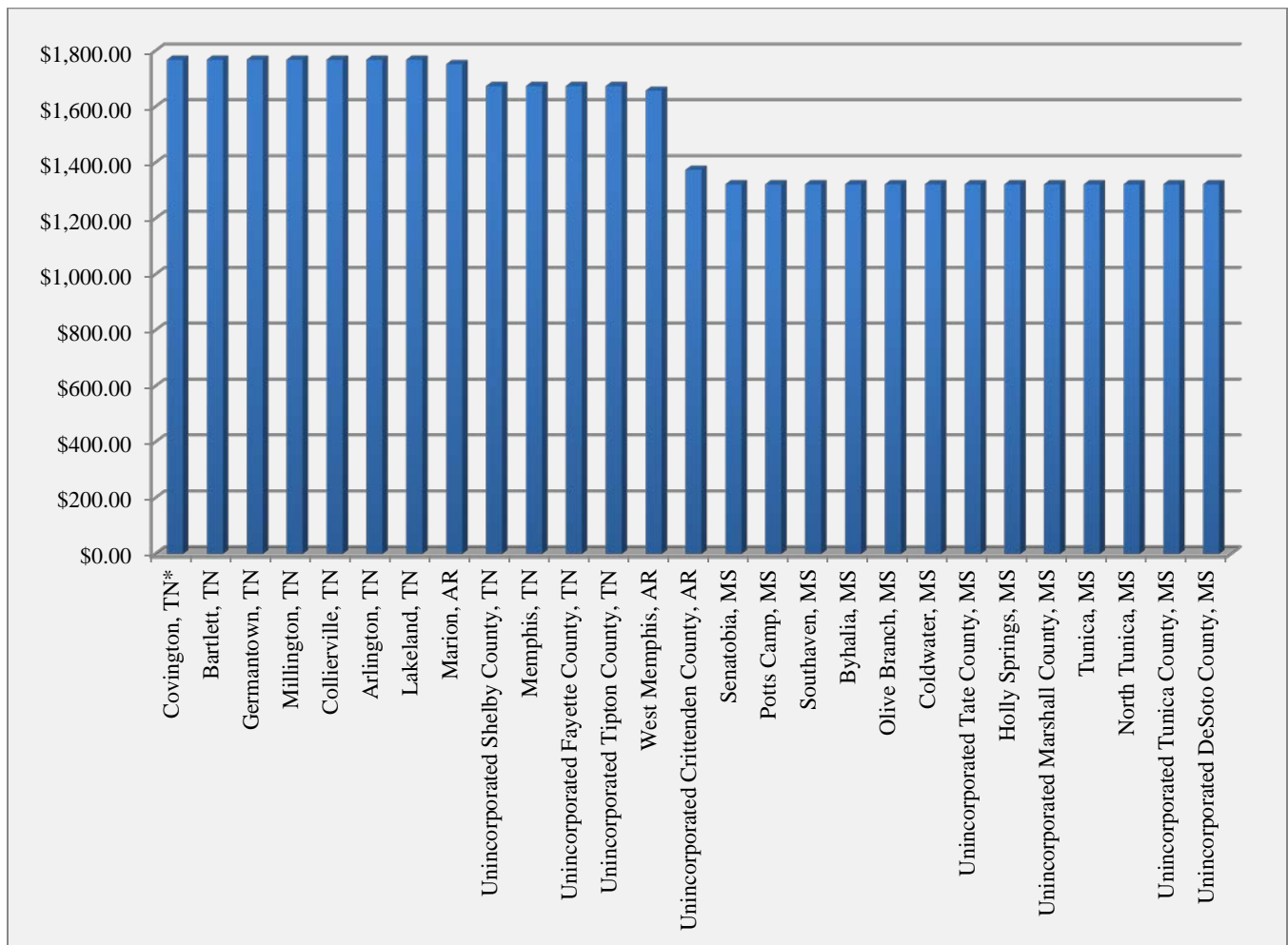


Table 3 presents the estimated sales taxes paid in selected geographic areas within the Memphis MSA.

Table 3. Estimated 2013 Sales Taxes for Selected Locations within Memphis MSA, Largest to Smallest

Location	Tax Rate, Goods and Prepared Food	Tax Rate, Unprepared Food	Amount, Goods and Prepared Food	Amount, Unprepared Food	Total Sales Taxes
Covington, TN*	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Bartlett, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Germantown, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Millington, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Collierville, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Arlington, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Lakeland, TN	9.75%	7.75%	\$1,482.59	\$286.21	\$1,768.79
Marion, AR	10.25%	5.25%	\$1,558.62	\$193.88	\$1,752.50
Unincorporated Shelby County, TN	9.25%	7.25%	\$1,406.56	\$267.74	\$1,674.30
Memphis, TN	9.25%	7.25%	\$1,406.56	\$267.74	\$1,674.30
Unincorporated Fayette County, TN	9.25%	7.25%	\$1,406.56	\$267.74	\$1,674.30
Unincorporated Tipton County, TN	9.25%	7.25%	\$1,406.56	\$267.74	\$1,674.30
West Memphis, AR	9.75%	4.75%	\$1,482.59	\$175.42	\$1,658.00
Unincorporated Crittenden County, AR	8.25%	3.25%	\$1,254.50	\$120.02	\$1,374.52
Senatobia, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Coldwater, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Unincorporated Tate County, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Holly Springs, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Unincorporated Marshall County, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Tunica, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
North Tunica, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Unincorporated Tunica County, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93
Unincorporated DeSoto County, MS	7.00%	7.00%	\$1,064.42	\$258.51	\$1,322.93

Notes: Based on \$48,109 of consumer spending contained within the assumed resident's home county, of which a total of \$18,899 was considered eligible for sales taxes.

*The Tipton County local option rate is 2.25 percent, while the city of Covington has a higher local option rate of 2.50 percent.

Auto Registrations

Registration fees within the state of Tennessee are uniform regardless of the value of the vehicle and differ by municipality and/or county. In Arkansas, personal property taxes are levied on automobiles and are included in the estimates below. In Mississippi, auto registration fees are based on a depreciated portion of the initial vehicle MSRP. Figure 4 displays the relevant renewal costs for auto registrations in the Memphis MSA.

Figure 4: Estimated 2013 Auto Registration Fees, Largest to Smallest by Renewal Fees

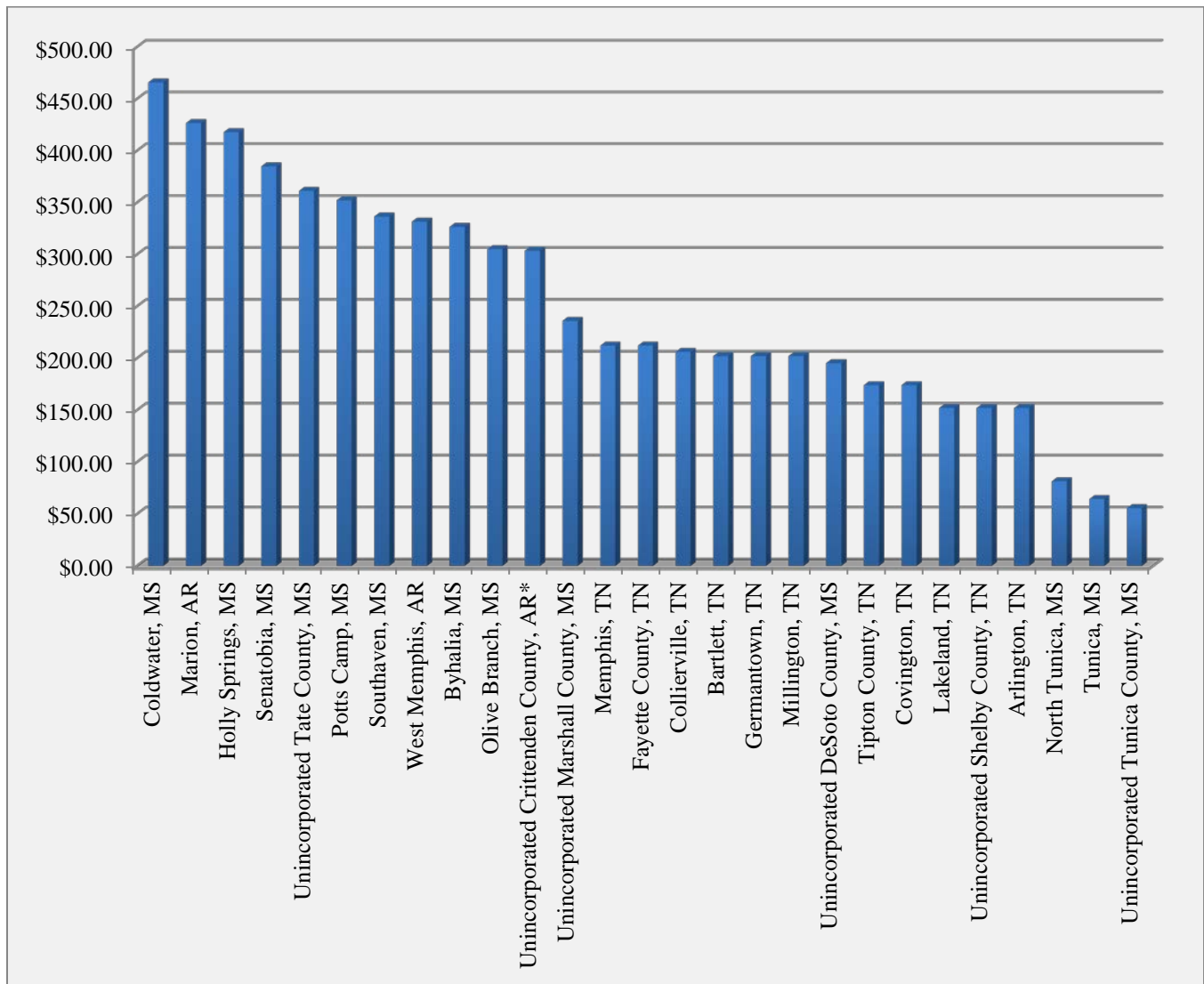


Table 4 contains estimates of renewal and initial registration fees for selected locations within the Memphis MSA.

Table 4: Estimated 2013 Auto Registration Fees for Selected Locations within Memphis MSA, Largest to Smallest Based Upon Renewal Fee

Location	Renewal Fee	Initial Fee
Coldwater, MS	\$465.80	\$468.30
Marion, AR	\$426.53	\$446.03
Holly Springs, MS	\$417.71	\$420.21
Senatobia, MS	\$384.81	\$387.31
Unincorporated Tate County, MS	\$361.11	\$363.61
Potts Camp, MS	\$352.09	\$354.59
Southaven, MS	\$336.44	\$338.94
West Memphis, AR	\$331.59	\$351.09
Byhalia, MS	\$326.47	\$328.97
Olive Branch, MS	\$304.92	\$307.42
Unincorporated Crittenden County, AR*	\$303.62	\$323.12
Unincorporated Marshall County, MS	\$235.95	\$238.45
Memphis, TN	\$212.00	\$234.00
Fayette County, TN	\$212.00	\$190.00
Collierville, TN	\$206.00	\$228.00
Bartlett, TN	\$202.00	\$224.00
Germantown, TN	\$202.00	\$224.00
Millington, TN	\$202.00	\$224.00
Unincorporated DeSoto County, MS	\$195.27	\$197.77
Tipton County, TN	\$174.00	\$192.00
Covington, TN	\$174.00	\$192.00
Lakeland, TN	\$152.00	\$174.00
Unincorporated Shelby County, TN	\$152.00	\$174.00
Arlington, TN	\$152.00	\$174.00
North Tunica, MS	\$ 81.31	\$ 83.81
Tunica, MS	\$ 64.23	\$ 66.73
Unincorporated Tunica County, MS	\$ 55.50	\$ 58.00

Notes: For Crittenden County, use county millage rate as if in West Memphis School District #4 Rural. Crittenden County also includes personal property taxes which are levied in Arkansas on motor vehicles.

Findings

- Arkansas and Mississippi have notably higher automobile registration fees than do any of the locations within the state of Tennessee.
- Coldwater, Mississippi, and Marion, Arkansas, have the two highest calculated auto registration renewal rates.

State Income Taxes

Table 5 contains estimates of state-level income taxes by geographic area studied. The estimates differ only at the state level so only state differences are shown.

Table 5. Estimated 2013 State Earned Income Taxes within Memphis MSA, Largest to Smallest

State	Estimated Amount
Arkansas	\$3,131.67
Mississippi	\$2,744.05
Tennessee	\$0.00

Note: Based on a per capita family income of \$62,481 with an intact, married family filing jointly and one minor dependent.

Findings

- Arkansas has the highest state income tax bill at \$3,131.67 given a per capita family income of \$62,481.
- Mississippi has an expected income tax payment of \$2,744.05.
- Tennessee remains one of the few states without an earned income tax, leaving the income tax liability at \$0.

Acknowledgments

In order to accurately and properly compare tax rates and tax burdens, reliable data were gathered from municipalities across the Memphis MSA. The Sparks Bureau of Business and Economic Research (SBBER) recognizes and appreciates the time, effort, and courtesy of city and county officials across the Memphis MSA who provided much of the data used in creating this report. Questions and/or comments relating to the study should be sent to Jeff Wallace, Ph.D., Research Associate Professor, at jwallac@memphis.edu.

About the Sparks Bureau of Business and Economic Research

The mission of the SBBER is to conduct economic and labor market research and service activities that complement the teaching, research, and public service missions of the Fogelman College of Business & Economics at the University of Memphis. The objective of the SBBER is to maintain its status as one of the nation's largest and most successful applied research, technical assistance, and outreach divisions of a college of business.

Definitions

Tax Burden – The amount of income, property, and sales tax levied on an individual. Income level, jurisdiction, and tax rates may all have an impact on an individual's tax burden.

Tax Liability – The amount of tax that is owed.

Assessed Value – The dollar value placed on a property by a public tax assessor for taxation purposes.

Property Tax – Tax imposed on the ownership or possession of property. Property taxes are usually based on the value of the property.

Millage Rate⁷ – Millage rate is the rate at which property taxes are levied on property. A mill is 1/1000 of a dollar. In Arkansas and Mississippi, property taxes are computed by multiplying the taxable value of the property by the number of mills levied.

⁷ Michigan Taxes. Michigan Department of Treasury. Retrieved October 29, 2013, from <http://www.michigan.gov/taxes/0,1607,7-238-43715-154015--F,00.html>.

Mississippi Homestead Exemption⁸ - Exemption is from all ad valorem taxes assessed to property, limited to the first seven thousand five hundred dollars (\$7,500) of assessed value, and limited to three hundred dollars (\$300) of actual exempted tax dollars.

Arkansas Homestead Tax Credit⁹ - Homeowners in Arkansas may receive up to a \$350 property tax credit on their homesteads. Eligibility for the credit is confined to a homeowner's principle place of residence. A homeowner is defined as someone who is the owner of record, by deed or by recorded sales contract, or the beneficiary of a revocable trust owning the homestead.

⁸Mississippi Administrative Code. Part VI, Sub-part 03, Chapter 1. Retrieved October 29, 2013, from <http://www.dor.ms.gov/info/rules/homesteadexemptionrules.html>.

⁹Homestead Tax Credit. Arkansas Assessment Coordination Department. Retrieved October 29, 2013, from http://www.arkansas.gov/acd/homestead_tax_credit.html.

APPENDIX

PROPERTY TAX RATES, MEMPHIS MSA

DeSoto County, Mississippi, Residential Property Tax Rates

Location	County Millage Rate	School Millage Rate	City Millage Rate	Total Millage Rate
Unincorporated DeSoto County	47.13	53.57	0.00	100.70
Olive Branch	45.13	53.57	34.50	133.20
Southaven	45.13	53.57	43.73	142.43

Note: \$300 is subtracted from County Taxes as Homestead Exemption.

Tate County, Mississippi, Residential Property Tax Rates

Location	County Millage Rate	School Millage Rate	City Millage Rate	Total Millage Rate
Unincorporated Tate County	78.50	70.75	0.00	149.25
Senatobia	78.50	53.69	24.00	156.19
Coldwater	78.50	70.75	30.65	179.90

Note: \$300 is subtracted from County Taxes as Homestead Exemption.

Marshall County, Mississippi, Residential Property Tax Rates

Location	County Millage Rate	School Millage Rate	City Millage Rate	Total Millage Rate
Unincorporated Marshall County	76.85	35.76	0.00	112.61
Byhalia	76.85	35.76	26.50	139.11
Potts Camp	76.85	35.76	34.00	146.61
Holly Springs	76.85	59.76	29.21	165.82

Note: \$300 is subtracted from County Taxes as Homestead Exemption.

Tunica County, Mississippi, Residential Property Tax Rates

Location	County Millage Rate	School Millage Rate	City Millage Rate	Total Millage Rate
Unincorporated Tunica County	13.60	34.89	0.00	48.49
Tunica	13.60	34.89	13.85	62.34
North Tunica	13.60	34.89	18.85	67.34

Note: \$300 is subtracted from County Taxes as Homestead Exemption.

Crittenden County, Arkansas, Residential Property Tax Rates

Location	County Millage Rate	School Millage Rate	City Millage Rate	Total Millage Rate
Unincorporated Crittenden County	5.80	29.00	0.00	34.80
Marion	5.80	29.00	5.00	39.80
West Memphis	5.40	29.00	3.80	38.20

Note: Unincorporated Crittenden County school millage rate was calculated as West Memphis School District #4 Rural. Homestead exemption of \$350 is subtracted.

Shelby County, Tennessee, Property Tax Rates

Location	County	City	Total
Unincorporated Shelby County	\$4.42	\$0.00	\$4.42
Arlington	4.42	1.15	5.57
Bartlett	4.42	1.62	6.04
Collierville	4.42	1.53	5.95
Germantown	4.42	1.93	6.35
Lakeland	4.42	0.85	5.27
Memphis	4.38	3.40	7.78
Millington	4.42	1.34	5.76

Rates as of August 2013.

Tipton County, Tennessee Property Tax Rates

Location	County	City	Total
Unincorporated Shelby County	\$2.34	\$0.00	\$2.34
Covington, TN	\$2.34	\$1.19	\$3.53

Figure A1. Memphis Metropolitan Statistical Area

