



Garfield

Charter Township

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How To Appeal Your Property Assessment



A Guide to Appealing Your Property Valuation

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Each year in February you will receive an assessment change notification. This notice informs you of the assessor's determination of the value of your property for the upcoming tax year. It is your right to appeal this assessment to the Board of Review held annually in March, either in person or by letter.

YOUR RIGHT TO APPEAL

This pamphlet is designed to give property owners insight to the mass appraisal process, requirements of the Michigan General Property Tax Act (P.A. 206 of 1893 as Amended), and effective strategies for appeal when you believe these requirements have not been met.

MCL 211.27a(1) states that "Except as otherwise provided in this section, property shall be assessed at 50% of its TRUE CASH VALUE under section 3 of article IX of the state constitution of 1963". This is a constitutional requirement. If you believe that your property is not assessed at 50% of its true cash value, MCL 211.30 guarantees your right to appeal.

HOW ASSESSMENTS ARE MADE

In order to effectively prepare for an appeal, it is important to understand how your assessment was calculated. For real property in Michigan, the "mass appraisal" process is used. This means a "record card" for each property in Garfield Township was prepared, inventorying all of the physical characteristics and improvements. These record cards are public information and are available for review during regular business hours at the Township assessing department. The Township assessor reviews each property and determines a depreciated cost of improvements and adds it to the land value to determine the True Cash Value of your property. 50% of this amount became your assessed value.

YOUR PROPERTY RECORD CARD

The information on the record card was collected during site visits to your property and from information from the building department when permits were issued. You know your property best; and it is imperative when preparing for an appeal for you to review your record card for inaccurate or outdated information. Faulty assessments caused by incorrect physical data are an easy problem to fix once the correct information is presented. Go over your record card with Assessing Department staff. They will be happy to help you understand the card and will work with you to correct any errors. When the issue becomes an opinion of value, additional information from you will be necessary.

INSPECT YOUR HOME

The assessor depreciates the value of a home based on its age, meaning normal issues common to older homes are not considered in the specifics of the assessment. However, problems not associated with general aging should be specifically addressed in your appeal; for example, a cracked foundation or wall construction problems, etc. If depreciation on your home should be accelerated based on condition, photos and contractor estimates for the repairs are great evidence to include with your appeal.

NOTE NEIGHBORHOOD CHANGES

Location is an important feature in determining the value of your home. For example, if you live near a major road or next to a gravel pit, your home may be less desirable than the same home in a purely residential area. If the characteristics of your neighborhood have changed, request copies of resident complaints about excessive noise or eyesores and include this evidence in your appeal.

HOMES FOR SALE IN YOUR AREA

Are there recent sales or homes listed for sale like yours that would justify a different assessment? Assessments must be based on True Cash Value which is not always equal to selling price or price listed for sale. If current market conditions do not support the assessment, you should provide the sale information supporting this claim. Providing this documentation to the Board of Review does not guarantee a lower assessment, but it will help strengthen your case.

RECENT APPRAISALS

A recently completed independent appraisal of your property is great evidence. The level of detail that was considered in the appraisal exceeds what is possible in the mass appraisal process and was tailored to your individual property. It is important to remember that appraisals are performed for different purposes with their own definitions of value.

For usually less than the cost of a traditional appraisal, a Real Estate Broker can prepare for you a “Comparative Market Analysis”. This is one of the tools that would be used when listing your home to develop a reasonable estimate of what you can expect to receive for your property. While not as detailed as a traditional appraisal, it is a cost-effective alternative which can give you valuable evidence towards your property’s market value.

APPEAL STRATEGY

While it is not required that you provide such evidence at the Board of Review in order to have your appeal heard, it is the strength of the evidence that will determine the correct assessed value for your property. Here are some tips to keep in mind as you prepare your appeal—remember that you can make your appeal in person or by letter:

- Put all your information in letter form. (see the example appeal letter on the back of this page)
- Bring a presentation copy for yourself and each member of the board of review.
- Read your presentation to the board.
- You may only have five minutes, so make your points, show photographs and above all, remain professional.

STEPS TO TAKE IN THE APPEAL PROCESS:

1. Collect facts to support your opinion

Do your own research:

- Verify information about your property first in order to review sales of similar homes.
- Check real estate ads to get an idea of the asking price of local properties.
- Collect recent appraisals or recent sales of like property. (**Remember to look for homes of the same style (rambler, 2 story, split entry, etc), similar in size, age, quality, condition and location**).

It is the owner's responsibility to show clear and convincing evidence that this value (set by the assessor) is incorrect.

2. Contact the Assessor's office

You are welcome to call, email or stop in to the Garfield Assessor's office first to discuss any questions or concerns. Often your issues can be resolved at this level.

You can contact us:

- **In person** at the Garfield Township Hall, 3848 Veterans Drive
- **By phone** at 231-941-1620
- **By email**

Assessor—adehaan@garfield-twp.com (Commercial/Industrial property)

Appraisers—jbigbee@garfield-twp.com; abbysimon@garfield-twp.com
(Residential property)

3. Appear before the Board of Review (if issue has not been resolved)

You may appear before the Board of Review in person, by letter, or through a representative authorized by you. You must present your case to the local Board of Review before taking your case to the Michigan Tax Tribunal.

By Law, the Garfield Township Board of Review meets to hear valuation appeals on the Monday following the first Tuesday in March. On that day, they meet for six (6) hours beginning no earlier than 9:00am. They are also required to meet for six (6) additional hours, holding at least three (3) of them after 6:00pm. To meet this requirement, the Garfield Board of Review meets on the following Wednesday until 9:00pm.

For 2024, the dates for valuation appeals are:

Monday, March 11, 2024 from 9:00am-3:00pm

Wednesday, March 13, 2024 from 3:00pm-9:00pm

NOTE: They meet additional hours if the number of appeals requires it.

NOT SATISFIED?

If you are not satisfied with the decision of the Board of Review, you may further appeal their decision to the Michigan Tax Tribunal. The Board's notice of their decision will contain information regarding this process. The importance of substantiated evidence of your claim becomes greater with each step of the appeal process.

KEY DEFINITIONS

Here are the meanings of some of the terms used in the assessment appeal process:

TRUE CASH VALUE—The actual value of your home, as determined by the Township Assessor.

STATE EQUALIZED VALUE (SEV)—The SEV value of your home is 50% of the actual value.

TAXABLE VALUE—The value on which your taxes are based. Taxable value and SEV are the same when you first purchase a house. After that, increases in your taxable value that are not due

to home improvements are limited to the rate of inflation or 5%, whichever is less. Taxable value can never exceed SEV.

BOARD OF REVIEW—The Board of Review is a panel of Township residents who have been appointed to review, correct and approve the assessment roll.