

# Some smaller houses face bigger assessment bites

BY LARRY O'CONNOR  
STAFF WRITER

Many Farmington residents could find the smaller the house the larger the assessment.

Lower priced homes sold well last year. As a result, those properties will bear the brunt in what amounts to an average 9-percent increase in assessments citywide this year, according to assessor John Sailer.

Assessments go out in the mail Friday.

Lower priced (\$70,000 to \$110,000) single family residential properties similar to those in Floral Park and Bel-Aire subdivisions are expected to see a 10 to 12 percent rise — some could get a 15 percent jolt.

By comparison, homes costing more similar to those in Chatham Hills (\$120,000 to \$180,000) are

expecting to see a 5 to 6 percent increase.

"With a tight economy, there's more demand for lower priced homes," said Sailer. "Sales go up, and that pushes assessments up."

And, likely, increase the number of people at the Board of Review. Sailer expects appeals.

Condo owners will have few gripes, though.

Condominiums will see little or no rise in assessments partly due to an oversaturated market, Sailer said. In fact, some condos can expect a decline from 1 to 10 percent.

Few adjustments will be made for commercial and industrial properties except for new construction.

The 2,600 single family residential properties will see the biggest change.

**■ 'With a tight economy, there's more demand for lower priced homes. Sales go up, and that pushes assessments up.'**

John Sailer  
Farmington assessor

An assessment freeze last year doesn't help matters. Neither does switching to a new cost manual, which will cause assessment variations in the same neighborhood.

"I'm mad, and I don't even have my assessment yet," said Mayor William Hartsock after hearing Sailer's presentation at the Feb. 1 city council meeting.

Sailer said the change is necessary.

As the real estate market has leveled off, assessments have to

be brought closer to 50 percent, he said. Average appraisal to sales ratio based on 1993 assessments is 48.5 percent.

"In reality, when you compare the assessments with the sale prices on the properties that are sold, we're only at 44 percent," he said. "That's the reason why we have to make the adjustments."

The average sale price for single family residential properties dipped slightly from \$116,393 in '91 to \$114,165 in '92.

But that's misleading, accord-

ing to Sailer. More sales of lower-priced homes brought the average down.

What about last year's freeze? This year's assessments might have been more palatable had there not been one.

"We're not making up for lost time or anything like that," Sailer said. "We're bringing them up to the level they should have been at."

Assessments are done on a neighborhood basis. Farmington uses a one-year study, comparing actual sales prices from the previous year.

If there were few sales, they are adjusted to other areas with similar properties. Most homes are assessed in average condition, although whether it's in bad or excellent is sometimes factored in.

A new State Tax Commission cost manual was used this year. The formula is designed to bring better equity, but some of the rates changed.

For example, a ranch style home is valued differently than a colonial.

Neighbors might find discrepancies on how their properties are valued even though they have the same square footage. "They're not maminho," Sailer said, "but they seem to bother some people."

Cries for reform are seconded by the assessor.

"One thing I'm preaching is it's not just property tax reform, it's school financing reform," Sailer said. "The two have to be tied together. Governor Engler doesn't seem to realize this. He's looking for some quick solution to say he's lowering property tax."

## Assessments from page 1A

tri-level and colonial, and also gives more weight to some additional such as swimming pools.

"You could be right next door to a property that had a much lower assessment," Babb said. "The way they (state) look at swimming pools is that it would cost, say \$20,000 to build a nice concrete pool. They figure that into the assessment even though you could never get that much back if you sold the property."

Babb said the adjustment to the new state appraisal system would be most noticeable this year. After that, rates should be

more consistent for each neighborhood.

Babb said he expects the majority of tax payers going in front of the board of review to be there because of the new state system. The best way to decide if an assessment is out of line is to look at market value, not your neighbor's assessment.

"This is a state-mandated system," he said. "We have nothing to do with that. I don't get a kick out of raising assessments. But the bottom line is: Does this reflect 60 percent of market value?"

The average market value of a

home in Farmington Hills is about \$140,000, Babb said. At 67 percent of the \$70,000 assessed value (46 of market value), the property owner would pay from \$4,200-\$4,900 in property taxes per year.

But these home owners who could see higher assessments are those with houses selling at less than \$100,000.

"These homes are more affordable," he said. "So they'll sell even during a recession."

Babb also said houses in the \$100,000-\$160,000 range have also sold well.

"These are 'second-stage homes,'" he said. "People with children who have outgrown their first house look to buy in this range."

But luxury houses — priced at

\$400,00 and above — and condominiums have not sold well over the past year, he said.

"In a strong economic year, you have people in corporate jobs transferring and people willing to invest in only types of property," he said. "But in a recession, people are trying to hang onto their jobs. They're not as likely to be moved or promoted and they are not going to invest in something if they're worried about their job."

Farmington Hills assessments will be mailed out beginning Feb. 26. Residents can call the assessor's office at 473-9584 if they have questions. Boards of review are scheduled for March 8-9 and March 10 from 9 a.m. to 6 p.m. and March 10 from 1-9 p.m.

"We'll add days as needed," Babb said.

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**Review board to hear assessment appeals**

Got a problem with your assessment? Don't make a date with the board of review just yet.

Both Farmington and Farmington Hills assessors recommend residents come to city hall first if they have specific questions.

There, people can check the description of the property. They can also examine sales in the area to see how they compare with other neighborhoods, which will cause variances in the same neighborhood, could bring in more people this year.

In Farmington, assessor John Sailer expects some appeals with a 9-percent increase.

"I'm not sure how much of a reaction we're going to get at the board of review this year," Sailer said. "Hopefully, we're ready."

appeals 9 a.m. to 6 p.m. Monday, March 8; 9 a.m. to 6 p.m. Tuesday, March 9; 1-9 p.m. Wednesday, March 10. Appointments will be accepted March 1 through March 10. Mail-in appeals must be received by March 10.

This year, Farmington Hills will have two panels. Hills assessor Dean Babb said his office receives 1,300 to 1,400 appeals a year.

A new appraisal system, which will cause variances in the same neighborhood, could bring in more people this year.

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