

How To Reduce Your Property Taxes

This e-guide is courtesy of:

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Foreword

While the politicians in Washington have given the citizenry a little more spending money with income tax cuts, there is another immediate way you can reduce your tax burden. More than half of the homeowners in the United States overpay on their real estate taxes. How do you know if you are one of them? And what can you do if you are?

To find the answers to these and other questions about reducing your property Taxes, Lou Rizzo has asked former founder of Property Tax Reduction Consultants of New Hampshire, Ellen Engel, to create this informative e-book that will take you step by step through the property tax reduction process. Ms. Engel appealed her own property taxes and saved herself \$1500 in the first year alone. She's worked as a property tax consultant in both NH and NC. Ms. Engel currently holds her real estate license in NC. (www.bestnewbernhomes.com)

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Even if you feel your property taxes are reasonable, take the time to be sure.

Nationally,

60% of all property is over-assessed and you could be one of the property owners who are paying more than your share of taxes. Property value depends on the market, not what an expert thinks about the market.

**UNDERSTANDING THE BASICS OF THE PROPERTY
TAX SYSTEM OR TIME & MANPOWER**

Each municipality in our country needs revenue in order to provide services to its citizens. The taxation of property was implemented to provide municipalities with the revenue they need.

In its most simplistic form, a municipality (city, town or village, parish, county) forms a budget to determine the amount of money it needs to operate for the year. The municipality then turns to the assessor, whose job it is to assess the value of each and every property with the exclusion of schools, churches and certain other properties as required by state or local law, in an equitable and uniform manner. The assessed value of total property tax (tax roll) is then divided into the municipality's budget dollars needed to determine the tax rate for the year.

Municipality budget \$\$ needed

Divided by = Tax Rate per \$100

Total assessed property value (tax roll)

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After the tax rate has been determined, each individual assessment (i.e. your property) is multiplied by the tax rate to determine the tax dollars due on that property.

Do not get the assessment confused with the municipal tax rate. Your assessment is only one aspect of the whole property tax system that you can affect directly.

A municipality's budget is something an individual can have very little affect on. One would need to get involved in the political process to affect the tax rate. The tax roll is not something we can affect because of its size, but we can evaluate our own property tax assessments and challenge them if our evaluation determines that it is warranted.

Despite what your feelings may be about your city, town or county regarding your property taxes, the assessors and people in charge want taxes to be fair. This is called "the principle of equity and uniformity". You'll have to take our word for it that your government wants taxes to be fair. Believe us, if they are not, it is a big headache for those in charge.

BUT, the property tax system is run by people. People collect the data. People run the system. People make decisions and because they are human, people make mistakes.

As you can imagine, appraising every property in a city, town or any municipality is a monumental job. The number of full and part-time assessors for each municipality

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varies. Some smaller municipalities will even hire freelance assessors for the job. No matter how many assessors are assigned the task, it is never enough to do a full and complete assessment of every property.

The City of Albany, New York, Department of Assessment and Taxation assesses all real property within the City, annually compiles an assessment roll of approximately 31,000 properties on which real property taxes are levied, and administers programs for granting real property tax exemptions to eligible individuals and organizations. So you readily see that duties of city assessment departments are not confined to doing assessments alone, but also to compilation of statistics/results, administrative duties, travel time, and other program duties.

The City of Utica, New York, at the time of this writing, has a population of 60,651; a total of 22,279 properties; and the Tax Assessor is David H. Williams. (See “Assessor’s Duties”, City of Utica, NY, for a more complete description of duties and responsibilities of assessors.) The State of Florida in 2004 had 10.27 million parcels of real, personal and centrally assessed property statewide, valued at \$1.58 trillion (State of Florida, Department of Revenue).

Even a small town such as Meredith, NH has 5,200 properties and two full time assessors. If one works a 40 hour week for 51 weeks a year (allowing one week for vacation), one assessor would work 2040 hours per year.

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If Meredith, NH has 2 full time assessors, the best case scenario is that they would put in approximately 4080 hours per year. Meredith has 5200 properties. Let's say each property needs two hours to do a somewhat complete assessment, including checking all measurements and improvements. That would be 10,400 man hours for the assessment. But Meredith only has 4080 man hours in which to do the assessment. Can you see how mistakes can be made?

Most every municipality faces time and manpower issues, which may result in both mechanical and valuation mistakes. In the next chapters, we will show you how to take advantage of this time and manpower shortage.

WHAT CONSTITUTES REAL ESTATE?

1. Land

2. Improvements

a. Buildings, structures, improvements, and other permanent fixtures. Some examples of real property include: houses, gas stations, office buildings, vacant land, motels, shopping centers, saleable natural resources (oil, gas, timber), farms, apartment buildings, factories, restaurants, and, in most instances, mobile homes. Buildings unfinished on January 1st are subject to partial assessment.

b. Site improvements such as: Trees, landscaping, sidewalks, driveways, fences are considered taxable improvements.

c. Fixtures in a building that cannot be removed without physical injury to the building or the fixtures are real estate. Examples of fixtures include: wall-to-wall carpeting, attached window hardware, a basketball goal attached to the side of your home, a lamp post in your front yard, a chandelier in your dining room, a hot water heater.

d. Fixtures in a building that can be easily removed are not real estate. Example of items not normally considered fixtures include: light bulbs, a cord of firewood, or potted plants.

WHEN IS REAL ESTATE ASSESSED?

All real estate must be re-assessed periodically. Most states mandate a reassessment every xx number of years. These years are known as reassessment years. In the years between the reassessment periods, some states horizontally adjust the appraised value of property up or down by an appropriate percentage. In some states, the years between the reassessment periods allow the following properties to be assessed:

1. Property which was not assessable and has since become taxable.
2. Property that was omitted by mistake.
3. New or added buildings that have not been previously assessed.
4. Property which has decreased in value.
5. In any year, assessments may be revised or corrected.

New York State Law, for example, requires:

“...all properties in your municipality (except in New York City and Nassau County) to be assessed at a uniform percentage of market value each year. This means that all taxable properties in your city, town or village must be assessed at market value or all at the same uniform percentage of market value each year.” (Fair Assessments-A Guide for Property Owners, NYS Board of Real Property Services, 2003/Modified 2004.)

In the State of Maryland, property owners will “normally receive a Notice of Assessment every three years that shows the old market value as well as the new market

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value. The new value reflects the market influence and other conditions affecting the property from the time of the last assessment.” (The Assessment Appeal Process, State of Maryland, Department of Assessments and Taxation)

Each state is different. A quick call to your local assessor’s office will give you the information on your state. See the Appendix for quick contact information.

**Don’t get the assessment confused with the actual tax rate. The actual tax rate can be adjusted annually by the county and/or city.

HOW MOST PEOPLE VIEW PROPERTY TAXES

1. My taxes have to be right; all of my neighbors are paying the same amount.

“FALSE”

Answer—There are entire streets that are over-taxed and many times whole subdivisions are over-taxed.

2. I want to wait until next year before I do anything.

“FALSE”

Answer—The “I want to wait until next year” answer is only going to hurt you.

Procrastination is never going to reduce your property taxes—you have to do something about it now.

3. I can't reduce my property taxes.

“FALSE”

Answer—You can reduce your property taxes if you have the knowledge and expertise that you will read about in this booklet.

4. I don't have the time to spend on this right now.

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“TRUE”

Answer—Most people have busy lives. But, most people find that the amount of money they save on their property taxes more than makes up for the time they spent to correct their assessment. I am a perfect example.

My property in New Hampshire was reduced \$1500 per year. NH property is assessed every 10 years. I saved \$1500 per year for six of those ten years for a total savings of \$9000.00. Conservatively, I spent about ten hours working on my tax abatement case and an additional two hours at the hearing, for a total of 12 hours. I saved approximately \$750.00 per hour for the time I spent. I could not afford not to spend the time!

TAXATION LAWS AND COURT CASES

The US Supreme Court Case, January 18, 1989, case #87-1303 and #87-1310.

Allegheny Pittsburgh Coal Company, Petitioner v. County Commission of Webster County, West Virginia, et. al.

“Taxation shall be equal and uniform throughout the state and all property, both real and personal, shall be taxed in proportion to its value.”

This case establishes and is precedent to all property tax cases throughout the US. It establishes a general principle of uniform taxation so that all property, both real and personal, shall be taxed in proportion to its value.

In addition to this US Supreme Court case that establishes uniform taxation; most states have their own precedents as well. The Internet is a tremendous resource when researching your state tax laws. A simple Google search of ‘property tax reduction + court cases + state’ or a search of ‘property tax reduction + state statutes’ will give you the information for your particular state.

BASIC REASONS TO APPEAL

There are three basic reasons to appeal your property tax assessment. The first reason to appeal—a mechanical error—is self-explanatory.

1. Mechanical Error in building site, lot size #, stories, or condition of the property happens regularly because of lack of assessor manpower and time. Check to see if all the property measurements are accurate. Check your lot size, and the condition of your property. These errors are just that—errors from an overworked assessor.

If you have a mechanical error, document it with pictures and you are ready to fill out the abatement application.

2. Assessment is greater than the fair market value of your property. There are two ways to find out the fair market value (FMV) of your property. These are through a recent sale or through a professional appraisal. In the appeal process chapter, we will show you how to get comparable properties and find out the FMV of your property.

3. Assessment is greater than a similar property. The US Supreme Court Case, January 18, 1989, case #87-1303 and #87-1310. Allegheny Pittsburgh Coal Company, Petitioner v. County Commission of Webster County, West Virginia, et.

al. states that taxation must be uniform and equal. If your property is assessed more than a similar property, **EVEN IF YOUR PROPERTY ASSESSMENT IS CORRECT AND THE SIMILAR PROPERTY ASSESSMENT IS IN ERROR,**

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your property taxes **MUST** be reduced to that of the similar property.

One recent case in NC had a home in Surf City, NC that was assessed at \$188,000. Five other almost identical properties in the neighborhood were assessed at \$214,000. The five property owners in the neighborhood filed abatement applications using the one similar home assessed for \$188,000 as its comparable property. All five properties had their assessments **LOWERED**. Now at the next re-evaluation, I'm sure Surf City assessors will correct the assessment but until that time, all five property owners benefit from the lower appraisal because taxation should be uniform and equal.

THE APPEAL PROCESS

There are five easy steps to reduce your property taxes. Each state, city, town, county may have a slightly different processes, deadlines, or forms but the basic appeal process is the same. Be sure to check your local municipality for its specifics.

A. VISIT YOUR LOCAL MUNICIPALITY

1. Get a copy of your property tax card. The property tax card is the card on which the tax assessor evaluates property (sketch of building, size, condition, tax description etc.) This is a public record located in city hall, town hall, or county assessor's office. Check your local municipality to find out where the property tax cards are located.
2. Get a copy of the property tax cards of properties that are comparable to yours—your neighbors, and others in your development. The closer the properties are located to you, the better. However, in some circumstances—farms, homes with large acreage you may have to go farther afield. This is all public record. The municipality must provide these tax cards to you—they can charge you a copy fee.
3. Get an Application for Property Tax Abatement.
4. While you are collecting the property tax cards, ask the following pertinent questions: (Be aware that the information you are requesting from the City/Town/County is all public information and the employees of that municipality are there to serve you.)

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- a. What is the tax rate? The tax rate is the dollar amount that is set by the municipality based on the amount of the municipality's total assessed value and budget for the following year. The tax rate is the amount of tax due stated in terms of a percentage of the tax base. Example: \$6.81 per \$100 of equalized assessed valuation (+TO 6.81%). Every municipality has a tax rate established. Find out what the tax rate is.
- b. When was the last complete re-evaluation? Depending on the state, each municipality has to complete a 'Mass Appraisal' of all the properties in the given town/city/county. This brings all of the properties in the given municipality up to 100% of 'Fair Market Value (FMV)' for that given year. The assessed value that is placed on your property after this Mass Appraisal is done reflects what you should be able to sell your property for on the open market. Find out when the last re-evaluation was done and when the next one will be done.
- c. What is the present equalization ratio? When your municipality does a reevaluation, the equalization ratio should be at 100%. During the years between the re-evaluations, the equalization ratio changes depending on what the real estate market is doing. The equalization ratio is used to keep all properties built or sold after the Mass Appraisal as uniform and equal in value to 100%.
- d. What are the filing deadlines for both local and state for abatement? Deadlines are very important in the whole appeal process. If you miss a deadline, you could default on your case. Make sure that you ask your

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local officials for the filing deadlines for both the local and state authorities that might consider your request for abatement of taxes.

B. RESEARCH YOUR TAX CARD

Read your tax card and make sure that your property has what the tax card says your property has. Check each and every entry for any errors.

Example 1: If you have one acre of land and the tax card reads 1.5 acres of land, you know something is wrong.

Example 2: If the tax card reads that you have oil heat and you have electric heat then something is wrong.

Example 3: If the tax card reads that you have four bedrooms and you only have three, then something is wrong.

C. RESEARCH THE COMPARABLE TAX CARDS TO MAKE SURE THAT THEY ARE ASSESSED EQUITABLY TO YOUR PROPERTY.

Example 1: If you have a 1,000 square foot ranch with an attached one car garage, a full, finished basement, oil forced hot water heat, situated on one acre of land, assessed for \$50,000; you want to make sure your comparable properties have similar features and that they are assessed for the same price as you.

IF YOUR COMPARABLE PROPERTIES ARE ASSESSED FOR LESS MONEY THAN YOUR PROPERTY, THEN YOU KNOW SOMETHING IS WRONG. MAKE

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SURE THAT YOU CHECK THE SQUARE FOOTAGE OF YOUR BUILDING AND ANY MECHANICAL ERRORS. IF THERE ARE NONE, YOU HAVE REASON FOR TAX ABATEMENT.

Note: Your tax card will show different depreciations for both your land and your building. There are three different depreciations for the building—physical, functional and economic. A brief definition of each depreciation is given below. Be sure to ask your local authorities to explain anything on the tax card you may not understand.

Physical Depreciation—This is a depreciation that is given on your building in terms of a percentage and relates to the physical condition of your structure. If it is an older building that is in need of much repair, there should be a depreciation given. If it is a new building, the depreciation factor might be 100%. Make sure the depreciation is equal to that of your comparables.

Functional Depreciation—There are many reasons that you might receive a functional depreciation. If your house is over-built for the area might be one reason. If you have to go through one bedroom to get to another would be a reason. We know that over time, the human race has grown taller. If the house is very old with low ceilings, we could consider that a functional depreciation. These depreciations are usually set at the discretion of the assessor, and therefore can be disputed easily.

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Economic Depreciation—Depreciation is caused by loss in value due to external factors such as zoning changes, changes in traffic patterns, or changes in a neighborhood. An example of economic depreciation would be if a fertilizer plant with undesirable odors is constructed adjacent to your residential neighborhood.

D. LOOK AT LOCAL /RECENT SALES

Contact a local realtor and inquire about recent sales in your geographic area. You want to ask for sales of property that are comparable to your property.

Sometimes in order to make a property comparable, a few adjustments need to be made. That is expected. Three of four comparables are usually sufficient for your purposes. But if more are readily available, use them to help strengthen your case.

When you make adjustments to the sale price of each comparable property to reflect differences between the comparable property and your property, remember:

- Never adjust your property. You always adjust the comparable properties (plus or minus) to make the “comps” exactly like your property.
- If the comparable property is the same as your property, you make no adjustment.
- When your property is superior to the comparable property, the sale price of the comparable property must be adjusted upward.
- When your property is inferior to the comparable property, the sale price of the comparable property must be adjusted downward.

Obviously, the best comps to use are the comps that require the least amount of

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adjustment.

IF YOUR COMPARABLE PROPERTIES ARE ASSESSED FOR LESS MONEY THAN YOUR PROPERTY, THEN YOU KNOW SOMETHING IS WRONG.

It is time to write your application for abatement.

Note: In addition to the market approach which we discussed above, you can also use the 'cost approach' or the 'income approach'. The cost approach would be used for a historical home whose value is the historic value; and the income approach might be used for multifamily apartment building. This booklet specifically addresses single family residential homes of no historical significance.

E. WRITE YOUR APPLICATION FOR ABATEMENT

Now you need to give factual information on why your property is over assessed and submit it to the proper authorities at your local municipality. The assessor is not going to grant an abatement because you cannot afford to pay your taxes. The assessor will grant an abatement because you can show him/her one of three reasons why he should grant an abatement and **BACK THEM UP WITH FACTS.**

The three reasons an assessor will grant an abatement are:

- 1-Mechanical error;
- 2-Similar property assessed less than yours; and

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3-Your property is assessed more than the Fair Market Value (your property is assessed at \$100,000 and comparable properties sold in the area sold for \$75,000).

When filing your abatement, beware of your filing deadlines. After you have filed your application for abatement locally, you still need to be aware that if your case is denied, you have a chance to submit the appeal to a state authority. You do have a time deadline in which to submit to your state authority. Keep your eye on the deadline. Your case at the local level may not even be heard and the state deadline may be approaching. This is typical of most states. If your case has not been heard by the time your state deadline is approaching, be sure to file a state application for appeal.

If you present your case with all the facts to prove your case for abatement, you will prevail.

HELPFUL TIPS TO REMEMBER THROUGHOUT THE REDUCTION PROCESS

Following, you will find some helpful hints and an article by a Tax Court Judge that will assist you during your tax reduction process.

- The assessor will oftentimes take the questioning of your assessment as a personal attack. If there is a mechanical error on your tax card, have a tape measure handy so you can measure and show the assessor. If you must go to the city council or tax board, make sure you take a picture of the measurement in question. If you are contesting the classification of your property, have the tables handy and backup your case with evidence.
- When presenting your appeal with the tax board, be sure to pick the person in your household that will present the best case. The person must be clear and concise.
- Remember, you get more with honey than you do with vinegar.
- Never try to plead your case by complaining you are unable to pay.
- Property value estimates depend on the market—not on what an expert (the assessor) thinks about the market. Prove your case using comparable properties.
- Throughout the US, the average abatement on a Property tax appeal is 20%. We strongly advise that after negotiating with the assessor, city council or tax board, that if you receive a rebate near this amount, you accept it unless you have such a strong case that an appeal is necessary.
- Preparation of your case is the key to a successful property tax appeal. A

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thoroughly prepared case that has been verified is the key to getting tax abatement.

“IMPROVING YOUR PERFORMANCE IN ASSESSMENT APPEAL PROCEEDINGS”

—notes from Judge Michael A. Andrew, Jr., Tax Court of New Jersey

Preparation, preparation, preparation!

Verify, verify, verify!

“I am constantly amazed at the lack of preparation for a local property tax case by many attorneys and experts. In one instance, the parties appeared before me in a case involving a large industrial complex with an assessment in excess of 30 million dollars and were unsure as to the exact number of buildings involved. I instructed counsel to confer with each other and with their experts as to the number of buildings and as to any other matters which could be stipulated in order to shorten trial time. Shortly thereafter, I was advised that the case had been settled.”

Assessors should not be bound to defend an assessment.

Check all market data used as support. Not infrequently, a witness may state that he has relied on 20 sales he has investigated, and then he may be forced to admit that 15 of them have no bearing whatever upon the value of the property under consideration.

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“The only reason for an assessor to exhibit belligerency that I can discern is that the assessor is angry because his judgment has been attacked by the taxpayer by the simple act of filing a tax appeal and saying the assessor’s number is wrong. It must be remembered that appraising is an art, and as such, there is opportunity for a difference of opinion and error. With mass appraisals, the chance for error is increased. If it can be appropriately demonstrated that an assessment is, in fact, too high, it is not a personal attack.”

“Relative to market value determination in a local property tax case, the three most important terms are market support, market support and market support. Experience, while important, cannot be substituted for market support in an opinion of value.

L.W. “Pete” Ellwood, the internationally known appraiser, in the prologue to his Ellwood Tables had this to say about experience and judgment:

“I believe experience can teach lessons which may lead to sound judgment. I believe sound judgment is vital in selecting the critical factors for appraisal. But, I also believe the bright 17 year old high school student in elementary astronomy can do a better job estimating the distance to the moon than the old man of the mountains who has looked at the moon for 80 years. So, I find it difficult to accept the notion that dependable valuation of real estate is no more than experience and judgment. I would not give a red cent for an appraisal by the “expert” who beats his breast and shouts:

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“I don’t have to give reasons. I’ve had 40 years experience in this business. And, this property is worth so much because I say so.” After all, value is expressed as a number. And, no man lives who, through experience, has all numbers so filed in the convolutions of his brain that he can be relied upon to choose the right one without explicable analysis and calculation.”

Appraising is no observational art. Value estimates depend on the market, not on what an expert thinks about the market.

Never, never, never testify that the supporting information is back at home!! If you want to create the impression that such data does not exist, by all means simply indicate that you left it at home.

Conclusion

In conclusion, let me reiterate – anybody can do this. The property tax reduction strategies outlined in this volume are perfectly legal, practical, and logical. Each technique is simple enough that implementing it requires no special skill, education, or legal knowledge.

All that is required is knowledge of what to do (which you now have from this volume), a little local research and a small portion of your time. But you will most likely find your efforts will be amply rewarded by lowering your property tax bill. By some estimates, 60% of private property in the United States is over assessed for tax purposes.

Of course, people who own multiple real properties will benefit even more than those with only a primary residence. It's wise, necessary, and prudent to pay your property taxes; but it pays to ensure it is the amount you should pay – not more. As I stated previously, my own efforts yielded a savings of \$1500 per year for six out of ten years, for a total savings of \$9000.00. The national average abatement on property tax appeal is 20 percent. This can amount to a very substantial savings.

Appendix

GLOSSARY

Actual Square Feet—Size of building in square feet.

Ad Valorem—According to value. Most states are on the ad valorem property tax system.

Appraiser—Determines opinion of value supported by evidence; most often uses market approach

Assessor—Employed by city/town/county to determine the tax value of real estate through the cost approach

Classification—Classifying various types of property according to use and assigning different assessment levels to each class.

Comparable Property—Real estate which is similar in size, style, location and condition.

Cost Approach—Construction cost from a cost manual. Add and subtract value

based on variables such as fireplaces, unfinished basement, etc.

Effective Square Feet—Size of building which is taxed.

Equalization Factor—The factor that must be applied to local assessments to bring

about the percentage increase or decrease needed to make the assessment equal

statewide.

Income Approach—Value of income property determined by net income of the real estate.

Market Approach—Determined value using comparable properties, making

adjustments for the differences.

Market Value—The highest price in terms of money which a property would bring in a normal sale transaction between willing seller and buyer.

Per Square Foot Analysis—Breaking property assessments down to price per square foot in order to compare properties equally.

P.I.N.—Parcel identification number

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Property Tax Card—Card on which the tax assessor evaluates property (sketch of building, size, condition, tax description, etc.) This is a public record located in the assessor's office of city/town or county.

Tax Bill—Invoice which states the assessments of real estate and taxes due.

Tax Map—Map which the town/city/county/municipality uses in order to identify parcels of real estate

Tax Rate—The amount of tax due stated in terms of a percentage of the tax base. Example; \$6.81 per \$100 of equalized assessed valuation.

RESOURCES

50 States.com – This website gives a listing of every state, with links to government offices, agencies, representatives, and more. State links are given below:

Alabama <http://www.50states.com/alabama.htm>

Alaska <http://www.50states.com/alaska.htm>

Arizona <http://www.50states.com/arizona.htm>

Arkansas <http://www.50states.com/arkansas.htm>

California <http://www.50states.com/californ.htm>

Colorado <http://www.50states.com/colorado.htm>

Connecticut <http://www.50states.com/connecti.htm>

Delaware <http://www.50states.com/delaware.htm>

Florida <http://www.50states.com/florida.htm>

Georgia <http://www.50states.com/georgia.htm>

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Maine <http://www.50states.com/maine.htm>

Maryland <http://www.50states.com/maryland.htm>

Massachusetts <http://www.50states.com/massachu.htm>

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Minnesota <http://www.50states.com/minnesota.htm>

Mississippi <http://www.50states.com/mississi.htm>

Missouri <http://www.50states.com/missouri.htm>

Montana <http://www.50states.com/montana.htm>

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Nebraska <http://www.50states.com/nebraska.htm>
Nevada <http://www.50states.com/nevada.htm>
New Hampshire <http://www.50states.com/newhamps.htm>
New Jersey <http://www.50states.com/newjerse.htm>
New Mexico <http://www.50states.com/newmexic.htm>
New York <http://www.50states.com/newyork.htm>
North Carolina <http://www.50states.com/ncarolin.htm>
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Virginia <http://www.50states.com/virginia.htm>
Washington <http://www.50states.com/washingt.htm>
West Virginia <http://www.50states.com/wvirgini.htm>
Wisconsin <http://www.50states.com/wisconsi.htm>
Wyoming <http://www.50states.com/wyoming.htm>

List of County Assessor's Offices throughout the State of California:

<http://www.boe.ca.gov/proptaxes/assessors.htm>

Los Angeles County, Office of the Tax Assessor

<http://lacountyassessor.com/extranet/default.aspx>

State of Florida, Property Tax Information <http://www.myflorida.com/dor/property/>

State of Florida, downloadable PDF document, "Taxpayer's Bill of Rights"

<http://www.myflorida.com/dor/pdf/PTbillofrights.pdf>

City of Ann Arbor, Michigan, Online Assessment & Property Tax Data

<http://www.ci.ann-arbor.mi.us/FinancialAdminServices/data.html>

"Tax Reduction and Rebate Programs," New York, New York

How to Reduce Your Property Taxes

http://www.nyc.gov/html/dof/html/property/property_tax_reduc_taxreductions.shtml

“Fair Assessments – A Guide for Property Owners,” New York State Board of Real Property Services

<http://www.orps.state.ny.us/pamphlet/fairassessments.htm>

“Property Valuation and Assessment,” New York, New York

http://www.nyc.gov/html/dof/html/property/property_val_valuation.shtml

“Tools to Reduce Property Tax” – an article By: William D. Siegel, as published in Real Estate New York, October 2001

http://www.aptcnet.com/articles/tools_reduce_property_taxes.htm

Texas Property Tax <http://www.window.state.tx.us/taxinfo/proptax/>

2005 Texas Property Tax Law Changes

<http://www.window.state.tx.us/taxinfo/proptax/lawchanges05/index.html>

State of Maryland, File a Real Property Assessment Appeal Online:

<http://sdatcert1.resiusa.org/Appeals2006/>

“10 Commonly Overlooked Ways to Reduce California Real Property Taxes” by Theodore F. Bayer, Esq. (1999)

<http://www.thespaceplace.net/articles/bayer199907.htm>

Property tax division, North Carolina Department of Revenue

<http://www.dor.state.nc.us/practitioner/property/>

North Carolina County Web Pages – a courtesy of University of North Carolina

<http://ncinfo.iog.unc.edu/library/counties.html>

Craven County, North Carolina government <http://www.cravencounty.com/>

Craven County Property Assessment
226 Pollock Street
New Bern, NC 28560
Phone: (252) 636-6640

How to Reduce Your Property Taxes

Fax: (252) 636-2569

Retirement Living's "Taxes by State"

<http://www.retirementliving.com/RLtaxes.html>

"Effective State and Local Tax Burdens by State and Rank for Calendar Year 2005"

<http://www.retirementliving.com/RLtaxburdens.html>