

# 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 26<sup>th</sup>

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

# Property Appeals Process

## 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 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 31<sup>st</sup>.

### 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 20<sup>th</sup>. The appeals to the Michigan Tax Tribunal must be made by May 31<sup>st</sup>.

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 31<sup>st</sup> 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  $\frac{1}{2}$  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@bloomfieldtp.org](mailto:assessor@bloomfieldtp.org)

Phone: (248) 433-7710

Staff: William D. Griffin, Assessor (248) 433-7711  
[Bgriffin@bloomfieldtp.org](mailto:Bgriffin@bloomfieldtp.org)

Darrin Kraatz, Deputy Assessor (248) 433-7721  
[Dkraatz@bloomfieldtp.org](mailto:Dkraatz@bloomfieldtp.org)

Sharon Beslock, Equalization Coordinator (248) 433-7793  
[Sbeslock@bloomfieldtp.org](mailto:Sbeslock@bloomfieldtp.org)

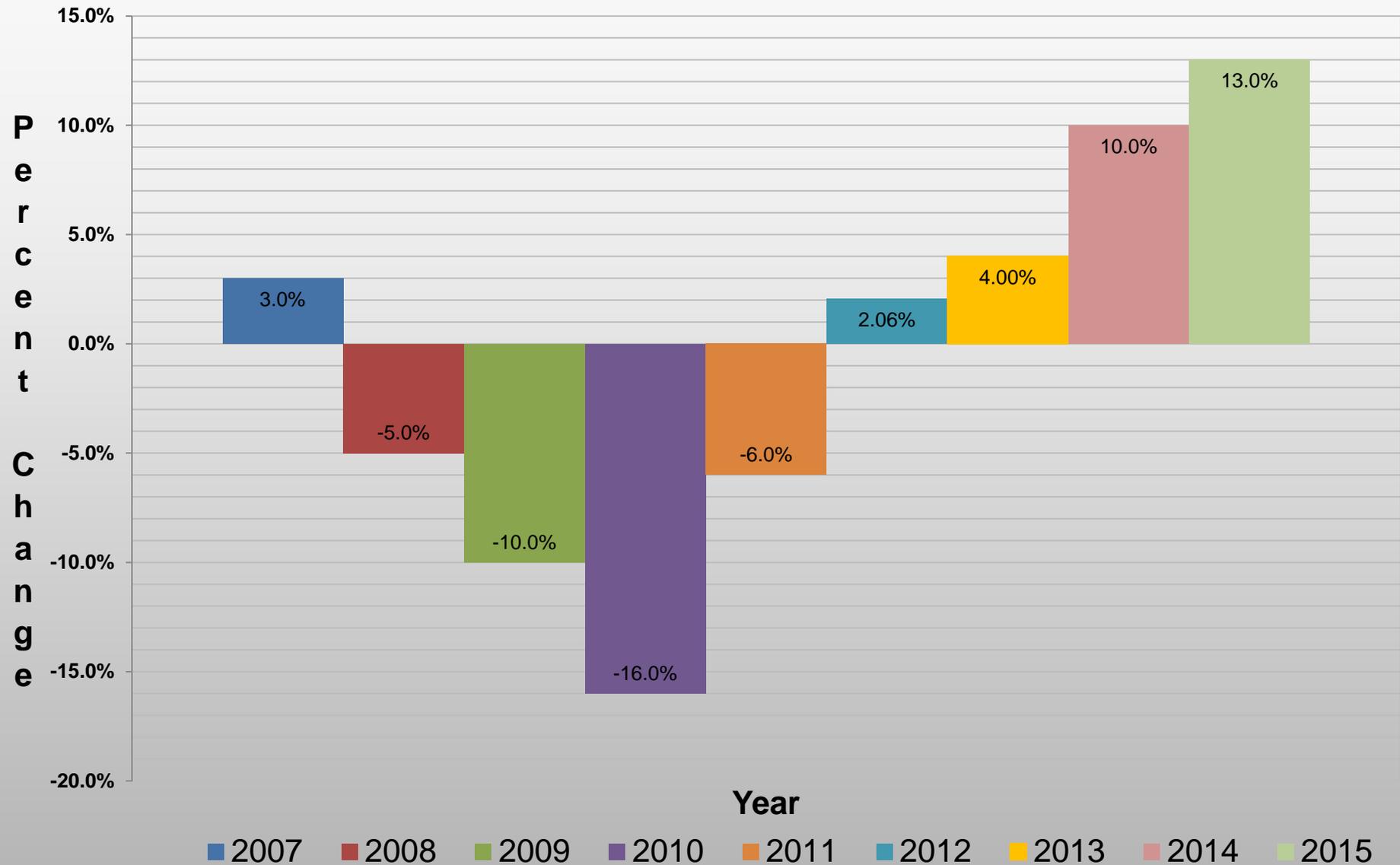
James Allen, Appraiser (248) 433-7710  
[Jallen@bloomfieldtp.org](mailto:Jallen@bloomfieldtp.org)

Warsha Kulkarni, Appraiser (248) 433-7710  
[Wkulkarni@bloomfieldtp.org](mailto:Wkulkarni@bloomfieldtp.org)

Jeffrey Edwards, Appraiser (248) 433-7710  
[Jedwards@bloomfieldtp.org](mailto:Jedwards@bloomfieldtp.org)

Kathy Bono, Appraiser (248) 433-7710  
[Kbono@bloomfieldtp.org](mailto:Kbono@bloomfieldtp.org)

# Township Average Residential Change



# 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

3500 (Rev. 01-11)



STATE OF MICHIGAN  
DEPARTMENT OF TREASURY

R. KEVIN CLINTON  
STATE TREASURER

**BULLETIN 13 of 2014**  
Inflation Rate Multiplier  
October 13, 2014

**TO:** Assessors and Equalization Directors

**FROM:** State Tax Commission

**RE:** Inflation Rate Multiplier for use in the 2015 capped value formula and the "Headlee" Millage Reduction Fraction (MRF) formula

**Note:** The Calculation of the Inflation Rate Multiplier is set in statute. MCL 211.34d states:  
 (l) "Inflation rate" means the ratio of the general price level for the state fiscal year ending in the calendar year immediately preceding the current year divided by the general price level for the state fiscal year ending in the calendar year before the year immediately preceding the current year.  
 (f) "General price level" means the annual average of the 12 monthly values for the United States consumer price index for all urban consumers as defined and officially reported by the United States department of labor, bureau of labor statistics.

Based on this statutory requirement, the calculation for 2015 is as follows:

- The 12 monthly values for October 2012 through September 2013 are averaged.
- The 12 monthly values for October 2013 through September 2014 are averaged.
- The ratio is calculated by dividing the average of column 2 by the average of column 1.

The specific numbers from the US Department of Labor, Bureau of Labor Statistics are as follows:

Oct-12 231.317	Oct-13 233.546
Nov-12 230.221	Nov-13 233.069
Dec-12 229.601	Dec-13 233.049
Jan-13 230.280	Jan-14 233.916
Feb-13 232.166	Feb-14 234.781
Mar-13 232.773	Mar-14 236.293
Apr-13 232.531	Apr-14 237.072
May-13 232.945	May-14 237.900
Jun-13 233.504	Jun-14 238.343
Jul-13 233.596	Jul-14 238.250
Aug-13 233.877	Aug-14 237.852
Sep-13 234.149	Sep-14 238.031
<b>Average 232.247</b>	<b>236.009</b>

	Ratio 1.016
	% Change 1.6%

www.michigan.gov/treasury

**BULLETIN NO. 13 OF 2014**

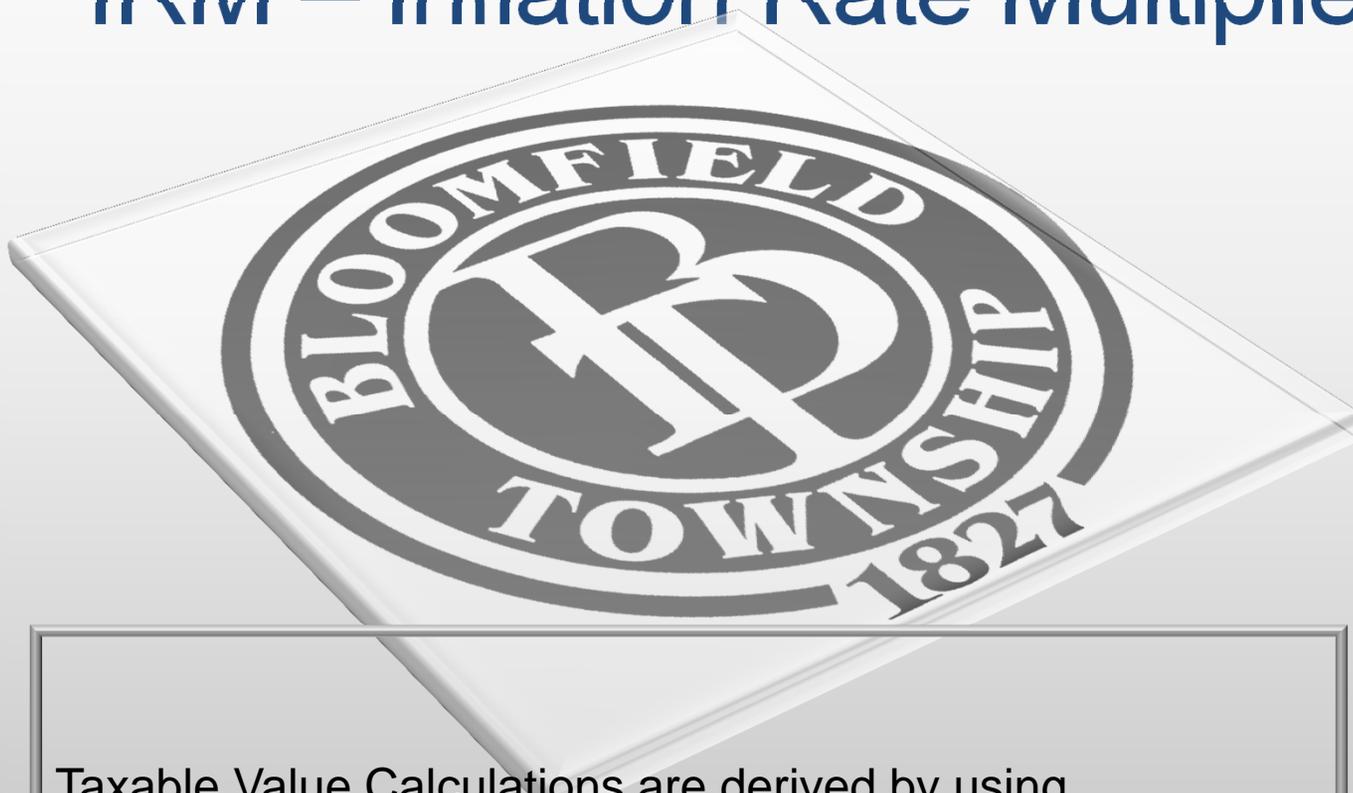
**INFLATION RATE**

**OCTOBER 13, 2014**

Oct-12	231.317	Oct-13	233.546
Nov-12	230.221	Nov-13	233.069
Dec-12	229.601	Dec-13	233.049
Jan-13	230.280	Jan-14	233.916
Feb-13	232.166	Feb-14	234.781
Mar-13	232.773	Mar-14	236.293
Apr-13	232.531	Apr-14	237.072
May-13	232.945	May-14	237.900
Jun-13	233.504	Jun-14	238.343
Jul-13	233.596	Jul-14	238.250
Aug-13	233.877	Aug-14	237.852
Sep-13	234.149	Sep-14	238.031
<b>Average</b>	<b>232.247</b>		<b>236.009</b>

	Ratio 1.016
	% Change 1.6%

# IRM – Inflation Rate Multiplier



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>

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%

# 2015 ASSESSMENT CHANGE NOTICE



Michigan Department of Treasury,  
STC 1019 (Rev. 11-13)

**THIS IS NOT A TAX BILL**

L-4400

**Notice of Assessment, Taxable Valuation, and Property Classification**  
This form is issued under the authority of P.A. 209 of 1993, Sec. 211.24 (c) and Sec. 211.34c, as amended. This is a model assessment notice to be used by the local assessor.

<b>FROM</b> CHARTER TOWNSHIP OF BLOOMFIELD WILLIAM D GRIFFIN - ASSESSOR 4200 TELEGRAPH RD, PO BOX 489 BLOOMFIELD HILLS MI 48303	<b>PARCEL IDENTIFICATION</b> PARCEL CODE NUMBER: C -19-33-326-019 PROPERTY ADDRESS: 3931 LINCOLN DR BLOOMFIELD HILLS, MI 48301-3964
<b>NAME AND ADDRESS OF OWNER OR PERSON NAMED ON ASSESSMENT ROLL:</b> JUDD, GREGORY F JACKSON, ELIZABETH W 3931 LINCOLN DR BLOOMFIELD HILLS MI 48301-3964	<b>Legal Description:</b> T2N, R10E, SEC 33 BERKSHIRE GLENS W 150 FT OF LOT 7  <b>PRINCIPAL RESIDENCE EXEMPTION</b> % Exempt As "Homeowners Principal Residence": 100.00% % Exempt As "Qualified Agricultural Property": .00%

ACCORDING TO MCL 211.34c THIS PROPERTY IS CLASSIFIED AS: 401 (401 Res Imp)

**PRIOR YEAR'S CLASSIFICATION:**

This Change in taxable value will increase/decrease your tax bill for this year by approximately: \$77	PRIOR AMOUNT YEAR: 2014	CURRENT AMOUNT YEAR: 2015	CHANGE
1. TAXABLE VALUE (Current amount is tentative):	119,700	121,610	1,910
2. ASSESSED VALUE:	147,680	174,460	26,780
3. TENTATIVE EQUALIZATION FACTOR: 1.000			
4. STATE EQUALIZED VALUE (Current amount is tentative):	147,680	174,460	26,780
5. There WAS/WAS NOT a transfer of ownership on this property in 2014 . WAS NOT			

The 2014 Inflation rate Multiplier is: 1.016

**March Board of Review Information:**  
 The Taxable Value, the Assessed Value, the State Equalized 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 at Bloomfield Township, 4200 Telegraph Road. Protests are made 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 or from the State Tax Commission at [www.michigan.gov/treasury](http://www.michigan.gov/treasury).

**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 9:30AM TO 3:30PM, and Wednesday, March 11th 2015 1:00PM to 4:00PM, 6:30PM to 9:30PM. To schedule an appointment you will need to contact the Assessing Department at (248)433-7710. Additional Assessing Information can be accessed on the Bloomfield Township website at [www.bloomfieldtp.org](http://www.bloomfieldtp.org)

Your assessment changed for the following reasons: MARKET ADJUSTMENT

\*Not less than 14 days before the meeting of the Board of Review, the assessment notice shall be mailed to the property owner.

\*Property taxes were calculated on the Taxable Value (see line 1 above). The Taxable Value number entered in the "Change from Prior Year to Current Year", does not indicate a change in your taxes.

\*State Equalized Value (SEV) is the Assessed Value multiplied by the Equalization Factor, if any (see line 3 above). State Equalized Value must approximate 50% of market value

\*IF THERE WAS A TRANSFER OF OWNERSHIP on your property in 2014, your 2015 Taxable Value will be the same as your 2015 State Equalized Value.

\*IF THERE WAS NOT A TRANSFER OF OWNERSHIP on your property in 2014, your 2015 Taxable Value is calculated by multiplying your 2014 Taxable Value (see line 1 above) by 1.016 (which is the Inflation Rate Multiplier for the current year). Physical changes in your property may also increase or decrease your Taxable Value. Your 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 35 days of issuance of this notice. The petition must be a Michigan Tax Tribunal form or a form approved by the Michigan Tax Tribunal. Michigan Tax Tribunal forms are available at [www.michigan.gov/taxtrib](http://www.michigan.gov/taxtrib).

Protest at the Board of Review is necessary to protect your right to further appeals to the Michigan Tax Tribunal for valuation and exemption appeals and to the State Tax Commission for classification appeals. Properties classified Commercial Real, Industrial Real or Developmental Real may be appealed to the regular March Board of Review or to the Michigan Tax Tribunal by filing a petition by May 31. Commercial Personal, Industrial Personal, or Utility Personal Property may be appealed to the regular March Board of Review or to the Michigan Tax Tribunal by filing of a petition by May 31 if a personal property statement was filed with the local unit prior to the commencement of the Board of Review as provided by MCL 211.19. The petition must be a Michigan Tax Tribunal form or a form approved by the Michigan Tax Tribunal. Michigan Tax Tribunal forms are available at [www.michigan.gov/taxtrib](http://www.michigan.gov/taxtrib).

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, if you have not already done so, 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 immediate succeeding winter tax levy and all



## **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

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**2015 Land  
Value**



Building Replacement  
Value

X

\*ECF

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**2015 Building  
Value**

**Value = 2015 True Cash  
Value**

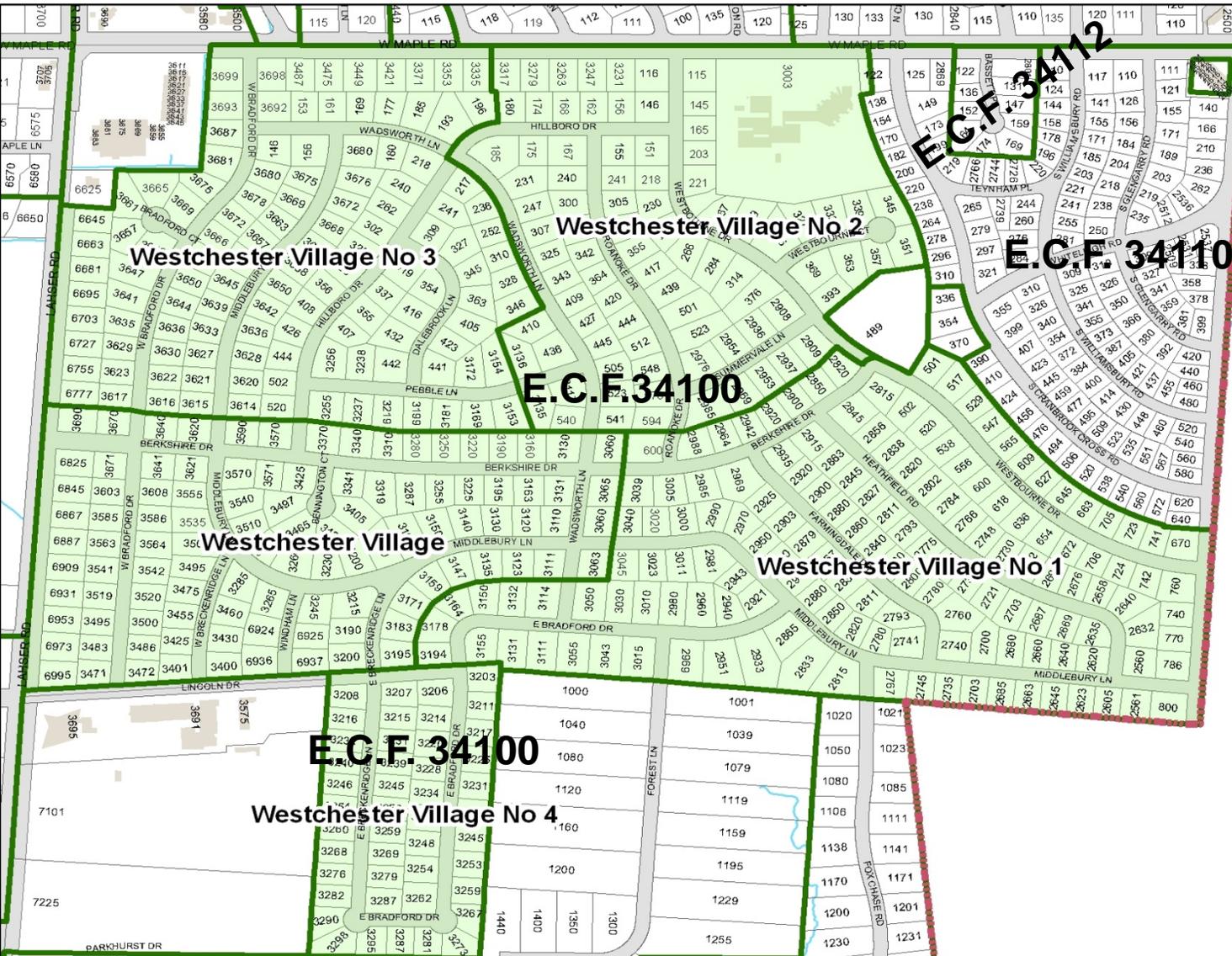
**+**

\*E.C.F. = Economic Conditions Factor by Neighborhood





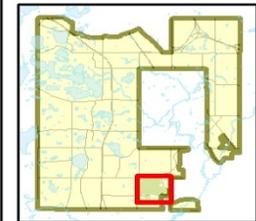
# Bloomfield Township - Westchester Subdivisions



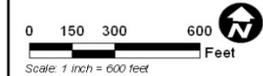
## LEGEND

- Township Boundary
- Westchester Subs
- Subdivisions
- Commercial Bldgs
- Tax Parcel
- Right of Way
- Rivers/Stream

## REFERENCE MAP



Prepared by Bloomfield Township GIS  
 Sources: Bloomfield Township,  
 Oakland County GIS Utility  
 Map Issue Date: August 31, 2011



The information provided here is intended for reference purposes only. It was compiled from a variety of available sources with varying degrees of accuracy. It is not a legally recorded map or survey and is not intended to be used as one. Bloomfield Township assumes no responsibility for errors that arise from the use of the data.

## 2015 Sales Study Against 2014 Values

Parcel Number	Address	Sale Date	Sale Type	Nghbd	Sale Price	2014 Assessed Value	Ratio
19-34-103-009	3636 Middlebury Ln	6/29/2013	1-Valid Sale	Westchester Village	\$ 177,400	94,460	0.5325
19-34-103-014	180 Wadsworth Ln	1/6/2013	1-Valid Sale	Westchester Village	\$ 158,000	96,400	0.6101
19-34-126-005	3421 W. Maple Rd	6/14/2013	1-Valid Sale	Westchester Village	\$ 295,000	112,650	0.3819
19-34-127-007	354 Dalebrook Ln	11/5/2012	1-Valid Sale	Westchester Village	\$ 249,000	128,430	0.5158
19-34-177-014	3163 Berkshire Dr	4/22/2013	1-Valid Sale	Westchester Village	\$ 180,000	107,250	0.5958
19-34-201-013	345 Westbourne Ct	4/25/2013	1-Valid Sale	Westchester Village	\$ 270,000	117,630	0.4357
19-34-252-001	3011 Middlebury Ln	7/28/2014	1-Valid Sale	Westchester Village	\$ 435,000	208,150	0.4785
19-34-253-004	2925 Farmingdale Dr	8/31/2014	1-Valid Sale	Westchester Village	\$ 185,000	91,220	0.4931
19-34-253-011	3000 Middlebury Ln	1/14/2013	1-Valid Sale	Westchester Village	\$ 175,000	80,210	0.4583
19-34-254-019	2860 Farmingdale Dr	4/29/2013	1-Valid Sale	Westchester Village	\$ 249,000	99,430	0.3993
19-34-276-002	2856 Heathfield Rd	6/23/2013	1- Valid Sale	Westchester Village	\$ 200,000	108,660	0.5433
19-34-327-009	3279 E. Breckenridge Ln	8/3/2014	1-Valid Sale	Westchester Village	\$ 320,000	162,860	0.5089
19-34-327-015	3234 E. Bradford Dr	12/21/2012	1-Valid Sale	Westchester Village	\$ 360,000	186,220	0.5173
					\$ 3,076,000	1,499,110	0.4874
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 <u>average</u> increase in value of 2.52% for 2015							

## Sales Study Creating 2015 Values

Parcel Number	Address	Sale Date	Sale Type	Nghbd	Sale Price	2014 Assessed Value	Ratio
19-34-103-009	3636 Middlebury Ln	6/29/2013	1-Valid Sale	Westchester Village	\$ 177,400	96,840	0.5459
19-34-103-014	180 Wadsworth Ln	1/6/2013	1-Valid Sale	Westchester Village	\$ 158,000	98,830	0.6255
19-34-126-005	3421 W. Maple Rd	6/14/2013	1-Valid Sale	Westchester Village	\$ 295,000	115,490	0.3915
19-34-127-007	354 Dalebrook Ln	11/5/2012	1-Valid Sale	Westchester Village	\$ 249,000	131,670	0.5288
19-34-177-014	3163 Berkshire Dr	4/22/2013	1-Valid Sale	Westchester Village	\$ 180,000	109,950	0.6108
19-34-201-013	345 Westbourne Ct	4/25/2013	1-Valid Sale	Westchester Village	\$ 270,000	120,590	0.4466
19-34-252-001	3011 Middlebury Ln	7/28/2014	1-Valid Sale	Westchester Village	\$ 435,000	213,390	0.4906
19-34-253-004	2925 Farmingdale Dr	8/31/2014	1-Valid Sale	Westchester Village	\$ 185,000	93,520	0.5055
19-34-253-011	3000 Middlebury Ln	1/14/2013	1-Valid Sale	Westchester Village	\$ 175,000	82,230	0.4699
19-34-254-019	2860 Farmingdale Dr	4/29/2013	1-Valid Sale	Westchester Village	\$ 249,000	101,940	0.4094
19-34-276-002	2856 Heathfield Rd	6/23/2013	1- Valid Sale	Westchester Village	\$ 200,000	111,400	0.5570
19-34-327-009	3279 E. Breckenridge Ln	8/3/2014	1-Valid Sale	Westchester Village	\$ 320,000	166,960	0.5218
19-34-327-015	3234 E. Bradford Dr	12/21/2012	1-Valid Sale	Westchester Village	<u>\$ 360,000</u>	<u>190,910</u>	<u>0.5303</u>
					\$ 3,253,400	1,633,720	0.5022

## How Assessments Are **NOT** FORMULATED

How Assessments Are NOT Formulated								
Parcel Number	Sale Date	Sale Type	Nghbd	Sale Price	2014 Assessed Value	Ratio	2015 Assessed Value	% Change
19-34-103-009	6/29/2013	1-Valid Sale	Westchester Village	\$ 177,400	94,460	0.5325	88,700	(0.0610)
19-34-103-014	1/6/2013	1-Valid Sale	Westchester Village	\$ 158,000	96,400	0.6101	79,000	(0.1805)
19-34-126-005	6/14/2013	1-Valid Sale	Westchester Village	\$ 295,000	112,650	0.3819	147,500	0.3094
19-34-127-007	11/5/2012	1-Valid Sale	Westchester Village	\$ 249,000	128,430	0.5158	124,500	(0.0306)
19-34-177-014	4/22/2013	1-Valid Sale	Westchester Village	\$ 180,000	107,250	0.5958	90,000	(0.1608)
19-34-201-013	4/25/2013	1-Valid Sale	Westchester Village	\$ 270,000	117,630	0.4357	135,000	0.1477
19-34-252-001	7/28/2014	1-Valid Sale	Westchester Village	\$ 435,000	208,150	0.4785	217,500	0.0449
19-34-253-004	8/31/2014	1-Valid Sale	Westchester Village	\$ 185,000	91,220	0.4931	92,500	0.0140
19-34-253-011	1/14/2013	1-Valid Sale	Westchester Village	\$ 175,000	80,210	0.4583	87,500	0.0909
19-34-254-019	4/29/2013	1-Valid Sale	Westchester Village	\$ 249,000	99,430	0.3993	124,500	0.2521
19-34-276-002	6/23/2013	1- Valid Sale	Westchester Village	\$ 200,000	108,660	0.5433	100,000	(0.0797)
19-34-327-009	8/3/2014	1-Valid Sale	Westchester Village	\$ 320,000	162,860	0.5089	160,000	(0.0176)
19-34-327-015	12/21/2012	1-Valid Sale	Westchester Village	<u>\$ 360,000</u>	<u>186,220</u>	<u>0.5173</u>	<u>180,000</u>	<u>(0.0334)</u>
				\$ 3,253,400	1,593,570	0.4898	1,626,700	0.0208
Assessors are responsible for valuing <u>ALL</u> properties in the neighborhood, not just the sold properties.								

# Boards of Review

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- 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

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## **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](http://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

2-Year Sales Study  
10/1/2012 - 9/30/2014

### SALES ANALYSIS BY ECF / NEIGHBORHOOD CODE

Township of Bloomfield

10:41 AM

Nbhd Code	Parcel Number	Prop. Class	Land Area	Bldg. Style	Sty. Hgt.	Bldg. Class	% Good	Sale Date	Adjusted Sale Price	Terms	Sq.Ft.	SalePrice/Sq.Ft.	Projected SEV	Ratio based on Proj. SEV	Comments
<b>Analysis for Area &gt; 32130</b>															
<b>E.C.F. Table 32130HillTop;OrchardVa</b>															
32130	C-19-32-305-014	401	0.79 Ac	Ranch	00	BC	61 %	11/19/2012	\$373,150	1-ValidSale	2,163	172.52	164,280	44.03 %	sale #2
32130	C-19-32-151-007	401	0.94 Ac	Colonial/2Sty	05	BC-5	60 %	05/31/2013	\$400,000	1-ValidSale	2,172	184.16	199,970	49.99 %	
32130	C-19-32-304-003	401	0.65 Ac	Ranch	00	BC-1	64 %	05/30/2013	\$269,000	1-ValidSale	1,653	162.73	142,690	53.04 %	
32130	C-19-32-305-015	401	1.06 Ac	TriLevel/Quad	05	BC	62 %	12/30/2013	\$326,500	1-ValidSale	2,594	125.87	173,490	53.14 %	
32130	C-19-32-303-017	401	0.67 Ac	Ranch	00	BC-1	58 %	08/06/2014	\$240,000	1-ValidSale	1,046	229.45	125,050	52.10 %	
32130	C-19-32-304-002	401	0.61 Ac	Ranch	00	BC-5	54 %	07/30/2014	\$265,000	1-ValidSale	2,388	110.97	131,270	49.54 %	
<b>Total No. of Sales</b>									<b>6</b>						
									\$1,873,650		12,016	\$155.93	936,750		
<b>Avg. Sale Price &gt;</b>									<b>\$312,275</b>			<b>Avg. Ratio</b>	<b>50.00 %</b>		
<b>Analysis for Area &gt; 32140</b>															
<b>E.C.F. Table 32140FranklinMill;Vill</b>															
32140	C-19-32-351-021	401	0.53 Ac	Colonial/2Sty	05	BC-5	66 %	03/25/2013	\$383,500	1-ValidSale	3,109	123.35	205,640	53.62 %	
32140	C-19-32-376-005	401	0.80 Ac	Colonial/2Sty	05	BC-5	67 %	03/05/2013	\$345,000	1-ValidSale	3,469	99.45	231,310	67.05 %	
32140	C-19-32-352-012	401	0.61 Ac	Colonial/2Sty	05	BC1	79 %	12/17/2012	\$949,700	1-ValidSale	4,565	208.04	368,370	38.79 %	
32140	C-19-31-477-006	401	0.69 Ac	Ranch	00	C	56 %	04/22/2013	\$338,000	1-ValidSale	2,528	133.70	144,200	42.66 %	
32140	C-19-32-352-005	401	0.59 Ac	Colonial/2Sty	05	BC	69 %	09/27/2013	\$415,000	1-ValidSale	3,861	107.49	250,440	60.35 %	Short sale
32140	C-19-32-353-002	401	0.51 Ac	Ranch	00	C5	67 %	09/05/2014	\$360,000	1-ValidSale	3,226	111.59	194,090	53.91 %	

# Township Website

[ACCESS ASSESSING INFORMATION](http://WWW.BLOOMFIELDTWP.ORG)  
[WWW.BLOOMFIELDTWP.ORG](http://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**



Logged in as: Anonymous User

Change Unit | Create an Account | Add to Favorites | Login

- Services**
- Assessing**
- Property and Land Search
- Assessing Comparables Search
- Current Tax**
- Tax Information Search
- Utility Billing**
- Utility Billing Search

**Main**

Welcome to the Bloomfield Township Internet Services Portal for Property Tax Data & Water Utility Billing Information

To view Assessing, Tax or Water Utility Billing information, please use the menu on the left to access the search fields.

This site is updated with the 2012 Assessing Values data. Name, address, tax statements, as well as assessed and taxable value changes will be updated weekly.

**ASSESSING**

For information on land values, lot size, acreage, legal descriptions, sales information and detailed building information click on the ASSESSING PROPERTY AND LAND SEARCH icon on the left.

Click on Property and Land Search  
General Property Information  
Building Information  
Assessing Comparable Search Results

General Property Information [Back to Non-Printer Friendly Version] [Send To Printer]

Parcel: C-19-34-252-001 Data Current As Of: 8:19 PM 10/14/2012

Property Address: 3011 MIDDLEBURY LN, BLOOMFIELD HILLS, MI 48301-4174

Owner Information: TICE JR, RICHARD C; TICE, CATHELEEN; 3011 MIDDLEBURY LN, BLOOMFIELD HILLS, MI 48301-4174

Taxpayer Information: TICE JR, RICHARD C

General Information for Tax Year 2012

Property Class:	401 - 401 Residential	Assessed Value:	\$208,150
School District:	030 - 030 Birmingham	Taxable Value:	\$208,150
State Equalized Value:	\$208,150	Map #:	POST
PPBCode:	0	Date of Last Name Chg:	07/19/2012
Historical District:	N/A	Notes:	N/A
Principal Residence Exemption:	June 1st	Final	
2013:	100.0000 %	0.0000 %	
2012:	0.0000 %	0.0000 %	

Land Information

Frontage:	Depth:
Lot 1: 0.00 FL	0.00 FL
Lot 2: 0.00 FL	0.00 FL
Lot 3: 0.00 FL	0.00 FL
Total Frontage:	Average Depth:
0.00 FL	0.00 FL

Total Acreage: 0.42  
Zoning Code: S1  
Land Value: \$72,660  
Land Improvements: \$0  
Renaissance Zone: NO



Building Information [Back to Non-Printer Friendly Version] [Send To Printer]

Parcel: C-19-34-252-001

1 building(s) found.

Description	Floor Area	Yr Built
Residential Building 1	2416 Sq. Ft.	1956

General Information

Floor Area:	2416 Sq. Ft.	Estimated TCV:	N/A
Garage Area:	1051 Sq. Ft.	Basement Area:	0 Sq. Ft.
Foundation Size:	2003 Sq. Ft.	Year Remodeled:	2005
Year Built:	1956	Class:	C 20
Occupancy:	Single Family	Tri-Level:	NO
Percent Complete:	100%	Heat:	Forced Heat & Cool
AC w/Separate Ducts:	NO	Wood Stove Add-on:	NO
1st Floor Rooms:	8	Water:	
2nd Floor Rooms:	1	Sewer:	
Bedrooms:	3		
Style:	Colonial/2Sty		

Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
1 Story	Crawl Space	Brick	1105 Sq. Ft.	1 Story
1+ Story	Crawl Space	Brick	485 Sq. Ft.	1+ Story
2 Story	Crawl Space	Brick	413 Sq. Ft.	2 Story

Area Detail - Overhangs

Height	Exterior	Area	Included in Size for Rates

Basement Finish

Recreation:	0 Sq. Ft.	Recreation % Good:	0
Living Area:	0 Sq. Ft.	Living Area % Good:	0
Walk Out Doors:	0	No Concrete Floor Area:	0 Sq. Ft.

Assessing Comparables Search Results [Back to Non-Printer Friendly Version] [Send To Printer]

29 total record(s) were found in your search.

Search Criteria: Search for Comparable Sale records where Property Class is equal to "401 Residential" AND Date From is greater than or equal to "9/30/2010" AND Date To is less than or equal to "10/1/2011" AND Price From is greater than or equal to "\$100,000" AND Price To is less than or equal to "\$1,000,000,000" AND Area From is greater than or equal to "0 sq. ft." AND Area To is less than or equal to "30,000,000 sq. ft." AND Year Built From is greater than or equal to "0" AND Year Built To is less than or equal to "2011" AND ECF Code is equal to "34100".

Parcel Number	Property Address	Yr. Built	E.C.F.	Liber/Page	Sale Date	Sale Price
	C-19-34-276-005 2802 HEATHFIELD RD	0	34100		08/19/2011	\$218,000.00
	C-19-34-252-001 3011 MIDDLEBURY LN	0	34100		07/28/2011	\$435,000.00
	C-19-34-252-001 3011 MIDDLEBURY LN	0	34100	43279:235	07/28/2011	\$435,000.00
	C-19-34-151-004 6887 LAHSER RD	0	34100		07/22/2011	\$125,000.00
	C-19-34-151-004 6887 LAHSER RD	0	34100	43282:773	07/22/2011	\$125,000.00

~ Example ~

## Sales Comparable Approach

MTT SMALL CLAIMS HEARINGS				DOCKET # 0423838
	SUBJECT	COMPARATIVE # 1	COMPARATIVE # 2	COMPARATIVE # 3
PROPERTY ADDRESS	230 Westbourne Dr	355 Roanoke Dr	218 Westbourne Dr	2820 Berkshire Dr
PARCEL ID #	19-34-130-010	19-34-130-005	19-34-130-009	19-34-251-012
				
SALE DATE		5/12/2012	6/4/2012	5/10/2012
SALE PRICE		\$238,000	\$237,500	\$234,500
TIME ADJUSTMENT		\$11,160	\$9,550	\$10,990
STYLE	RANCH/BSMT	RANCH/BSMT	RANCH/BSMT	RANCH/BSMT
SQUARE FOOTAGE	1,432	1,570	1,467	1,462
SQUARE FOOT ADJUSTMENT		(\$3,450)	\$0	\$0
LOT SIZE	0.43	0.41	0.36	0.42
AVERAGE RATE PER SQUARE FOOT		\$151.59	\$161.90	\$160.40
YEAR BUILT	1957	1957	1959	1960
GARAGE	2 Car	2 Car	2 Car	2 Car
<b>MISCELLANEOUS ADJUSTMENTS</b>				
SCHOOL DISTRICT ADJUSTMENT		\$0	\$0	\$0
BASEMENT ADJUSTMENT		\$0	\$0	\$0
YEAR BUILT ADJUSTMENT		\$0	(\$2,610)	(\$3,510)
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	\$243,840			
<b>BASED ON COMP 1 &amp; 3</b>				
<b>TIME ADJUSTMENTS PER YEAR</b>	<b>SQUARE FOOT ADJUSTMENTS</b>	<b>YEAR BUILT ADJUSTMENT</b>	<b>GARAGE ADJUSTMENT</b>	<b>BASEMENT ADJUSTMENT</b>
2012 = +8% PER MONTH = .67%	Class A = \$75.00	.5% PER YEAR	Class A = \$ 10,000	10,000
2011 = -6% PER MONTH = .5%	Class B = \$50.00		Class B = \$ 7,500	
	Class C = \$25.00		Class C = \$ 5,000	

# 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).

# Persons	Income
1	\$ 29,170
2	\$ 39,320
3	\$ 49,470
4	\$ 59,620
5	\$ 69,770
6	\$ 79,920
7	\$ 90,070
8	\$100,220

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.**

Property Address of Principal Residence:	Daytime Phone Number:	
Age of Petitioner:	Marital Status:	Age of Spouse:
Number of Legal Dependents:	Age of Dependents:	
Applied for Homestead Property Tax Credit (yes or no):	Amount of Homestead Property Tax Credit:	

**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.

Property Parcel Code Number:	Name of Mortgage Company:	
Unpaid Balance Owed on Principal Residence:	Monthly Payment:	Length of Time at This Residence:
Property Description:		

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

Do you own, or are buying, other property (yes or no)? If yes, complete the information below.		Amount of Income Earned from Other Property:	
Property Address	Name of Owner(s)	Assessed Value	Amount & Date of Last Taxes Paid
		\$	
		\$	

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## 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 3<sup>rd</sup>. (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](mailto:taxtrib@michigan.gov)

### **When do I File?**

Appeals must be filed to the Tribunal by July 31<sup>st</sup> (residential properties).

### **How do I file?**

By writing a letter to the Tribunal.

### **What are the Fees?**

None for primary residences.

# QUESTIONS

