# How to appeal your property tax assessment

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If you've bought the notion you can't fight city hall, read this carefully. There are things that you can do about unfair tax assessments, but you need to know the process and how to gather and present the right information.

The appeal process has been established and refined as a part of Michigan cilizens' assurance that the state's tax system will operate in a fair and equilable manner. The appeals process represents a safety valve for property

equitable manner. The appeals process represents a safety valve for property owners and it is your right to take advantage of it.

The process is not difficult if you take the time to properly gather the facts, and then arrange them for presentation in an organized manner.

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I think my property taxes are too high, and they are going up all the time— is that a good basis for appeal?

Not taken by itself.
Of course, every clitzen who brings an appeal does so to get the tax assessment lowered, but a successful appeal must be based on the validity of your tax assessment. You must be able to show that the assessor's judgment of the value of your property was in error. The assessor may have valued your home way above the actual market value, the valuation may be above that of identical or similar houses in the area or there may have been inaccuracies in the structural appraisal on the house of the value of your possible there may have been an error in the computation of the assessment. An individual tax bill is computed by multiplying the assessed valuation times the local itar rate.

The tax rate is often referred to as the milliage because it is empressed in collinear.

The tax rate is often referred to as the miliage because it is expressed in mills. A one-mili tax means you pay \$1 in tax for every \$1,000 worth of proper-

ty to which it applies.
For example, if your property is valued at \$10,000 and the tax rate is 50 mills, your tax will be \$500 (\$10,00 X .050) or \$50 for every \$1,000 of property value (\$50 x10).

What makes up an accurate appraisal?

isal?

The factors which are considered are the age, size, and type of construction of the house, the number of rooms, the size of the lot, the neighborhood in which the house is located and the usual selling price for properties with similar characteristics.

al selling price for properties with similiar characteristics.

How do I determine if the appraisal on my property is accurate?

The lirst point for you to determine is the actual market value, or 'true cash value, or 'gour property, then compare that figure with the assessor's judgment of the valuation.

The State Equalized Valuation, listed on all property tax statements or bills, and on notices of assessment increases, is 50 percent of the assessor's judgment of the sassessor's judgment of the sassessor's judgment of the sassessor's fudgment of the sassessor's fudgment of the sassessor's fudgment of the sassessor's that is the clearest evidence that the actual market value is lower than assessor. All is the clearest evidence that the actual market value is lower than the assessor when you have own estimate of your property's value is lower than the assessor's value on your home.

If you have owned your property for some time and your own estimate of your property's value is lower than the assessor's value on your home.

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Some roal estate firms may be willing to provide an estimate of the market value of your home for a fee, or perhapa at no charge.

A professional appraisal of your property would probably carry the

most weight on an appeal, but because there is some expense involved, you might want to reserve this option only for situations where you think there may be a large tax savings resulting from the appeal.

For example, if your assessed valua-tion is reduced by \$1,000 and the tax rate is \$50 per \$1,000 (50 mills), your tax savings would be \$50 for one year. Since a complete property appraisals might cost several times as much as the savings, it probably wouldn't be worth the expense.

What other inaccuracies should I look for?
Assessors occasionally make mistakes in recording the structural features of your house. Property tax records are public information and Michigan law requires that records of your appraisal be made available to you upon request from your assessor's office.

You should check to make sure that the recorded dimensions of the house and the lot are correct. The appraisal worksheet may have missed defects that might tend to reduce the house's value, such as settling or shifting on the foundation. Unlinished atties and basements might also be misrepresented in the record's description of rooms.

Remember that normal maintenance and repair factors are not considered structural features which would affect the assessed value of the property.

So if you don't repaint your house for a number of years, you can't hold that its value has decreased and have your assessment lowered.

If I do a good job of keeping my property up, will that be used as a basis to increase my tax assessment?

Generally, it would not. Normal repairs, replacement and maltenance cannot be considered by assessors in determining the cash value of your home, particularly when repairs are done using like materials.

If you are concerned that some work you have done on your home might be considered as increasing its cash value assessment, you may want to file Form L-1293, "Request for Nonconsideration of Normal Repair Maintenance," with your local tax assessor's office early in the tax year.

The form can be obtained from your assessor's office.

No one has been to my home for ap-praisal purposes in a long time, so how can be seasoned keep changing? and assessment keep changing? market. The assessor's office makes a direct appraisal of all properties only periodi-cially and on only a small portion of all assessments each year. Studies of prop-erty sales in the neighborhood or locali-ty are often used to establish a basis for assigning a value to all properties. If the assessor's office has not direct-ly inspected your property recently,

You may find that the assessor's appra-isal was based on assumptions which you can easily prove are false and would weigh in your favor with the board of review.

What procedure do I use for bringing

What procedure do I use for bringing an appeal?
Gather the facts along the lines listed above. You should be able to provide documentation of comparable housing sold at lower prices than your appraisal, or of appraisals you received through a private lirm.

Before a formal appeal you should discuss your valuation with your assessor. Upon presentation of your facts, some assessors may be willing to adjust your appraisal, thereby saving you and themselves the nuisance of a formal protest to the local board of review.

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If you find you must proceed through the formal appeal process, it is crucial that you observe the relevant dead-lines. Each township and city has a functioning board of review, and all boards meet sometime between the first week in March and the first week is Abril. If the assessor's office has not directly interest that you observe the relevant deady the assessment is generally made on the basis of their judgment of its value, based on the information they collect about each neighborhood, about each neighborhood. That's why its particularly important for you to double-check the apprariant for you to double-check the apprariant of you are preparing your appeal. The double the properties in the properties of the properti

your city or township assessor's office early in the year if you think you may want to file an appeal. NOTE: Some localities, such as De-troit results a week to see the

NOTE: Some Jocalities, such as Detroit, require a protest to an assessor's review before a protest may be filed with the board of review.

By law, your assessment office must furnish you with the forms necessary to present the appeal. It is generally a good idea to ask any questions you have about the form and be sure you undery stand just what information you are required to supply before you leave the office. Look over the forms to be sure you don't leave any questions unanswered.

Can the board of review's decision be appealed?

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