



# Garfield

## *Charter Township*

SERVING THE CITIZENS OF NORTHERN MICHIGAN

# What you can expect from the Township Board of Review

Charter Township of Garfield  
3848 Veterans Drive  
Traverse City, MI 49684  
(231) 941-1620  
[www.garfield-twp.com](http://www.garfield-twp.com)

## **You MAY receive a reduction in your assessment if:**

1. Your house purchased recently, through a realtor on the open market (not a “forced” sale or one involving relatives) cost significantly less than twice your assessed value.
2. A house in your neighborhood similar to yours in size, style, and age, recently sold on the open market for significantly less than twice your assessed value.
3. A house in your neighborhood clearly more valuable than yours is assessed the same. Check carefully with the assessor to be sure it does not have a defect that you are unaware of.
4. A house in your neighborhood similar to yours in size, style, and age, is assessed by the Assessor significantly less than your home.
5. You can present documents from a certified appraiser stating that a recent appraisal values your house lower than the Township appraisal.
6. Your house is currently on the market with a realtor at a price lower than the Township assessment, or has consistently received written offers below the Township assessment. You should provide copies of the offers as proof.
7. The Township assessment, according to the appraisal record card, credits you with items not in your house (an extra fireplace or bath, ceramic tile in bath, brick facing, finished basement, air conditioning, etc.) You should verify these records regularly.
8. Your house is significantly larger or of higher quality than the others houses in the neighborhood so that you are “overbuilt” for the area.
9. Your house suffered sever structural damage (settlement causing severe cracking, water damage so extensive as to undermine the foundation, fire damage) so that you can request an inspection for reduction in relation to the damage.
10. You are located adjacent to a highway or very busy street which you feel reduces the salability of your property. (Check with the Assessor first to see if your assessment is already being reduced for that reason, and whether house sales along your street indicate that this is a problem.)
11. You are located adjacent to a place of business or near a source of noxious odor or loud noise which you feel reduces the salability of your property. (Check with the Assessor first to see if your assessment is already reduced for that reason. Some types of adjacent businesses may actually increase the value of your property for commercial use so your assessment could go up for that reason.)

**You CANNOT expect to receive a lower assessment from the  
Board of Review because:**

1. You are assessed today at \$10,000 more than you paid for the house many years ago. (Inflation has hit the housing market, too. The higher assessment reflects the fact that you can sell the house today for more than you paid for it.)
2. Your house badly needs paint, the carpet is threadbare, there is water in the basement, two storm windows are broken, etc. (You are expected to maintain your home in reasonable condition, and are not assessed lower because you fail to do so.)
3. Your property taxes are up, but your income is fixed. (Michigan, however, provides tax relief through Public Act 20 of 1973, which is normally claimed through the Michigan State Income Tax form. The Township also offers a Poverty Exemption program, which requires an annual application. Check with the Assessor's office for help in claiming a refund.)
4. Neighboring renters have too many cars in the drive, too many people living in the house, dogs loose, and noisy parties which lower the value of your property. (Please report the excess renters and cars to the Township's Zoning Department, the dogs to the County Animal Control, and the noisy parties to the Sheriff's Department; and report all to your neighborhood association, if one is organized. Check numbers 1-10 in the left column of this Fact Sheet to see if you have grounds for tax relief which the Board of Review can grant.)
5. Your neighbor's house, of same size, style, and age, is completely carpeted and elaborately landscaped. You have neither carpeting nor landscaping, and are assessed the same as your neighbor. (Neither carpeting nor landscaping is considered to be a permanent feature of the property and therefore is not specifically assessed by the Assessor.) Landscaping as a general feature of a neighborhood is considered when rating the total neighborhood area.
6. You received an unusually large increase in assessment that is larger than many of your neighbors'. (An extraordinarily large increase in assessment may be because you have been under-assessed for some years. If so, you have just been lucky, as you won't have to pay "back taxes" on too low an assessment. There could, however, have been a clerical error, so it doesn't hurt to come in to the Assessor's Office to discover the cause of the increase.)

***Michigan Law permits waiving of part of the property tax for hardship cases. See the Assessor for a form. The Poverty Exemption application must be filed and approved by your local Board of Review annually.***

Assessor – Amy L. DeHaan, MMAO(4)  
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