

Sign tax affidavit only for your principal residence

Most of your dozens of questions on Proposal A continue to be about the homestead exemption affidavit — the simple form you must sign to make your home eligible for the 6- or 12-mill property tax instead of 24 mills.

Q. I own and occupy my own home. My daughter and son-in-law are on the deed as co-owners. Whose name and Social Security number are needed?

On my deed, there are myself and my wife. But my wife's name is on her mother's deed.

A. Only co-owners who occupy the home as their principal residence must sign the affidavit, the state Treasury Department says. Family members who are co-owners but don't live there should not sign.

Be careful if you own a house and are listed on a parent's house as co-owner. Sign an affidavit only for the house you occupy. You are entitled only to one homestead tax break.

Q. My children are owners of my home, but I hold a life estate. May I claim the exemption?

A. "Yes. Fill out the affidavit using your name, address, Social Security number and signature. Your children should not sign the affidavit," Treasury says.

Q. We live in a mobile home in a trailer park in South Lyon. Do we get any break?

A. You may claim an exemption on your garage and shed if they're taxable. But mobile homes in a licensed park are taxed under a different law, not the homestead property tax.

Q. I rent a room to a boarder. May I still claim an exemption?

A. Yes, but only the portion of your home you live in, not on the portion you rent out. On the affidavit, find section 3, and enter the percentage of your home that you occupy and explain with a note on the form.

Q. My home and an additional lot are on the same deed and mortgage. But the lot has a separate PIN (property identification number) on the tax bill. Can the vacant lot qualify for an exemption?

A. Yes, you may claim an exemption for the lot if it's adjacent, and contiguous to your home, according to Treasury. If it's across the road, the lot is still contiguous.

Q. Is the state really going to change the March 1 deadline for filing for the lower homestead tax rate?

A. A Senate bill is being prepared to extend the deadline to May 1. A lawmaker tells us: "May 1 is the consensus date." Nothing's certain, but this Lansing watcher would bet yes.

Q. I am having a new home built in 1994 which I will be moving into later in 1994. May I file an affidavit on my new home?

A. That continues to bother readers. We get two answers: Rep. Willis Bullard, R-Milford, co-chair of the House Taxation Committee, wants to pro-rate the exemption. If you're in the home a half-year, you'd get half the tax break.

Treasury's answer: "No. The

property was not being occupied as a principal residence on tax day, Dec. 31, 1993. However, the 1994 assessment will not be based on the value of a completed home since a completed home did not exist on the tax day. You may claim an exemption for the home for 1995 taxes after you occupy the home as your principal residence."

Q. Your paper is offering a fax-mail service to homeowners

who didn't get a homestead affidavit from their local assessor. People should know they can get these free from the assessor's office.

A. You're right. Our service is designed for those who can't get to city or township hall during office hours or who are elsewhere in the country. Our \$4.95 price beats a plane trip home.

If you still need a homestead exemption form, call toll-free 1-800-

967-5904 from anywhere in the U.S. Have your Visa or MasterCard charge card ready. Ask for item 0301. Specify whether you want delivery by fax (complete phone number, please), mail (complete address with ZIP code) or Federal Express (for an additional \$20).

Q. I'm in the process of buying a house from a relocation firm. Who files for the exemption?

A. Only the owner-occupant may file for the exemption.

Q. My home in Bloomfield Township has been for sale for a year. I live in my second home. My CPA tells me not to change my voting address in order to qualify for a federal capital gains tax break.

A. This reporter is neither a CPA nor an attorney and isn't licensed to give such detailed advice. Treasury's answer is short and sweet: "You must claim the exemption for the home you occupy as your principal residence."

Treasury does not check your affidavit against your voter registration. It checks only to make sure you're claiming only a single homestead.

This newspaper will try to answer in print all questions of general interest. By touchstone, call (313) 953-2047 ext. 1881. One question per call, please.

Commercial and Advance Payment Program

Low payments based on 94 Mercury Villager with PEP 692A MSRP of \$21,225. '94 Mercury Grand Marquis with PEP 157A MSRP \$19,990 and '94 Mercury Cougar with PEP 2049 MSRP \$17,845 exclude title, taxes, license fee. Lease payment based on 92.25% of MSRP for Villager, 96.22% of MSRP for Grand Marquis, and 94.71% of MSRP for Cougar for 24 months. Advanced Red Carpet Leasing through 12/31/93. Lease may have option to buy vehicle at lease end at price negotiated with dealer at signing. Lessee responsible for excess wear/tear and mileage over 30,000 at \$1.11 per mile. Credit approval/insurability determined by Ford Credit. Total amount of monthly payments is \$7,176 for Villager, \$7,176 for Grand Marquis and \$6,456 for Cougar. Take new retail delivery from dealer stock by 4/5/94. Cash savings based on a comparison of total monthly payments under a conventional 24-month Red Carpet Lease plus cash down payment vs. one lease payment under the Advance Payment Program.

692A vs. \$7,740 for Grand Marquis, \$8,195 vs. \$7,434 for Sable and \$9,258 vs. \$8,501 for Villager. *File and taxes extra. *Always wear your safety belt.

ROYAL OAK Diamond 221 W. Main St. at 11 Mile Rd. 541-8330

SOUTHFIELD Star 24350 W. Chle Rd. 354-4500

SOUTHGATE Stu Harris 16800 Fort St. at Pennsylvania 285-8800

STERLING HEIGHTS Crest 36200 Van Dyke at 151 Mile Rd. 929-6000

TROY Bob Borst 1920 W. Maple 643-6600

WATERFORD Mel Farr 4178 Highland Rd. 653-9500

YPSILANTI Sesi 955 E. Michigan 565-0112

MERCURY LINCOLN

ANN ARBOR Apollo 2100 W. Stadium Blvd. 868-6100

DEARBORN KFLU 21531 Michigan Ave. 274-9000

DETROIT Bob Winney 16901 Mack Ave. at Capewell 885-4000

DETROIT Park Motor 18100 Woodward Ave. 859-5000

FARMINGTON Bob Rousseau 31625 Grand River Ave. 474-3170

GARDEN CITY Stu Evans 32000 Ford Rd. 425-4300

PLYMOUTH Hines Park 40001 Ann Arbor Rd. (at I-275) 1-800-350-MERC

ROCHESTER HILLS Crissman 1185 South Rochester Rd. 652-4200

ROSELAND Arnold 29000 Grand at 12 Mile Rd. 445-6000

ROYAL OAK Diamond 221 W. Main St. at 11 Mile Rd. 541-8330

SOUTHFIELD Star 24350 W. Chle Rd. 354-4500

SOUTHGATE Stu Harris 16800 Fort St. at Pennsylvania 285-8800

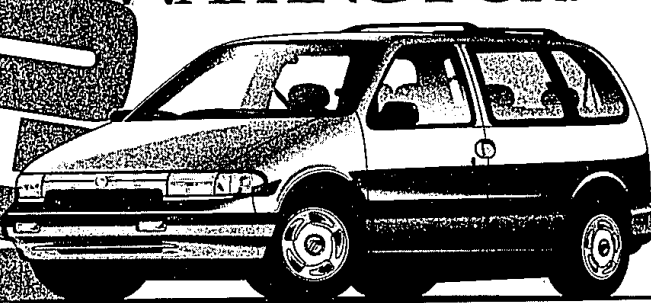
STERLING HEIGHTS Crest 36200 Van Dyke at 151 Mile Rd. 929-6000

TROY Bob Borst 1920 W. Maple 643-6600

WATERFORD Mel Farr 4178 Highland Rd. 653-9500

YPSILANTI Sesi 955 E. Michigan 565-0112

NOW, GREAT DEALS ON THE MERCURYS — YOU'VE BEEN WAITING FOR!



STANDARD FEATURES:

- DRIVER-SIDE AIR BAG • 3.0-LITER OHC V-6 ENGINE
- MULTI-POINT ELECTRONIC FUEL INJECTION
- FRONT-WHEEL DRIVE • FOUR-WHEEL ANTI-LOCK BRAKE SYSTEM • POWER STEERING
- ELECTRONIC AM/FM STEREO CASSETTE PREFERRED EQUIPMENT PACKAGE 692A • POWER WINDOWS/LOCKS • DUAL POWER MIRRORS
- 8-WAY POWER DRIVER'S SEAT

1994 MERCURY VILLAGER GS

\$299 OR \$8,501

First Month's Payment*\$299N/A
 APP Payment*N/A\$8,501
 Down Payment\$2,0820
 Refundable Security Deposit\$300375
 Cash Due at Signing*\$2,681\$8,876



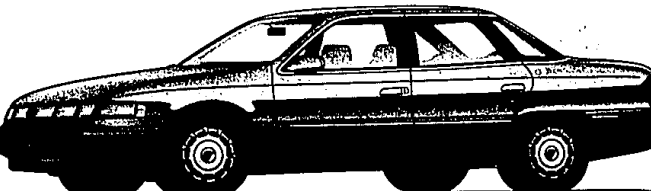
STANDARD FEATURES:

- 4.6-LITER SOHC V-8 ENGINE • SEQUENTIAL MULTI-PORT ELECTRONIC FUEL INJECTION • SPEED-SENSITIVE, VARIABLE-ASSIST POWER STEERING • DRIVER- AND RIGHT-FRONT PASSENGER-SIDE AIR BAG SUPPLEMENTAL RESTRAINT SYSTEM* • 4-WHEEL POWER DISC BRAKES • CFC-FREE AIR CONDITIONER
- POWER WINDOWS • POWER OUTSIDE MIRRORS
- 6-WAY POWER DRIVER'S SEAT • ELECTRONIC AM/FM STEREO CASSETTE RADIO PREFERRED EQUIPMENT PACKAGE 157A:
- FINGER TIP SPEED CONTROL • POWER LOCK GROUP
- ELECTRIC REAR WINDOW DEFROSTER • FRONT AND REAR CARPETED FLOOR MATS

1994 MERCURY GRAND MARQUIS GS

\$299 OR \$7,740

First Month's Payment*\$299N/A
 APP Payment*N/A\$7,740
 Down Payment\$1,4090
 Security Deposit\$300325
 Cash Due at Signing*\$2,008\$8,065



STANDARD FEATURES:

- 3.0-LITER V-6 ENGINE • SEQUENTIAL MULTI-PORT ELECTRONIC FUEL INJECTION • SPEED-SENSITIVE VARIABLE-ASSIST POWER RACK-AND-PINION STEERING • POWER BRAKES • CFC-FREE AIR CONDITIONER • DRIVER- AND RIGHT-FRONT PASSENGER-SIDE AIR BAG SUPPLEMENTAL RESTRAINT SYSTEM* PREFERRED EQUIPMENT PACKAGE 451A • POWER SIDE WINDOWS
- FINGER TIP SPEED CONTROL • POWER LOCK GROUP
- 6-WAY POWER DRIVER'S SEAT • ALUMINUM WHEELS
- ELECTRONIC AM/FM STEREO CASSETTE RADIO

1994 MERCURY SABLE GS

\$269 OR \$7,434

First Month's Payment*\$269N/A
 APP Payment*N/A\$7,434
 Down Payment\$1,7420
 Security Deposit\$275325
 Cash Due at Signing*\$2,286\$7,759

No Lease Acquisition Fee Required!

Health care forum is Thursday

State Rep. John Jamian, R-Bloomfield Hills, will address a forum on the needs of Michigan's health care system 7:30 p.m. Thursday.

Jamian chairs a House Republican task force on health care reform options for Michigan. The forum, sponsored by the Community Coalition of Concerned Physicians and Patients, will be held at the Troy Marriott, 200 W. Big Beaver, and is open to the public.

For more information, contact the coalition at (810) 643-2075.

Workshop offers a talk on AIDS

An Oakland University Continuum Center workshop called "AIDS/HIV: Plain Talk For Ordinary People" will meet 7-9:30 p.m. Wednesday, March 2, at the Meadow Brook Health Enhancement Institute.

Fee is \$10. For more information, call 370-3033.

The presenters will be a fellow from the Michigan State Medical Society and a person infected with HIV.