

Family housing

Imagine an exquisite master suite, isolated for complete privacy, fitted with such amenities as a vaulted ceiling over a generous sleeping area, a huge walk-in closet, and private bathroom with twin basins.

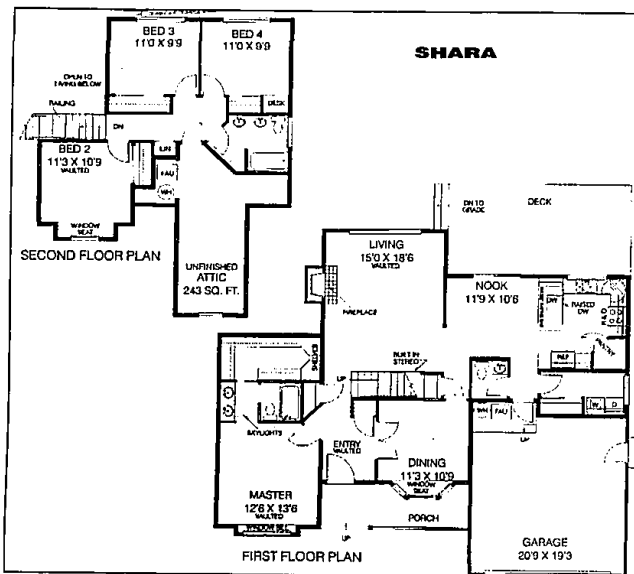
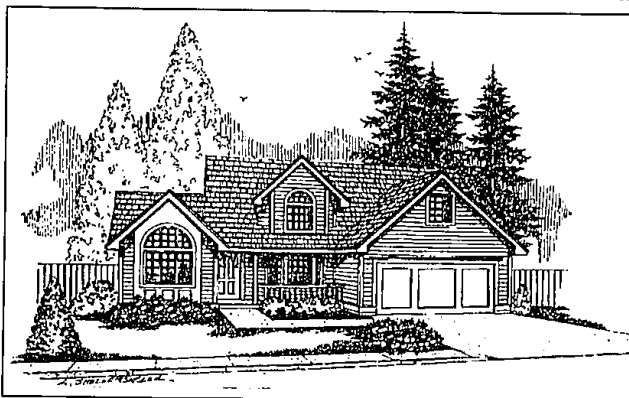
This is just one of the outstanding features available to you in the 1941-square-foot Shara. This remarkable two-story home is a perfect fit for a family with college-age or young children living in the household. The upper floor of the Shara is precisely a home in itself. It has three good-sized bedrooms. One has a built-in writing desk that any student would appreciate. The full bathroom that serves this floor has twin basins and a tub/shower combination. Two hundred forty-three square feet of attic space is at hand for storage.

The interior design of the first floor allows a free flow of movement throughout the Shara. The living room is adjacent to the breakfast nook and kitchen, with the raised eating bar acting as a separating factor. Sliding glass doors lead to the back deck, which may be the focus of family fun during the summer months. The kitchen amenities include a raised dishwasher, lazy susan, spacious pantry, range and oven.

The vaulted living room, which is directly in line with the entry, is the perfect spot to entertain your guests. A built-in fireplace will keep everyone snug on the coldest nights. The formal dining room, to the front, has the added benefit of a window seat that projects outward to the front porch.

Located conveniently near the inside entrance to the two-car garage is a handy utility and a half bath.

For a study kit of the Shara (#03-39), send \$10 to Landmark Designs, 33127 Saginaw Rd. E., Cottage Grove OR 97424. (Be sure to specify plan name and number.) For a collection of plan books featuring our most popular house plans, send \$20 to Landmark, or call 1-800-562-1151.



Property tax pinch? Try this tax cut kit

By MICHAEL HILL
Associated Press Writer

ALBANY, N.Y. (AP) — Think your property taxes are too high? Join the club.

Complaints about property tax payments are as inevitable as death and — well, you know. Richard Singlerle has a kit for homeowners who want to do more than complain.

His how-to guide, "Everything You Always Wanted To Know About Reducing Your Property Tax, But Were Afraid To Ask," offers tips and instructions for homeowners wanting to fight City Hall. Singlerle claims assessors are often nice people — really — and they're willing to listen.

Everyone thinks with assessors, you know, this classic image of the mustache wax and the big hat, and I say 'C'mon he's no different than the rest of us.'"

Maybe no different, but more feared. Assessors wield power where it counts: the information they keep on your home and its condition can literally mean hundreds of dollars a year in taxes. That's where Singlerle's kit comes in.

For decades, Singlerle has helped mostly commercial clients who feel their property is overassessed. His kit is a distillation of what Singlerle does professionally. A brief book explaining the property tax system, worksheets and reference materials are included, along with optional-use computer diskettes.

Singlerle says a surprising number of homes are overassessed, often because assessments have failed to drop along with sale values, which peaked in the 1980s. Also, many town assessors have a minimum of training and thousands of parcels to classify.

"You'd be amazed over how many people don't know how much they're paying in property taxes," he said.

A rough rule of thumb is that a third of all homes are assessed at a reasonable price, while another third are valued too high and a final third too low, Singlerle said.

If you're underassessed, you might want to keep quiet.

If you're overassessed, Singlerle thinks he might be able to help you: he breaks down into simple steps the seemingly mind-bending task of challenging your assessment.

Key to all of this is having facts in hand. Maybe the assessor added a couple of feet to the dimensions of your house by accident, or incorrectly marked you down as having a fully finished basement. That can mean tax money out of your pocket. All that information should be on file at municipal offices on a file card.

Also, you're assessment might look fine, until you compare it to what similar homes in the neighborhood have sold for recently.

The tax cut kit details how to find this information, and how to go about asking for a change.

You can save yourself a professional's fee, although some professionals threw a caution flag. Richard Southern, president of the American Society of Appraisers, said it can be beneficial for a homeowner to check property cards for mistakes, but an experienced professional could prove invaluable for more complex formal complaints. Fees are usually \$250 to \$450, he said.

Marc Kaplan, of the accounting firm Horwath David Berdon warned that would-be tax rebels risk putting their foot in their mouth.

"If you go into this thing blind, you're liable not to make your own best argument," he said.

Singlerle doesn't rule out seeking professional help, but stresses that homeowners armed with facts can maybe save themselves some money.

"The difference is having information," Singlerle said. "If you enter the assessor's office and say 'I want to pay less taxes,' he'll say 'Tell me something I don't know.'"

"Everything You Always Wanted To Know About Reducing Your Property Tax ..." is \$39.95 and can be ordered by calling 1-800-618-2926. There is also a commercial/industrial kit for \$89.95.

It won't be long now!

Yes, we realize that you haven't even enjoyed the wonderful fall colors or raked all those leaves, but the Holiday season really is just around the corner.

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