



# YOUR TAX BILL EXPLAINED

## MARCH 2025

147 Municipal Drive  
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570-223-8920  
info@mstownship.com

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Litter&Beautification@ x202  
HistoricalCommission@ x203  
EconomicDevelopmentCommittee@ x204  
Planning Commission (mclewell@) x112  
Revitalize 209 (jbrechbiel@) x130

## THIS INSERT EXPLAINS HOW TO READ YOUR ENCLOSED 2025 TAX BILL, WHICH INCLUDES:

Monroe County..... 5.4773 mills  
Middle Smithfield..... 1.75 mills  
Fire & EMS..... 0.900 mills  
Library..... 0.185914 mills

*(School tax bill to come in August)*

**Approximately 73%** of the  
residential properties in Middle  
Smithfield Township pay **less**  
**than \$300** each year in  
municipal real estate taxes.

**Approximately 95%** of  
residential properties in Middle  
Smithfield Township pay **less**  
**than \$500** each year in  
municipal real estate taxes.

### What changed from 2024 to 2025?

· Increase in County tax of 1.5 mills

## Understanding Your Local Tax Bill

Each year, the township provides this insert to assist you in reading your local tax bill (the school tax bill arrives in August). We think it is important for you, the taxpayer, to understand how your hard-earned dollars are used. What services do your municipal tax dollars provide? What is your township doing to hold taxes down? Please read on to see how we reduce costs, and increase income for the municipality (without raising taxes, or adding new taxes or fees).

Since 2013, municipal property taxes and fees have remained the same. Since 2014, municipal sewer fees have remained the same. Last year, there were significant changes: Middle Smithfield Township, along with Smithfield and Price townships, have added a Fire and Emergency Medical Services (i.e., ambulance) tax. While the cable franchise fee was eliminated, the Local Services Tax, which is used to support emergency services, increased.

For 2025, there is no municipal property tax increase, no additional local tax, nor an increase in municipal fees.

For more information and your taxes explained, please visit our website at: [www.middlesmithfieldtownship.com/265/Taxes](http://www.middlesmithfieldtownship.com/265/Taxes).

To see the adopted 2025 budget, please visit our website at: [www.middlesmithfieldtownship.com/156/Budget-Finance](http://www.middlesmithfieldtownship.com/156/Budget-Finance).

**[www.MiddleSmithfieldTownship.com](http://www.MiddleSmithfieldTownship.com)**

## What Your Tax Dollar Provides

- **74 Miles of municipal roads maintained:** This includes several bridges, snow plowing/ClearLane/cinders, at least 8 miles of roads paved every year, drains cleaned, trees trimmed, and spring and fall leaf pick up.
- **Recycling program,** including the leaf composting facility.
- **Dumpster Day/Township Cleanup:** Normally twice a year, the frequency will increase now that a ramp & dumpsters have been added to the township's main location.
- **Community reinvestment:**
  - The Community & Cultural Center Facility
  - Building a sense of community, for example, litter and beautification efforts such as Adopt-a-Road and litter clean-up "1000 feet of Street" at a time, streetscaping, and community events.
    - Note: The cost of events such as Memory Makers and the Tree Lighting are defrayed by sponsorships of our local businesses – some events such as the Egg Hunt, Trunk or Treat, and Person of the Year have been 100% funded by our sponsors!
  - Economic Development: Supporting our local businesses through programs such as Shop Local, and the "Revitalize 209" program
- **5 Established parks.**
  - Echo Lake Park on Milford Road
  - Judy Putek Park on Municipal Drive
  - Resica Park on Gravel Ridge
  - Community Gardens Park on Coolbaugh Road
  - Leroy Lewis Dog Park at Leroy's Lane
- **Community planning,** zoning and zoning enforcement (such as enforcement of property maintenance code.)
- **Communication and information** (newsletters, website, social media, township message boards, signage, texts & alerts, etc.).
- **Community involvement:** Committees, Boards and Commissions to facilitate resident engagement. These include Historical, Zoning Hearing Board, Planning Commission, Economic Development, Parks and Recreation, Litter and Beautification, and Revitalize 209.

## What Is Your Township Doing to Control Taxes?

### *Reducing spending, and increasing income*

#### **Cutting costs:**

The most significant thing the township could ever have done to cut costs drastically, year over year, was sell the Country Club of the Poconos Golf Course and adjoining undeveloped land.

#### **SOLD! It's the end of an era.**

At the June 13th 2024 Board of Supervisors meeting, bids were opened for the sale of the golf course, and August saw the successful closing of the township owned property. The fact that there were multiple bids to open shows that Middle Smithfield Township continues to attract economic development to the area, and speaks to the dedicated efforts of many in our township and in Monroe County. We are delighted that developers have the confidence in this Middle Smithfield Township board, faith in our community, and also see the same potential we do! Thriving businesses, community members coming together to enjoy the amenities and programs of our township. We've always said this endeavor would take someone with vision and creativity, and now The Poconos Club has that opportunity.

**This successful sale puts over 409 acres back on the tax rolls.\* New development provides jobs, an increase in the LST (local services tax) which goes to our fire and ems, and increased earned income tax. Privatizing the golf course eliminated the significant burden on the taxpayer and as well as the township expense of owning and maintaining a golf course and banquet hall.**

*\*(as long as the township owned the property, there were no property tax revenues)*

**All township employees are charged with cutting costs wherever possible, without reducing services.**

For example:

We have installed energy saving devices to reduce electric usage, saving thousands of dollars a year. Solar panels were installed at the Community & Cultural Center, at a net cost of approximately \$15,000 after receiving multiple grants and rebates totaling \$165,000, which will further allow the township to reduce energy costs. We are now exploring solar panels for the municipal administration building, as well as for our sewer treatment plants, which consume an inordinate amount of electricity. In 2024, the township entered into an energy buying contract, which allows the township to purchase electricity at reduced cost.

*Continued on page 4.*





# Real Estate Taxes: Your Tax Bill Explained

Tax is on the value of real property, including land, buildings, and other improvements, owned by a tax payer. Amount of real property tax owned depends on the value of the property and the local tax rate. For taxing purposes, property values are determined by an assessment process conducted by county government.

The more than 100,000 parcels in Monroe County are assessed at 100 percent of their perceived actual market value. A home assessed at \$100,000 should have a market value of \$100,000. All pre-existing homes and buildings in the county were first reassessed in 1988 to arrive at common comparison values, and were last reassessed in 2019.

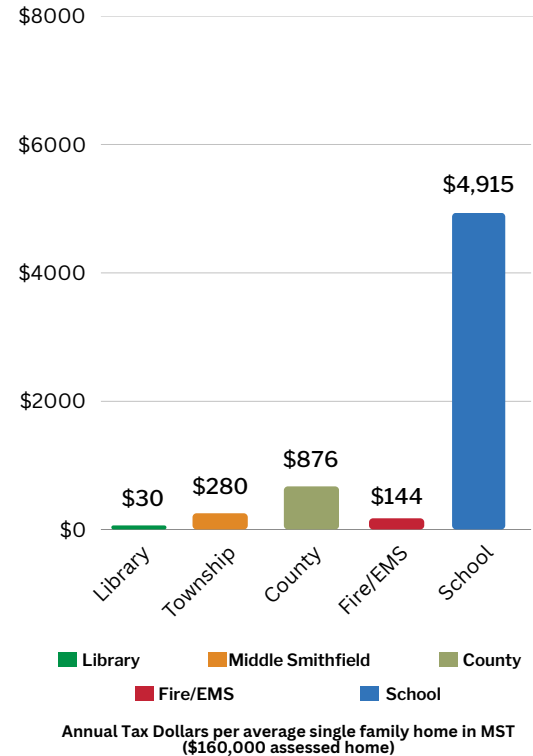
School districts, townships, boroughs, libraries, and county government use millage to arrive at a tax rate. Each mill represents \$1 in taxes for every \$1,000 of assessed value. Therefore, a school district with a tax rate of 30.72 mills, or \$30.72 per \$1,000 of assessment, will charge the owner of a \$100,000 home assessed at \$100,000, a school tax bill of \$3,072 (100 x 0.3072 mills).

## What is the Homestead/Farmstead Tax Exemption

Under a homestead or farmstead property tax exclusion, the assessed value of each homestead or farmstead is reduced by the same amount before the property tax is computed. Homeowners are not guaranteed a homestead or farmstead exclusion.

If you have not already done so before, don't forget to apply for the homestead/farmstead act tax exclusion.

You can find the forms on the Monroe County PA website at: [monroecounty.pa.gov/departments/assessment/resources/homestead](http://monroecounty.pa.gov/departments/assessment/resources/homestead)



## Income Taxes: The "Berkheimer Tax"

By now, you should also have also received a mailing by Berkheimer. Local Income Taxes must be filed every year. Prepare your local income tax return when preparing your Federal & State returns.

Berkheimer Associates processes the Local Income Tax returns. Forms, instructions and filing information can be found on their website: <https://www.hab-inc.com/forms/forms-for-individuals/>.

## But what's a mill?

**One mill represents \$1 for every \$1,000 that a property is assessed.**

This means that with an assessment of \$100,000 = 100 x 1.75 mills is \$175 in taxes annually for every property assessed at \$100,000 in market value

**In the sample tax bill below, the total is \$1,409.35. This total is broken down into four sections:**

Monroe County Tax: 5.47 mills	Fire & EMS Tax: .900	Library Tax: 0.18 mills	Municipal Tax (that's us!): 1.75 mills
This tax goes to Monroe County, which covers several Townships.	This tax goes to support fire & EMS Providers.	This tax goes to support the public library system in the local area.	This tax goes to Middle Smithfield Township.
In this sample, the tax is \$928.57	In this sample, the tax is \$152.58	In this sample, the tax is \$31.52	In this sample, the tax is \$296.68

### COUNTY OF MONROE MIDDLE SMITHFIELD TOWNSHIP

PAYABLE TO TAX COLLECTOR & MAIL TO: DAWN M ARNST, TAX COLLECTOR  
326 FRUTCHY DRIVE  
PO BOX 1279  
MARSHALLS CREEK PA 18335-1279

2024 TAX NOTICE  
RECEIVING HOURS: MARCH 1-JUNE 30 TUES 5-8 PM WED 9-12  
OR BY APPOINTMENT ONLY  
TELEPHONE 570-223-0675  
LAST PAYMENT DATE TO TAX COLLECTOR: DECEMBER 31, 2025

ACCOUNT # BILL NUMBER: 000001 PRM24

TAXES UNPAID WILL RETURN TO COUNTY TAX CLAIM BUREAU ON: JAN. 1, 2026

PARCEL NUMBER	TYPE	CLASS
	RE	9

TAXES BILLED HEREON ARE NOW DUE AND PAYABLE AND DEMAND FOR PAYMENT IS HEREBY MADE.

TAXPAYER NAME AND ADDRESS: Molly Smithfield  
147 Municipal Dr  
East Stroudsburg, PA 18302

BUILDING	121,680	LAND	47,850	ASSESSMENT	169,530
TYPE TAX	MILLS	2% DISCOUNT	BASIC	10% PENALTY	
CTY	5.4773	910.00	928.57	1021.43	
FIR/EMS	0.900	149.53	152.58	167.84	
LIB	0.185914	30.89	31.52	34.67	
MUN	1.75	290.75	296.68	326.35	
AMOUNT IF PAID BY	APR 30, 2025	JUN 30, 2025	DEC 31, 2025		
TOTAL TAX DUE	1,381.17	1,409.35	1,550.29		

IF PROPERTY SOLD OR TAXES PAID BY A MORTGAGE COMPANY FORWARD TO APPROPRIATE PARTY WITH LOAN NUMBER WRITTEN ON TOP OF BILL  
RETURN ENTIRE BILL WITH A STAMPED SELF-ADDRESSED ENVELOPE WHEN REQUESTING A RETURN RECEIPT.

PAYABLE IN UNITED STATES CURRENCY ONLY.  
DATE RECEIVED \_\_\_\_\_ AMOUNT RECEIVED \_\_\_\_\_  
PAYMENT RECEIVED BY \_\_\_\_\_  
PAYMENT MADE AFTER DEC 15 MUST BE PAID BY CASHIER'S CHECK OR MONEY ORDER.

# What is your Township doing to hold taxes down?

## Reducing spending, and increasing income

*Continued from page 2*

We also cut costs by achieving an economy of scale - volume or bulk buying via memberships to professional organizations that act as a buying group, such as COG (Council of Government) and Co-Stars. We also aren't penny-wise and pound foolish - we invest in better equipment and materials because, in the long run, it saves money. For example, our township was one of the first to use Clearlane, a road treatment product superior to salt. While Clearlane costs more per pound than salt, we use less of it than salt, as well as saving labor hours because the product does some of the work.

In 2017, the township purchased a parcel in the Wooddale area and put a public works shed for materials and equipment in an remote area of the township. Now, when a storm hits, response time is cut and the workflow is more efficient. This additional facility in the Wooddale area has saved time, and increased safety and service: when plows spend their time plowing instead of commuting to a facility on Municipal Drive to pick up more winter materials to spread, they can keep the roads clear more of the time, and finish plowing faster.

### Increase Income:

Middle Smithfield receives income from a number of sources, such as the taxes you pay, the fees we receive from building and zoning permits, and the grants we get from the state, federal, and private programs which help to stretch your tax dollars in completing projects. But, rather than increase taxes for everyone, we seek to increase the number of entities paying taxes.

In other words, rather than increase the tax burden for each tax payer, we seek to increase the number of tax payers to share the burden -- increasing the tax base. With more tax payers to share the burden, the cost to each is spread out. Programs such as sewer financing and LERTA are designed to attract tax paying businesses such as AutoZone, Dollar General, the Apartments at Mt. Nebo phases I and II, and Tractor Supply in an effort in keeping not just your municipal taxes low, but to hold the line on school taxes as well. In fact, those four projects now have a combined increase in property value of \$9 million, providing an additional \$285,000+ a year in school taxes. Tax dollars provided by businesses stave off tax increases to residents.

Speaking of attracting tax paying businesses, the township is pursuing renewing the LERTA agreement with the East Stroudsburg Area School District for another decade.

## Attracting tax-paying businesses:

Having programs such as LERTA and a sewer financing program attracts tax paying businesses, which also provide good jobs. A good example of the township's effort to increase the number of tax-paying parcels in the township was the rezoning of 311 acres of the township owned, vacant land into C2 - Commercial to attract a buyer for the municipal golf course. We are proud to say that in 2024, we have achieved this 12 year goal.

### **LERTA: Local Economic Revitalization Tax Assistance Act**

**Sewer: Financing the future improves cash flow, improving our local economy by encouraging our existing businesses to grow, and attracting new ones.**

The burden on current tax payers can only be eased by expanding the tax base (i.e. getting more tax payers to share the tax burden, such as new commercial ventures.) We cannot gain land area (i.e. we cannot gain more taxable land parcels), but we can look to improve the area that exists.

The LERTA program provides tax abatement incentives to encourage improvements, rehabilitation, and new construction.

The sewer financing program allows for businesses to finance their sewer tap in fees after paying for the initial 2 EDU tap in fee, improving cash flow, and allowing more investments in our community.

The need for more incentives to bring in more businesses is obvious. Many cities and townships throughout the county have turned the corner and are now seeing their local economies growing. The supervisors, commissioners, and majority of the school board want to see more businesses to share the tax burden and more jobs available locally.

New taxes realized as the result of development would be phased in over six years with 0% due in year 1, 20% in year 2, 40% in year 3, etc. The incentive would attract new businesses, increase employment opportunities, and further add to the tax base.

If you would like to learn more about our programs, or if you are a business looking to expand or relocate to our township, please call us at 570-223-8920 x130 or email [jbrechbiel@mstownship.com](mailto:jbrechbiel@mstownship.com)

**Text us to find  
Township information!**



You can now text Middle Smithfield Township to find information and report issues on the go.

Find information about Board of Supervisor meetings, committee meetings, permits, events, parks, roads, view the calendar and more.

**Try it today!** Text "Hi" or a keyword such as permits, vote, parks, or cleanup to 570-223-5400.