

# Tips on how to appeal property taxes offered

Property owners can challenge their latest property assessments by meeting with their local board of review. Board members meet annually with individual property owners who have tried to work out their concerns with the assessor's staff, but couldn't. A home's assessed valuation is supposed to be half the market value. Under Michigan law, 50 percent of the true cash value of property is the taxable value. True cash value is the usual selling price of property. Assessments are based on sales that

actually occur in the marketplace, and other factors, including age, lot and house size, quality and type of construction, number of rooms and the neighborhood. When challenging an assessment, make an effort to document your case with examples of comparable housing sold at lower prices than your appraisal or of sales patterns in your neighborhood. Property owners unhappy with their board of review's action can appeal to

the state Tax Tribunal, P.O. Box 30230, Lansing 48909. The telephone number is 1-517-373-8850. There is no fee. Tribunal hearings can be held in local county governmental offices. Appeals to the Tax Tribunal must be requested by June 30. To ASSIST property owners, the Michigan Consumers Council has brochures outlining how to review property tax assessments, what to look for in determining the accuracy of assessments and how to appeal assessments. "Many assessment changes simply reflect inflation in the housing market," said Kent Wilcox, council director. "However, errors are made frequently. These can range from incorrectly computing the tax to an actual error in judging the property's value."

"The first thing consumers need to do is check the appraisal records in the assessor's office for accuracy," Wilcox said. "It's possible that the appraisal may have been based on assumptions that

are simply incorrect, such as stating that the house has a finished basement when it doesn't." The appraisal may have also missed defects that might tend to reduce the house's value, such as settling or shifting on the foundation. THE COUNCIL advises discussing errors first with the local assessor. Some assessors may be willing to adjust appraisals, saving consumers and themselves from going through a formal protest.

If consumers find it necessary to protest, the brochure provides information that may be useful in documenting a case before a local review board. Protests must be filed by the review board meetings. Free copies of "How to Review and Appeal Your Property Tax Assessment" are available by writing or calling Michigan Consumers Council, 414 Hollister Building, 106 W. Allegan, Lansing, MI 48933, 1-517-373-0947. Copies are available in large-print for the visually impaired.

## Small assessment increase expected in Hills

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sense, Babb said. Of the total 25,600 assessed parcels of property in the Hills, the majority is residential. For equalization purposes, assessors are back to using a 24-month sales study as opposed to a 30-month study, which was used back in the early 1980s during Michigan's recession. The 24-month study includes housing sales in

Farmington Hills during the last three quarters of 1983, all of 1984 and the first quarter of 1985, Babb said. MUCH OF the reason for increased residential assessments is due to a booming sales market. "The residential market is extremely strong. It has been all year," Babb said. Although this year's expected increase is considered conservative, next

year, residential property owners can expect greater increases, Babb said. "We see where assessments are low and made increases to soften the blow (that's expected next year)," Babb said. "Every indication we have from Realtors is that the market will be strong in the next year."

being sold. And based on his own study, Babb estimates that the value of houses in the Hills have increased about 10 percent. Low interest rates are greatly helping the housing market. If homeowners received an assessment increase this year it means one of two things. An improvement was made to the house or, when Babb reviewed housing sales in the area, the level of assessments was below 50 percent of the market value.

An assessment, Babb said, is generally 50 percent of the "usual selling price" of a house. Babb uses both sales of a house's current assessment to determine if this year's assessment on the house is at 50 percent of the market value. "A 5 percent assessment increase does not necessarily mean the market value of that house went up exactly 5

percent in that year," Babb said. "It is more than raw numbers. We really try to analyze the numbers. We analyze things that could weight the study. We don't make assessment increases just to make them. Everything is fair."

HOUSING SALES are checked in each subdivision in the city. From the subdivision level, Babb analyzes sales in areas of similar neighborhoods with similar houses to get a better perspective of sales activity. "We compare the assessed value to sales price," he said. "When we make an analysis, we apply rationale and logic. We don't rely on just the numbers."

While residential assessments are increasing on the average, commercial and industrial property assessments are expected to remain even this year. "We certainly are not making the

## Hardship cases increase

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ties, and are afraid to visit the assessor, or meet with the board of review to ask for tax relief. The city of Farmington has a 4,169 parcel count, including personal property items, which are also assessed, Sailer added. The part-time assessor encourages all taxpayers to call and visit his office, or make an appointment to come before the board of review if they don't agree with their property assessments. "They can have a better understanding of the process," Sailer said.

immediately. These written requests are reviewed at the board's initial meeting before meetings with the public begin, Sailer said. Others must appear before the board of review. Sailer is proud of Farmington's computerized record-keeping and card system, detailing parcel information. All the part-time assessor encourages all taxpayers to call and visit his office, or make an appointment to come before the board of review if they don't agree with their property assessments. "They can have a better understanding of the process," Sailer said.

we for Farmington was \$162,190,200, compared with a tentative assessed value for 1985 of \$174,750,000, he said. This value is adjusted before and during the board of review, when reductions in taxes are allowed. In 1985, a total of \$648,580 in tax reductions were approved by the review board, including \$98,000 in hardship requests and \$550,580 for property owners disputing taxes due to market value.

THE CITY uses an economic condition factor, which adjusts costs to each neighborhood or commercial parcel. Oakland County and the state do sales studies annually to determine how close the municipality's value is to the necessary 50 percent. "We normally get a factor each year, then see where that factor can be picked up," Sailer added. "Just because a city is, for example, 5 percent low, doesn't mean all neighborhoods will be assessed 5 percent more."

The city relies on building permits, of which they receive copies, and on personal visits to reappraise the property and update city records. The city attempts to go through a home every 10 years, Sailer added.

HARDSHIP CASES and non-resident property owners can appeal their assessments by mail — forms are sent out each year to many of the known hardship case residents, which should be sent back to the assessor's office immediately.

Farmington assessments are already in the mail. Like all assessments, they are based on true cash value of the property, with 50 percent of the value taxable. As assessments fluctuate, so do property taxes.

This year's board of review meets at Farmington City Hall Monday, March 10, from 9 a.m. to noon and 1-5 p.m., and Wednesday, March 12, 2-5 p.m. and 7-9 p.m. Appointments are recommended, although the board will hear walk-ins after appointments are completed.

Farmington's three-person board includes William Dilts, Herb Cumbo and a third person to be named by the City Council tonight, according to Sailer. The third person replaces former member Joan Sundt, who recently moved from the city.

ALL BOARD members are city residents. A minimal stipend of \$45 per year covers their expenses. The 82 tax appeals received last year was an increase from the 50-60 heard several years ago, Sailer said. And recent activity in home sales in the city may generate a larger number this year and next.

The interest rate decline, which began in 1985 and spurred home sales, shows in this year's assessments, which are up 7.7 percent, Sailer said. This is the largest net average increase in values since 1981, when a 12.75 increase was noted. This year's figures also include new commercial building, including the Crossroads Shopping Center at Nine Mile and Farmington Road.

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