Property Assessment Seminar

Bloomfield Township
Property Appeals Process
Understanding the assessment change notice and preparing for the March Board of Review. The Seminar will also include a question & answer session with Bloomfield Township Assessing Department.

Thursday, February 26th
6:30PM – 8:00PM
Bloomfield Township
Public Library
Community Road

Seminar Location
Bloomfield Township Library
1099 Lone Pine Road
Southeast corner of Lone Pine Road and Telegraph Road
AGENDA
Property Appeals Process

• Definitions
• Assessing Contacts
• Bloomfield Township 2015 Value Overview
• Proposal A
• Assessment Change Notice
• How Assessments are formulated
  • Modified Cost Approach
  • 2 Year Study
  • Land Values
  • Building Values / E.C.F.

• Appealing your assessment
  • Board of Review
  • Research
  • Appeal Outcomes

• Veterans Updated Exemption
• Questions & Answers
March Board of Review

What is the March Board of Review? The March Board of Review is a body with members appointed in each municipality to review the assessment roll received from the Assessor to ascertain it is complete, accurate, uniform and valid. They then conduct public hearings in March to hear appeals from property owners.

Should I Appeal to the Board of Review? Each year, prior to the March meetings of the local board of review, assessment change notices are mailed. These informational notices include State Equalized Value, Taxable Value, the percent of exemption as a Principal Residence or Qualified Agricultural Property, and whether or not an a Transfer of Ownership has occurred. If you believe the Assessed Value is more than half the value of your property, you may appeal the Assessed and/or Taxable Values at the March Board of Review. You can obtain information about the specific meeting dates and schedule an appearance with the Board of Review by contacting your local assessing office. The Board has no control over millage rates or property taxes. Other reasons to appeal to the Board of Review would include:

CLASSIFICATION: Indicates the use of your property. There are six classifications, Agricultural, Commercial, Developmental, Industrial, Residential and Timber Cutover.

STATUS: Certain properties are tax-exempt.

EQUITY: All properties within the jurisdiction are to be assessed at the same ratio; 50% of TCV.

HARDSHIP: Poverty stricken property owners can request tax relief from the Board of Review through a hardship. Household financial documentation will be required.

Am I Required to Attend the March Board of Review for a Commercial/Industrial Real Property? No. As of 2007 Commercial and Industrial Real properties no longer have to petition to the March Board of Review. These appeals can be made directly to the Michigan Tax Tribunal on or before May 31st.

Am I Required to Attend the March Board of Review for Personal Property? No. Personal Property can be appealed directly to the Michigan Tax Tribunal provided a Personal Property Statement has been filed before the commencement of the March Board of Review. If the statement has not been filed an appearance at the March Board of Review is required. Michigan law indicates that Personal Property Statements are due February 20th. The appeals to the Michigan Tax Tribunal must be made by May 31st.

Any property owner or their designated agent may file an appeal regarding the assessment of a property within the Board’s jurisdiction. By law, non-resident property owners can appeal by letter. The Township will allow letter appeals by residents as well. Most commonly the property owners appeal in person. You will need to schedule an appointment if you or your agent is to appeal in person. The Board of Review meetings are open to the public in compliance with the Open Meetings Act.

March Board of Review

How to Prepare for the Board of Review? The taxpayer must provide evidence showing the assessment placed upon the property is incorrect. The Board of Review needs good reason to alter an assessment. It is imperative to be able to answer the questions. “What do you think the property is worth?” and “What are you basing your opinion on?”

All assessments are to be based on the sales of similar properties. You may hire a professional appraiser, or you can look at sales in your neighborhood and compare them to your home. Per state law, the sale price of a property cannot be the sole determining factor of the assessment of that property. Neither the Assessor nor the Board of Review can raise or lower a property assessment based solely on its sale price. Mortgage appraisals also may not show TCV.

When do I Receive Notification of the Decision of the March Board of Review? Every person who protests before the Board shall be notified in writing no later than the first Monday in June of the Board’s action on the protest. The decision of the Board is binding for the current assessment year only. This notice must include information concerning the right to appeal to the Michigan Tax Tribunal, the time limits for appealing, and the tribunal’s address.

Can I Appeal the March Board of Review Decision? Yes. Assessments reviewed by the Board of Review can be appealed to the Michigan Tax Tribunal. The appeal deadline for residential and agricultural properties is July 31st of that year.

HARDSHIPS

What is a Hardship? Section 211.7u of the Michigan General Property Tax Act defines the poverty or Hardship Exemption as a method to provide relief for those who, in the judgment of the Board of Review, are unable to fully contribute to the annual property tax burden of their principal residence due to their financial status.

How do I Apply for a Hardship? The hardship waiver must be filed and approved by your local Board of Review on a yearly basis. Contact your local assessing office to an application.
Definitions

Assessed Value (AV) – Generally the same as state equalized value unless an equalization factor other than 50% has been applied by either the county in which the property is located or the State. Your property’s assessment change notice will indicate your property’s state equalized and assessed values and the amounts those values have increased over the previous tax year’s state equalization and assessed values.

Entire Tribunal – The formal division of the Tribunal. Hearings are held in Lansing before a Tribunal Member.

Principal Residence Exemption (PRE) – Given to the property that is the primary residence of the property owner upon the filing of a principal residence exemption affidavit.

Small Claims – The informal division of the Tribunal. Hearings are held telephonically or in-person in the county where the property is located or an adjoining county but within 100 miles of the property.

State Equalized Value (SEV) – One-half ½) of your property’s true cash value.

State Equalized Value in Contention – The difference between what the petitioner and the respondent believe to be the property’s state equalized value for each tax year at issue.

Taxable Value (TV) – Is not the same as the property’s true cash value. It is the value used to calculate your property taxes. A property’s taxable value can only increase annually by the rate of inflation or 5%, whichever is less, unless there is an addition to the property (i.e. physical improvement or omitted property) or the property’s ownership transferred during a previous tax year. See MCL 211.34d. Your property’s assessment change notice will indicate your property’s taxable and the amount the taxable value has increased over the previous tax year’s taxable value. A property's taxable value can also decrease if there is a physical loss to the property. See MCL 211.34d.

Taxable Value Contention – The value that the petitioner believes it should have been for each tax year at issue.

Taxable Value in Contention – The difference between what the petitioner and the respondent believe to be the property’s taxable value for each tax year at issue.

True Cash Value – The fair market value or the usual selling price of property. For a more detailed definition see MCL 211.27.

Uncapping of the Taxable Value – When a transfer of property ownership occurred during a previous tax year, the taxable value of that property is uncapped and becomes the same as the state equalized value of the property.

…More Property Assessment Terminology: http://www.michigan.gov/taxtrib
THE GENERAL PROPERTY TAX ACT (EXCERPT)
Act 206 of 1893

211.27 “True cash value” defined; considerations in determining value; indicating exclusions from true cash value on assessment roll; subsection (2) applicable only to residential property; repairs considered normal maintenance; exclusions from real estate sales data; “present economic income” defined; applicability of subsection (4); “nonprofit cooperate housing corporation” defined; value of transferred property; “purchase price” defined; additional definitions; “standard too” defined.

Sec. 27.
(1) As used in this act, “true cash value” means the usual selling price at the place where the property to which the term is applied is at the time of assessment, being the price that could be obtained for the property at private sale, and not at auction sale except as otherwise provided in this section, or at forced sale. The usual selling price may include sales at public auction held by a nongovernmental agency or person if those sales have become a common method of acquisition in the jurisdiction for the class of property being valued. The usual selling price does not include sales at public action if the sale is part of a liquidation of the seller’s assets in a bankruptcy proceeding or if the seller is unable to use common marketing techniques to obtain the usual selling price for the property.
ASSESSING CONTACTS

Email: assessor@bloomfieldtwp.org
Phone: (248) 433-7710
Staff: William D. Griffin, Assessor (248) 433-7711
Bgriffin@bloomfieldtwp.org
Darrin Kraatz, Deputy Assessor (248) 433-7721
Dkraatz@bloomfieldtwp.org
Sharon Beslock, Equalization Coordinator (248) 433-7793
Sbeslock@bloomfieldtwp.org
James Allen, Appraiser (248) 433-7710
Jallen@bloomfieldtwp.org
Warsha Kulkarni, Appraiser (248) 433-7710
Wkulkarni@bloomfieldtwp.org
Jeffrey Edwards, Appraiser (248) 433-7710
Jedwards@bloomfieldtwp.org
Kathy Bono, Appraiser (248) 433-7710
Kbono@bloomfieldtwp.org
Township Average Residential Change

Year

-20.0% -15.0% -10.0% -5.0% 0.0% 5.0% 10.0% 15.0%

-16.0% -10.0% -6.0% 2.06% 4.00% 10.0% 13.0%

PROPOSAL “A”

On March 15, 1994, Michigan voters approved the constitutional amendment known as Proposal “A”. Prior to Proposal “A” property tax calculations were based on State Equalized Value (SEV). Proposal “A” established “Taxable Value” (TV) as the basis for the calculation of property taxes. Increases in Taxable Value (TV) are limited to the percent of change in the rate of inflation or 5%, whichever is less, as long as there were no losses or additions to the property. The limit on TV does not apply to a property in the year following a transfer of ownership (sale).
**IRM – 2015 Inflation Rate Multiplier**

**State Tax Commission**

**BULLETIN NO. 13 OF 2014**

**INFLATION RATE**

**OCTOBER 13, 2014**

<table>
<thead>
<tr>
<th>Month</th>
<th>Rate 2014</th>
<th>Month</th>
<th>Rate 2013</th>
</tr>
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<tr>
<td>Oct-12</td>
<td>231.317</td>
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<td>Nov-13</td>
<td>233.069</td>
</tr>
<tr>
<td>Dec-12</td>
<td>229.601</td>
<td>Dec-13</td>
<td>233.049</td>
</tr>
<tr>
<td>Jan-13</td>
<td>230.280</td>
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<td>233.916</td>
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<tr>
<td>Feb-13</td>
<td>232.166</td>
<td>Feb-14</td>
<td>234.781</td>
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<tr>
<td>Mar-13</td>
<td>232.773</td>
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<td>236.293</td>
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<td>Apr-13</td>
<td>232.531</td>
<td>Apr-14</td>
<td>237.072</td>
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<td>May-14</td>
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<td>Jun-13</td>
<td>233.504</td>
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<td>Jul-13</td>
<td>233.596</td>
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<td>238.250</td>
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<td>Sep-13</td>
<td>234.149</td>
<td>Sep-14</td>
<td>238.031</td>
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<td><strong>Average</strong></td>
<td>232.247</td>
<td><strong>Average</strong></td>
<td>236.009</td>
</tr>
</tbody>
</table>

**Ratio** 1.016  
**% Change** 1.6%
IRM – Inflation Rate Multiplier

1995  2.6%
1996  2.8%
1997  2.8%
1998  2.7%
1999  1.6%
2000  1.9%
2001  3.2%
2002  3.2%
2003  1.5%
2004  2.3%
2005  2.3%
2006  3.3%
2007  3.7%
2008  2.3%
2009  4.4%
2010  -0.3%
2011  1.7%
2012  2.7%
2013  2.4%
2014  1.6%
2015  1.6%

Taxable Value Calculations are derived by using IRM/CPI percentages. This has been mandated since the introduction of proposal “A” in 1994. IRM/CPI is calculated by the US Department of Labor. [http://www.bls.gov/cpi](http://www.bls.gov/cpi)
### 2015 ASSESSMENT CHANGE NOTICE

**ASSESSMENT INFO**

**Notice of Assessment, Taxable Valuation, and Property Classification**

**From:** CHARTER TOWNSHIP OF BLOOMFIELD
WILLIAM D. GRIFFIN - ASSESSOR
4200 TELEGRAPH RD, PO BOX 489
BLOOMFIELD HILLS, MI 48303

**Parcel Identification**

PARCEL CODE NUMBER: 121-39-326-019

**Property Address:**

3931 LINCOLN DR
BLOOMFIELD HILLS, MI 48301-3964

**Name and Address of Owner or Person Named on Assessment Roll:**

JUDY, GREGORY F.
JACKSON, ELIZABETH W
3931 LINCOLN DR
BLOOMFIELD HILLS, MI 48301-3964

**Legal Description:**

TEN 136, SEC 39, T8N RGE 1 W OF LT 7

**Principal Residence Exemption**

% Exempt As “Homeowners/Principal Resident” - 100.00%
% Exempt As “Qualified Agricultural Property” - 100.00%

**According to MCL 211.34c, this property is classified as: 401 (401 Res Imp)**

**Prior Year’s Classification:**

<table>
<thead>
<tr>
<th>Taxable Value (Current amount is tentative)</th>
<th>Prior Amount Year: 2014</th>
<th>Current Amount Year: 2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. TAXABLE VALUE</td>
<td>119,760</td>
<td>121,610</td>
<td>1,910</td>
</tr>
<tr>
<td>2. ASSESSED VALUE</td>
<td>147,600</td>
<td>174,460</td>
<td>26,860</td>
</tr>
<tr>
<td>3. TENTATIVE EQUALIZATION FACTOR</td>
<td>1.000</td>
<td>1.000</td>
<td>1.000</td>
</tr>
<tr>
<td>4. STATE EQUALIZED VALUE (Current amount is tentative)</td>
<td>147,600</td>
<td>174,460</td>
<td>26,860</td>
</tr>
</tbody>
</table>

**Change in taxable value will increase/decrease your tax bill for this year by approximately:** $77

**March Board of Review Information:**

The Taxable Value, the Assessed Value, the Property Classification, or the Transfer of Ownership may be appealed by filing a protest with the local Board of Review, which will be held at Bloomfield Township, 4200 Telegraph Road. Protest forms are made available to the Board of Review by completing a Board of Review Petition Form (L-4035). A petition form may be obtained directly from the local unit of or from the State Tax Commission at www.michigan.gov/assessment.

**2015 MARCH BOARD OF REVIEW DATES AND TIMES:**

- Monday, March 9th 2015: 9:00AM to 12:00Noon, 1:30PM to 4:30PM
- Tuesday, March 10th 2015: 9:00AM to 3:00PM
- Wednesday, March 11th 2015: 1:00PM to 4:00PM

**Your assessment changed for the following reasons:**

- Market Adjustment
- The 2014 inflation rate Multiplier is: 1.016

**2015 Taxable Value cannot be higher than your 2015 State Equalized Value.**

- The denial of an exemption from the local school operating tax for "qualified agricultural properties" may be appealed to the local Board of Review. The denial of an exemption from the local school operating tax for a “homeowner’s principal residence” may be appealed to the Michigan Tax Tribunal by the filing of a petition within 30 days of issuance of this notice. The petition must be in a Michigan Tax Tribunal form or a form approved by the Michigan Tax Tribunal. Michigan Tax Tribunal forms are available at www.michigan.gov/assessment.

**Homeowner’s Principal Residence Affidavit Information Required by P.A. 114 OF 2012:**

If you purchased your principal residence after May 1 last year, to claim the principal residence exemption, you are required to file an affidavit by June 1 for the immediately succeeding summer tax year levy and all subsequent tax levies or by November 1 for the immediately succeeding winter tax levy and all subsequent tax levies.
What are my options after receiving the change of Assessment Notice?

1. Review Property Record Card
2. Contact the Assessor
3. Make Appointment for MBOR
Important Items to Review on the Property Record Card

- Land Size
- Square Footage of Building (exterior Measurements)
- Class of Building (A,B,C,D)
- Garage
- Bathrooms
- Basement Finish
- Built-in Appliances
- Year Built
- Fireplaces
- Out-Buildings, Pools, Patios, Etc.

*This is just a sample of facts to verify and review with your Assessor*
How Assessments are Formulated

Step 1
Cost Approach
How Assessments are Formulated

Look for Sales within this Timeframe.

2 Year Study – (used in increasing markets)

10-1-2012  9-30-2014

Look for properties like your own (subject) neighborhood

- Establishes 2015 Taxable Value for 2015 July and December levies.
- Sales Study Timeframes are determined by the State Tax Commission
Methods of Adjusting Assessments

Land Value
X
Land Adjustment

2015 Land Value

Building Replacement Value
X
*ECF

2015 Building Value = 2015 True Cash Value

*E.C.F. = Economic Conditions Factor by Neighborhood
2015 Sales Study Against 2014 Values
## 2015 Sales Study Against 2014 Values

<table>
<thead>
<tr>
<th>Parcel Number</th>
<th>Address</th>
<th>Sale Date</th>
<th>Sale Type</th>
<th>Nghbd</th>
<th>Sale Price</th>
<th>2014 Assessed Value</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-34-103-009</td>
<td>3636 Middlebury Ln</td>
<td>6/29/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$177,400</td>
<td>94,460</td>
<td>0.5325</td>
</tr>
<tr>
<td>19-34-103-014</td>
<td>180 Wadsworth Ln</td>
<td>1/6/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$158,000</td>
<td>96,400</td>
<td>0.6101</td>
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<tr>
<td>19-34-126-005</td>
<td>3421 W. Maple Rd</td>
<td>6/14/2013</td>
<td>1-Valid Sale</td>
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<td>$295,000</td>
<td>112,650</td>
<td>0.3819</td>
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<td>19-34-127-007</td>
<td>354 Dalebrook Ln</td>
<td>11/5/2012</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$249,000</td>
<td>128,430</td>
<td>0.5158</td>
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<tr>
<td>19-34-177-014</td>
<td>3163 Berkshire Dr</td>
<td>4/22/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$180,000</td>
<td>107,250</td>
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<td>19-34-201-013</td>
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<td>1-Valid Sale</td>
<td>Westchester Village</td>
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<td>Westchester Village</td>
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<td>208,150</td>
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<td>Westchester Village</td>
<td>$185,000</td>
<td>91,220</td>
<td>0.4931</td>
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<td>19-34-327-009</td>
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<td></td>
<td>$3,076,000</td>
<td>1,499,110</td>
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</table>

Target Ratio 49.0% to 50.0%/48.74 = +2.52%

Sales in selected neighborhood suggests all property values in Westchester Village should receive an average increase in value of 2.52% for 2015.
<table>
<thead>
<tr>
<th>Parcel Number</th>
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<td>3279 E. Breckenridge Ln</td>
<td>8/3/2014</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$ 320,000</td>
<td>166,960</td>
<td>0.5218</td>
</tr>
<tr>
<td>19-34-327-015</td>
<td>3234 E. Bradford Dr</td>
<td>12/21/2012</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$ 360,000</td>
<td>190,910</td>
<td>0.5303</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$ 3,253,400</td>
<td>1,633,720</td>
<td>0.5022</td>
</tr>
</tbody>
</table>
How Assessments Are *NOT* FORMULATED

Assessors are responsible for valuing **ALL** properties in the neighborhood, not just the sold properties.

<table>
<thead>
<tr>
<th>Parcel Number</th>
<th>Sale Date</th>
<th>Sale Type</th>
<th>Nghbd</th>
<th>Sale Price</th>
<th>2014 Assessed Value</th>
<th>Ratio</th>
<th>2015 Assessed Value</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-34-103-009</td>
<td>6/29/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$177,400</td>
<td>94,460</td>
<td>0.5325</td>
<td>88,700</td>
<td>(0.0610)</td>
</tr>
<tr>
<td>19-34-103-014</td>
<td>1/6/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$158,000</td>
<td>96,400</td>
<td>0.6101</td>
<td>79,000</td>
<td>(0.1805)</td>
</tr>
<tr>
<td>19-34-126-005</td>
<td>6/14/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$295,000</td>
<td>112,650</td>
<td>0.3819</td>
<td>147,500</td>
<td>0.3094</td>
</tr>
<tr>
<td>19-34-127-007</td>
<td>11/5/2012</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$249,000</td>
<td>128,430</td>
<td>0.5158</td>
<td>124,500</td>
<td>(0.0306)</td>
</tr>
<tr>
<td>19-34-177-014</td>
<td>4/22/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$180,000</td>
<td>107,250</td>
<td>0.5958</td>
<td>90,000</td>
<td>(0.1608)</td>
</tr>
<tr>
<td>19-34-201-013</td>
<td>4/25/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$270,000</td>
<td>117,630</td>
<td>0.4357</td>
<td>135,000</td>
<td>0.1477</td>
</tr>
<tr>
<td>19-34-252-001</td>
<td>7/28/2014</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$435,000</td>
<td>208,150</td>
<td>0.4785</td>
<td>217,500</td>
<td>0.0449</td>
</tr>
<tr>
<td>19-34-253-004</td>
<td>8/31/2014</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$185,000</td>
<td>91,220</td>
<td>0.4931</td>
<td>92,500</td>
<td>0.0140</td>
</tr>
<tr>
<td>19-34-253-011</td>
<td>1/14/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$175,000</td>
<td>80,210</td>
<td>0.4583</td>
<td>87,500</td>
<td>0.0909</td>
</tr>
<tr>
<td>19-34-254-019</td>
<td>4/29/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$249,000</td>
<td>99,430</td>
<td>0.3993</td>
<td>124,500</td>
<td>0.2521</td>
</tr>
<tr>
<td>19-34-276-002</td>
<td>6/23/2013</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$200,000</td>
<td>108,660</td>
<td>0.5433</td>
<td>100,000</td>
<td>(0.0797)</td>
</tr>
<tr>
<td>19-34-327-009</td>
<td>8/3/2014</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$320,000</td>
<td>162,860</td>
<td>0.5089</td>
<td>160,000</td>
<td>(0.0176)</td>
</tr>
<tr>
<td>19-34-327-015</td>
<td>12/21/2012</td>
<td>1-Valid Sale</td>
<td>Westchester Village</td>
<td>$360,000</td>
<td>186,220</td>
<td>0.5173</td>
<td>180,000</td>
<td>(0.0334)</td>
</tr>
</tbody>
</table>

**Summary:**

- Total Assessed Value: $3,253,400
- **2015** Assessed Value: $1,626,700
- **% Change:** 0.0208
Boards of Review

• Meets 3 times a year. March, July & December.

• Valuation Appeals can only be heard in March.

• July and December Boards are for Clerical corrections and Administrative changes.

• Many communities address poverty appeals in July and December. Reasons: 1) Tax returns are filed in April. 2) Less hectic schedule allows more time for boards to review poverty applications.
Boards of Review

Who can be a member of a Board of Review?
Three, six, or nine electors of the Township shall be appointed by the Township to serve as the Board of Review. If 6 or 9 are appointed, they are divided into Boards of 3 individuals for the purpose of hearing and deciding. The size, composition, and manner of appointment of the Board of Review of a Township may be prescribed by Township Charter or Ordinance and a City may be prescribed by City Charter.

Do Board of Review Members have to be property owners?
At least 2/3 of the members shall be property taxpayers of the Township.
How to Prepare for the Board of Review? www.bloomfieldtwp.org
The taxpayer must provide evidence showing the assessment placed upon the property is incorrect. The Board of Review needs good reason to alter an assessment. It is imperative to be able to answer the questions, “What do you think the property is worth?” and “What are you basing your opinion on?”

All assessments are to be based on the sales of similar properties. You may hire a professional appraiser, or you can look at sales in your neighborhood and compare them to your home. Per state law, the sale price of a property cannot be the sole determining factor of the assessment of that property. Neither the Assessor nor the Board of Review can raise or lower a property assessment based solely on its sale price. Mortgage appraisals also may not show True Cash Value.

State Equalized Value = True Cash Value X 50%
Where to find sales data?

- Bloomfield Township Website
- Bloomfield Township Assessor’s Office
- Realtors
- MLS
- Access Oakland
- Register of Deeds
- Websites (Sales must be verified)
## Residential Sales Study for 2015 Tax Year

**Report Name:** C_SalAnal_Res by Area for Board

### Sales Analysis by ECF / Neighborhood Code

<table>
<thead>
<tr>
<th>Neighborhood Code</th>
<th>Parcel Number</th>
<th>Prop. Class</th>
<th>Land Area</th>
<th>Bldg. Style</th>
<th>Bldg. Class</th>
<th>% Good</th>
<th>Sale Date</th>
<th>Adjusted Sale Price</th>
<th>Terms</th>
<th>Sq.Ft</th>
<th>SalePrice/Sq.Ft</th>
<th>Projected SEV</th>
<th>Ratio based on Prop SEV</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>32130</td>
<td>C-19-32-305-014</td>
<td>401</td>
<td>0.79 Ac</td>
<td>Ranch</td>
<td>BC</td>
<td>66 %</td>
<td>11/19/2012</td>
<td>$373,150</td>
<td>1-ValidSale</td>
<td>2,163</td>
<td>172.52</td>
<td>164,280</td>
<td>44.03 %</td>
<td>% sale K2</td>
</tr>
<tr>
<td>32130</td>
<td>C-19-32-151-007</td>
<td>401</td>
<td>0.94 Ac</td>
<td>Colonial2Sty</td>
<td>BC-5</td>
<td>60 %</td>
<td>05/31/2013</td>
<td>$400,000</td>
<td>1-ValidSale</td>
<td>2,172</td>
<td>184.16</td>
<td>199,970</td>
<td>49.99 %</td>
<td></td>
</tr>
<tr>
<td>32130</td>
<td>C-19-32-304-003</td>
<td>401</td>
<td>0.65 Ac</td>
<td>Ranch</td>
<td>BC-1</td>
<td>64 %</td>
<td>05/30/2013</td>
<td>$269,000</td>
<td>1-ValidSale</td>
<td>1,653</td>
<td>162.73</td>
<td>142,690</td>
<td>53.04 %</td>
<td></td>
</tr>
<tr>
<td>32130</td>
<td>C-19-32-305-015</td>
<td>401</td>
<td>1.06 Ac</td>
<td>TriLevelQuad</td>
<td>BC</td>
<td>62 %</td>
<td>12/30/2013</td>
<td>$326,500</td>
<td>1-ValidSale</td>
<td>2,594</td>
<td>125.87</td>
<td>173,490</td>
<td>53.14 %</td>
<td></td>
</tr>
<tr>
<td>32130</td>
<td>C-19-32-303-017</td>
<td>401</td>
<td>0.67 Ac</td>
<td>Ranch</td>
<td>BC-1</td>
<td>50 %</td>
<td>08/06/2014</td>
<td>$240,000</td>
<td>1-ValidSale</td>
<td>1,046</td>
<td>229.45</td>
<td>125,050</td>
<td>52.10 %</td>
<td></td>
</tr>
<tr>
<td>32130</td>
<td>C-19-32-304-002</td>
<td>401</td>
<td>0.61 Ac</td>
<td>Ranch</td>
<td>BC-5</td>
<td>54 %</td>
<td>07/30/2014</td>
<td>$285,000</td>
<td>1-ValidSale</td>
<td>2,388</td>
<td>110.97</td>
<td>131,270</td>
<td>49.54 %</td>
<td></td>
</tr>
</tbody>
</table>

**Total No. of Sales:** 6

**Avg. Sale Price:** $312,275

**Avg. Ratio:** 50.00 %

---

### Notes

- **E.C.F. Table 32130HillTop; Orchard Va**
- **E.C.F. Table 32140FranklinMill; Vill**

---

**Township of Bloomfield**

**10:41 AM**

---

27/01/2015
Township Website

ACCESS ASSESSING INFORMATION
WWW.BLOOMFIELDTWP.ORG

Quick Links (Left Side)

1) Click on Property/Parcel Tax Info
2) Click on assessing/property and land search

Search by owner name, address or parcel number

Click on highlighted parcel number for general property information to display assessing information

Click on additional screens to view buildings and images/sketches
Click on Property and Land Search

General Property Information

Building Information

Assessing Comparable Search Results
### MTT SMALL CLAIMS HEARINGS

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>COMPARATIVE # 1</th>
<th>COMPARATIVE # 2</th>
<th>COMPARATIVE # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROPERTY ADDRESS</td>
<td>230 Westbourne Dr</td>
<td>355 Roanoke Dr</td>
<td>218 Westbourne Dr</td>
</tr>
<tr>
<td>PARCEL ID #</td>
<td>19-34-130-010</td>
<td>19-34-130-005</td>
<td>19-34-130-009</td>
</tr>
<tr>
<td>SALE DATE</td>
<td>5/12/2012</td>
<td>6/4/2012</td>
<td>5/10/2012</td>
</tr>
<tr>
<td>SALE PRICE</td>
<td>$238,000</td>
<td>$237,500</td>
<td>$234,500</td>
</tr>
<tr>
<td>TIME ADJUSTMENT</td>
<td>$11,160</td>
<td>$9,550</td>
<td>$10,990</td>
</tr>
<tr>
<td>STYLE</td>
<td>RANCH/BSMT</td>
<td>RANCH/BSMT</td>
<td>RANCH/BSMT</td>
</tr>
<tr>
<td>SQUARE FOOTAGE</td>
<td>1,432</td>
<td>1,570</td>
<td>1,457</td>
</tr>
<tr>
<td>SQUARE FOOT ADJUSTMENT</td>
<td>($3,450)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>LOT SIZE</td>
<td>0.43</td>
<td>0.41</td>
<td>0.36</td>
</tr>
<tr>
<td>AVERAGE RATE PER SQUARE FOOT</td>
<td>$151.59</td>
<td>$167.90</td>
<td>$160.40</td>
</tr>
<tr>
<td>YEAR BUILT</td>
<td>1957</td>
<td>1957</td>
<td>1959</td>
</tr>
<tr>
<td>GARAGE</td>
<td>2 Car</td>
<td>2 Car</td>
<td>2 Car</td>
</tr>
</tbody>
</table>

### MISCELLANEOUS ADJUSTMENTS

| SCHOOL DISTRICT ADJUSTMENT | $0 | $0 | $0 |
| BASEMENT ADJUSTMENT | $0 | $0 | $0 |
| YEAR BUILT ADJUSTMENT | $0 | ($2,640) | ($3,540) |
| GARAGE ADJUSTMENT | $0 | $0 | $0 |
| LOT SIZE ADJUSTMENT | $0 | $3,050 | $0 |
| TOTAL ADJUSTMENTS | $7,710 | $9,990 | $7,480 |

### INDICATED ADJUSTED VALUE

| | $245,710 | $247,490 | $241,980 |

### 2012 INDICATED VALUE

<table>
<thead>
<tr>
<th>BASED ON COMP 1 &amp; 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$243,840</td>
</tr>
</tbody>
</table>

### TIME ADJUSTMENTS PER YEAR

<table>
<thead>
<tr>
<th>YEAR</th>
<th>SQUARE FOOT ADJUSTMENTS</th>
<th>YEAR BUILT ADJUSTMENT</th>
<th>GARAGE ADJUSTMENT</th>
<th>BASEMENT ADJUSTMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012 =+6% PER MONTH = .67%</td>
<td>Class A = $75.00</td>
<td>.5% PER YEAR</td>
<td>Class A = $10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>2011 = -6% PER MONTH = .5%</td>
<td>Class B = $50.00</td>
<td>Class B = $7,500</td>
<td>Class C = $5,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Class C = $25.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Final Preparation for MBOR

- Validate all data.
- Make the presentation concise.
- Time with BOR may be limited, get straight to the point.
- More Data isn’t always better.
Poverty

What is a Poverty?

Section 211.7u of the Michigan General Property Tax Act defines the poverty or Poverty Exemption as a method to provide relief for those who, in the judgment of the Board of Review, are unable to fully contribute to the annual property tax burden of their principal residence due to their financial status.
Poverty

How do I apply for a Poverty?

The poverty waiver must be filed and approved by your local Board of Review on a yearly basis. Contact the assessing office for an application. (July Boards for some communities)

Poverty Guidelines are established by the Township. The guidelines include an asset test and income test.
HARDSHIP/POVERTY EXEMPTION

2015 HARDSHIP EXEMPTION GUIDELINES

Section 211.7u (1) of the Michigan General Property Tax Act defines the poverty or HardsHIP Exemption as a method to provide relief for those who, in the judgment of the Board of Review are unable to fully contribute to the annual property tax burden of their principal residence due to their financial situation.

In granting Poverty Exemptions, the Charter Township of Bloomfield and the Board of Review realize that it represents a shift of those property taxes exempted to the other taxpayers of the Township. Poverty Exemptions are intended to assist those who are in temporary financial straits and is NOT intended as a permanent or continuous subsidy.

To be eligible for Hardship Exemption, the following information is required to be filed with the Assessing Office:

1. Fully completed and notarized Hardship Exemption Application
2. Fully completed 2014 W-2 Forms, Social Security Statements or similar income verification for all permanent members of the household
3. Fully completed 2014 Michigan Income Tax Returns for all household members
4. Fully completed 2014 Michigan Homestead Property Tax Credit Claim (MI-1040CR). IMPORTANT: the law does not allow for the filing of an affidavit attesting that a taxpayer does not file income tax returns. The law requires the applicant to file and produce and income tax even if that return is a zero filing.
5. Valid Michigan driver’s license (if requested)
6. Proof of property ownership (if requested)

Following are the guidelines for Hardship Exemption as established by the Charter Township Board of Trustees:

1. Applicants MUST meet the poverty income standards; these will be based upon the current year Federal Poverty Thresholds multiplied by a rate of 250% (or 2.5).

<table>
<thead>
<tr>
<th># Persons</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$ 29,170</td>
</tr>
<tr>
<td>2</td>
<td>$ 39,320</td>
</tr>
<tr>
<td>3</td>
<td>$ 49,470</td>
</tr>
<tr>
<td>4</td>
<td>$ 59,620</td>
</tr>
<tr>
<td>5</td>
<td>$ 69,770</td>
</tr>
<tr>
<td>6</td>
<td>$ 79,920</td>
</tr>
<tr>
<td>7</td>
<td>$ 90,070</td>
</tr>
<tr>
<td>8</td>
<td>$100,220</td>
</tr>
</tbody>
</table>

2. Applicants MUST be an owner of and occupy as a homestead (as defined by MCL 211.7c) the property for which an exemption is being requested. Vacant, unplatted, contiguous land shall not qualify as homestead property for purposes of these guidelines.

3. Applicants MUST file a completed “Poverty Exemption Application” with the Board of Review on a form provided by the Assessing Department and included a copy of their Michigan Homestead Property Tax Credit Claim and State of Michigan Income Tax Returns and all supporting documents for ALL PERSONS residing in the homestead.

4. Applicants must provide a valid driver’s license or other form of identification and must also provide a copy of a deed, land contract, or other evidence of ownership of the property for which an exemption is requested by the Assessor or Board of Review.
Hardship/Poverty Exemption

5. Applicants should have a true cash value (assessment x 2), which is less than three hundred and fifty thousand ($350,000) dollars.

6. The amount of money the applicant has in checking and savings accounts, with the total not to exceed $20,000 per person residing in the homestead.

7. Ownership interest in real estate other than the homestead. Applicants shall not have ownership of, or interest in, real estate other than the qualified homestead.

Under no circumstance shall the Board of Review reduce the taxable value lower than that which would produce an annual ad valorem tax equal to 3.5% of an applicant’s income plus any property tax credit refund payable by the State of Michigan. There shall be no poverty exemption granted that would reduce an applicant’s taxable value to less than 1,000. It is not the intent of the Township to adopt a policy of an individual being “automatically entitled” to exemption.

Your application will be sent to the July Board of Review session. The Board of Review schedule for 2015 is as follows:

July: Tuesday, July 21, 2015

Applicants will be notified in writing of the Board of Review’s decision and their appeal rights. All hardship exemptions are, by law, effective for one year only.

Please return the fully completed application and necessary information to the Bloomfield Township Assessing Department 5 days prior to the July Board of Review. The application can be signed and notarized at the Township. If there are any questions, please call the Assessing Department at (248) 433-7710.

William D. Griffin
Assessor
CHARTER TOWNSHIP OF BLOOMFIELD
HARDSHIP/POVERTY EXEMPTION APPLICATION

I,__________________________, Petitioner, being the owner and residing at the property that is listed below as my principal residence, apply for property tax relief under MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893. The principal residence of persons who, in the judgment of the township supervisor or city assessor and board of review, by reason of poverty are unable to contribute toward the public charges is eligible for exemption in whole or in part from taxation per MCL 211.7u(1).

In order to be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

**PERSONAL INFORMATION:** Petitioner must list all required personal information.

<table>
<thead>
<tr>
<th>Property Address of Principal Residence:</th>
<th>Daytime Phone Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age of Petitioner:</td>
<td>Marital Status:</td>
</tr>
<tr>
<td>Number of Legal Dependents:</td>
<td>Age of Dependents:</td>
</tr>
<tr>
<td>Applied for Homestead Property Tax Credit (yes or no):</td>
<td>Amount of Homestead Property Tax Credit:</td>
</tr>
</tbody>
</table>

**REAL ESTATE INFORMATION:** List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the BOR meeting.

<table>
<thead>
<tr>
<th>Property Parcel Code Number:</th>
<th>Name of Mortgage Company:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Balance Owed on Principal Residence:</td>
<td>Monthly Payment:</td>
</tr>
<tr>
<td>Property Description:</td>
<td>Length of Time at This Residence:</td>
</tr>
</tbody>
</table>

**ADDITIONAL PROPERTY INFORMATION:** List information related to any other property you, or any household member owns.

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Name of Owner(s):</th>
<th>Assessed Value</th>
<th>Amount &amp; Date of Last Taxes Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
Disabled Veterans Exemption

Real Property used and owned as a homestead by a disabled veteran who was discharged from the armed forces of the United States under honorable conditions or his or her unremarried surviving spouse.

- Permanently or totally disabled as a result of military service and entitled to veterans’ benefits at the 100% rate.

- Receives pecuniary assistance due to disability for specially adapted housing.

- Rated as individually unemployable.

- Veteran must file annually the affidavit of Disabled Veterans Exemption and summary of benefits letter from the Department of Veterans Affairs.
The Outcomes of the MBOR

• Letters will be mailed to property owners after the closing of March Board of Review.

• **Statutory Law:** These letters are to be delivered to the property owners no later than June 3rd. (first Monday in June)
  - No Change
  - Lowering of Assessment
  - Lowering of Taxable Value
  - Raising of Assessment

• The letter mailed to property will contain instructions on appealing to the Michigan Tax Tribunal.
**MTT for Home Owners**

---Small Claims---

**What is the Michigan Tax Tribunal?**
Quasi-Judicial agency to preside over valuation disputes.

**How does the Tribunal Work?**
Informal hearing with administrative law judge. You must appeal to the MBR to appeal to the Tax Tribunal.

**Where do I file my appeal?**
Michigan Tax Tribunal
P.O. Box 30232
Lansing, MI 48909
Ph: (517) 373-4400
Fax: (517) 373-4493
Website: [www.michigan.gov/taxtrib](http://www.michigan.gov/taxtrib)
Email general questions: taxtrib@michigan.gov

**When do I File?**
Appeals must be filed to the Tribunal by July 31st (residential properties).

**How do I file?**
By writing a letter to the Tribunal.

**What are the Fees?**
None for primary residences.