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ONLY IN NEWSDAY

John Mohlmann works three jobs, one full time with two gigs on the side. He and his wife work a combined 110 hours a week, bringing in a total of \$120,000 a year before taxes, he estimated.

With one son in college and one entering his senior year of high school, paying for tuition is always top of mind.

So, too, are his property taxes.

Mohlmann, 52, of East Northport, lives in a region where homeowners pay some of the highest property taxes in the country. Nassau and Suffolk are among 13 counties in the United States where the median annual property tax bill exceeded \$10,000 in 2021, according to the most recent data from the U.S. Census Bureau American Community Survey.

Of Long Islanders' property taxes, more than 60% go to local school districts.

Property taxes for Mohlmann are around \$7,000 annually — nearly double what they were 20 years ago. They tried to grieve their assessment once, but weren't successful.

"I think people are just going to have to get a second job now to afford it," Mohlmann said.

Whether working multiple jobs or grieving their assessments, many Long Islanders struggle to keep up with their property tax bills. That's especially true for those living on lower or fixed incomes.

'Unsustainable tax burden'

The Long Island Regional Planning Council identified high taxes as a key pain point in a 25-year sustainability plan for the region developed in 2010.

"The two biggest impediments we identified were the unsustainable tax burden and lack of diversity in the housing stock, i.e., rental housing," said council chair John Cameron of Rockville Centre.

Cameron cited two main factors that have contributed to Long Island's high property taxes.

"Most of the families that came to Long Island came out of the city," he said. "And they wanted to make sure their kids had quality education. That has been paramount and has really driven the cost. I would put public safety just above education. People always want to feel safe in their neighborhoods, so we've always paid high taxes for our police force."

There are 124 public school

districts on Long Island. Earnings for full-time educators, which include administrators and teachers, on the Island come to an average of \$111,262 annually, according to the Empire Center for Public Policy. That figure tops any other region in New York State.

As for the police force, starting pay for new officers in Nassau is \$37,333, but the top base pay is \$141,000 for officers (excluding detectives and supervisors), according to the county.

While taxes keep climbing, a statewide 2% property tax cap, first implemented under Gov. Andrew M. Cuomo in 2012, has reined in annual increases. In the years after the cap was imposed, local property tax growth averaged 1.9%, compared with 5.3% growth between 2000 and 2010, state officials said.

More recently, many Long Islanders were negatively affected by the Tax Cuts and Jobs Act of 2017, which capped the annual amount taxpayers who itemize their deductions could claim for their state and local taxes at \$10,000.

The result: More than a third of Long Island tax filers can no longer deduct the full value of their property tax bills from their federal income taxes.

The policy is set to expire in 2025.

Irv Miljoner, who retired in 2019 after leading the Long Island office of the U.S. Labor Department for 24 years, said many of the senior citizens he knows have been in their homes for decades and have paid off their mortgages, but property taxes make them question whether they should move.

"They want to stay," said Miljoner, 70, of Oceanside. "They're on a fixed income, and the rising cost of living, and in particular property taxes, are squeezing them out."

File grievances 'religiously'

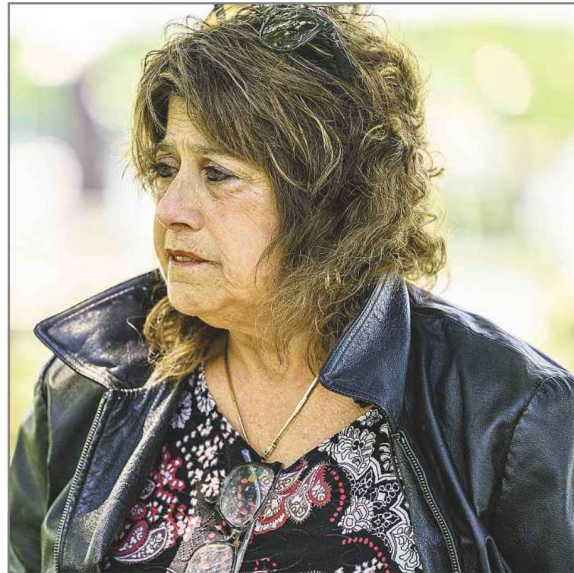
Michelle Noonan also has seen her taxes go up significantly over the years.

She said her property taxes were around \$5,900 annually when she moved to East Northport nearly 30 years ago. They have gone up to \$11,000, she said.

"I'm grieving my taxes religiously," said Noonan, 66. Her

FACING LI'S EXTREME TAX BURDEN

Few property owners in the U.S. pay more in taxes each year as those on the Island do



TOMI LANIBUJI

Michelle Noonan encourages others to grieve their assessments.

high ranch, which she purchased for \$170,000 in 1994 and is almost paid off, has four bedrooms and two bathrooms. "I always tell people to find a lawyer within your township who is familiar with the town board."

As a retired accountant and financial planner, Noonan offers advice regularly when it comes to taxes.

She's in a local support group called Widowed Not Alone, which she joined after her husband died unexpectedly in 2005. Group members often

On an anonymous forum for the support group, Noonan often will share links to town and county websites with tax information for anyone who needs help.

Long Islanders may grieve their assessments themselves for free, but many hire tax firms to handle the process. Those firms charge a fee if they are successful, typically up to 50% of whatever tax reduction they win.

While first grieving her taxes decades ago, Noonan did research and consulted with an attorney familiar with the Town of Huntington. She learned that her property taxes shouldn't have been comparable to other houses on her block, due to its size.

"Based on the square footage of my living space, mine is very small compared to others in my neighborhood," she said.

Her assessment was lowered. Noonan recommends looking up the property taxes in your neighborhood and checking to see which houses sold there recently, and for how much. That information can help decide whether to file a grievance.

"People have to help themselves and understand it," Noonan said.

They also should take advantage of any tax credits or exemptions under the state's School Tax Relief (STAR) program. Additional exemptions may be available for seniors, veterans and people with disabilities.

band together to help each other; they once raised \$7,000 for a member whose car was repossessed, Noonan said.

Sometimes people who join the group find themselves in unfamiliar financial situations, Noonan said.

She often encourages group members to grieve their assessments when they become overwhelmed by their property taxes.

"They're shellshocked," she said. "And they don't know where to turn, and get so much bad information."



Irv Miljoner, 70, of Oceanside says he knows seniors who are considering leaving LI because property taxes "are squeezing them out."

Owning home unaffordable

Tax burdens shouldn't be overlooked as a factor that has made homeownership on Long Island unaffordable, said Richard Murdocco, an adjunct professor in economic development and planning at Stony Brook University.

"The elephant in the room — and this is one of the reasons people love Long Island — is the school districts. And it's not just schools — library districts, fire districts," Murdocco said. "All that has a cost . . . It's great our school districts have Intel science winners, that they go abroad, that our schools have robotics and theater, but someone somewhere is paying for it.

"We can't have our cake as a region and eat it, too. We can't say, 'Housing is expensive.' It's expensive because we want the best schools, hospitals, fire departments and libraries."

Mohlmann works full time as a sales representative for United Natural Foods, along with his part-time jobs, one of which is serving as an umpire for local baseball leagues.

"I've always known it was more on the expensive side here," he said.

Mohlmann has lived on Long Island since age 5. But as he got

older, "I didn't expect it to be like this," he said.

Mohlmann's home cost \$150,000 in 1994, he said. The four-bedroom, two-bathroom house sits on a third of an acre.

The family's biggest expense is college tuition: One of their sons is a freshman at SUNY Oneonta, which costs \$25,000 a year, including room and board. Mohlmann said his family didn't qualify for financial aid.

"It's added on to everything else," he said, "on top of the mortgage and taxes."

With their younger son entering his last year of high school this fall, Mohlmann said they wouldn't want to uproot him by relocating. The quality of the schools and his affection for the community has made living

here worth it, but Mohlmann isn't sure about Long Island's future — especially for his sons.

"I can't see them living here and maintaining any standard of living," he said.

"I just can't."

Seeking school taxes relief

Miljoner believes seniors like him, whose children haven't been in school in decades, should receive greater relief from school taxes, even if their income is above poverty level. Miljoner said one solution to lower school spending would be to consolidate the Island's school districts.

"Why couldn't there be one school district for each town? Three in Nassau, 10 in Suffolk. Possibly additional school districts for the cities of Long

Beach and Glen Cove or as an interim solution maybe the incorporated villages," Miljoner said. "Either way, it would substantially reduce the number of school districts and school taxes generally."

Consolidation would reduce the number of highly paid school administrators and potentially reduce other costs, lowering the tax burden.

"There are possible solutions," Miljoner said. "It's just politically impractical."

Cameron, of the regional planning council, also noted school district consolidation is easier said than done, and added that it would be essential to offer a financial incentive when proposing it.

"You can get people to look at it and say, 'Hey, if we can cut taxes significantly, why don't we merge with that district?'" he said. "The greater good should continue developing those regional solutions, whether it's housing, infrastructure or consolidating schools. The way to do it is financially incentivize them, and you'll have greater success."

Growing the economy also could help control the tax rate, he added.

"We don't want to overdevelop Long Island, but we want

FEELING THE SQUEEZE

About the series

Through scores of interviews with experts and Long Island families, Newsday's "Feeling the Squeeze" series gives insight into why the region is so expensive and explains the financial toll that comes with living here. From struggles to afford child care, to the burdens of high housing costs and more, these stories impact Long Islanders of all backgrounds and walks of life.

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“ We can't have our cake as a region and eat it, too. We can't say, 'Housing is expensive.' It's expensive because we want the best schools, hospitals, fire departments and libraries.”

— Richard Murdocco, adjunct professor in economic development and planning at Stony Brook University

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to develop smartly," said Cameron, who founded a local engineering company 38 years ago.

Overall, Cameron said, the most definitive way forward is to consider the community — rather than the individual — benefit.

"People look at things how it affects their person or their family," he said. "We need to take a macro view. It isn't always about you or me; it's really both. We're dependent on each other."

"We're all Long Islanders, and we should all be concerned about our neighbors, whether it's a village that's demographically different or not."