

Think your property taxes are too high?

Three experts discuss the assessment and grievance processes

BY RACHEL YOUNG
STAFF WRITER

Anyone who builds a home addition or installs a swimming pool can reasonably expect their property assessment, which measures how much a house is worth and then taxes accordingly, to increase. But homeowners who think they've been unfairly charged have the option of filing a grievance with their town's tax assessor's office.

Just be sure to act quickly, because the deadline to file a grievance in New York State this year is Tuesday, May 19.

"Generally speaking, a lot of people don't have a good impression of what their house is worth," said Paul Henry, who has owned Tax Reduction Services in Greenport since 1990. In 2014, he said, the company helped more than 10,000 clients in Suffolk and Nassau counties file grievances in an effort to reduce their bills.

"What we do is find inequities," Mr. Henry continued. "We look for properties that are being overvalued for the purpose of property taxes and then establish a value we think is more correct."

Last year, 1,403 grievances were filed in Riverhead Town, said tax assessor Mason Haas. In Southold Town, that number was 1,435, according to assessor Bob Scott.

"Usually if there's an increase in someone's assessment it's due to the fact that they had a building permit and maybe there was a physical improvement to the property," Mr. Scott said. "Maybe there was a discovery that somebody may have done an addition or improvement without having a permit for it."

Homeowners who aren't sure whether — or by how much — a home improvement project will increase their property assessments should visit their town's tax assessor's office before starting any work, Mr. Scott and Mr. Haas both said.

"The thing we tell people all the time is to come in and see us first if you're thinking of doing something to your house and you want to know if it's going to change your assessment," Mr. Haas said. "We'll give you an estimate. If I can do something, I will."

Something that won't change a person's property assessment is the sale of a neighboring home.

"A lot of people are under the misconception that when someone buys a house next to theirs, their assess-



BARBARAELEN KOCH PHOTO

Above: Tax Reduction Services owner Paul Henry looks over a client's tax records with staff members Melissa Corwin (left) and Liz Hanly Friday morning in their Greenport office.

Left: Tax Reduction Services' website shows graphics like this one to help clients break down their property tax bills.

ment changes," Mr. Haas said. "But that's not allowed in New York State."

If your tax bill still seems high, remember that it's important to take town budgets into account, Mr. Henry said.

"Taxes go up every year because of inflation, essentially," he said. "We're paying for police departments; we're paying for services to the schools."

Mr. Haas added, "People come to me and say 'My taxes have gone up.' The first thing we see is that their assessment didn't change, the budget did."

If you do file a grievance, be prepared to wait for any sort of resolution.

"We have small claims from last year that we haven't even put on the court calendar yet," Mr. Scott said. "It's a long process."

For many taxpayers, Mr. Henry said, the wait is worth it.

"We have clients that save \$500 and they're delighted and we have clients that save \$5,000 and maybe they're a little more delighted," he said.

WHEN WAS THE LAST TIME YOU SAW A SOUTHOLD PROPERTY TAX BILL?

THIS IS THE ITEM ON YOUR TAX BILL THAT TRS WILL FIGHT TO REDUCE. A REDUCTION IN YOUR TOTAL ASSESSMENT WILL RESULT IN A REDUCED TOTAL TAX.

TOTAL ASSESSMENT

Based on a fraction of value that the assessor has assigned to your property.

EXEMPTIONS

Certain line items on the tax bill carry exemptions, which can reduce a line item's taxable value.

LEVY DESCRIPTION

Each line item represents a different taxing district. Each district has its own tax rate.

TAXABLE VALUE

Taxable value is your total assessment minus any exemptions. Taxable value is used to compute your total tax and should be a fraction of market value.

TAX RATE

The tax rate describes the percentage at which a property owner is taxed. Each taxing district for each line item establishes a tax rate based on their budget.

TOTAL TAX

The total amount of taxes due based on multiplying the assessed value by the tax rate for each line item.

$$\text{TAXABLE VALUE (TOTAL ASSESSMENT - ANY EXEMPTIONS)} \times \text{TAX RATE} + \text{FLAT FEES} = \text{TOTAL TAX}$$

TOWN OF SOUTHOLD CONSOLIDATED REAL PROPERTY TAX BILL DECEMBER 1, 2013 - NOVEMBER 30, 2014 - TAXES BECOME A LIES THE SUFFOLK COUNTY TAX MAP NUMBER									
OFFICE ADDRESS: 3300 ROUTE 20 - P.O. BOX 1400 SOUTHOLD, NY 11971-0400	OFFICE HOURS & PHONE: MON-FRI 9:00 AM TO 4:00 PM SAT 10:00 AM TO 12:00 PM SUN 10:00 AM TO 12:00 PM	ACCOUNT NUMBER	BILL NUMBER	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
123456 12-1-2-3	610	08	1234	12/1/2013	5,200	12/1/2013	5,200	12/1/2013	5,200
PROPERTY LOCATION	ACRES	EXEMPTION DESCRIPTION	VALUE	TAX	TOTAL	PROPERTY TYPE	WARRANT DATE	LAND ASSESSMENT	TOTAL ASSESSMENT
123 Main St	0.29	STAR-BASIC	650	55,085	SCHOOL	1	12/1/2013	500	5,200
COUNTY AID	TOWN AID	BANK CODE							
271,823,947	1,623,600								
PROPERTY CODE (ROLL SECT)	PROPERTY TYPE								
210 1	1 Family Res								
8071	Public, John Q								
123 Main St	Southold NY 11971-3063								
2012-2013 TAX PAYMENT INFORMATION									
NOTICE OF ASSESSED VALUE					RATIO				
ASSESSED VALUE					100% OF FULL VALUE				
5,200					440,678				
WHICH IS:					TAX AMOUNT				
1.18% OF ITS:					69.48				
LEVY DESCRIPTION					TAX AMOUNT				
LEVY %					TAX AMOUNT				
TAXABLE VALUE					TAX AMOUNT				
SOUTHOLD SCHOOL					3,762.24				
SOUTHOLD LIBRARY					69.48				
Your tax savings this year resulting from the New York State School Tax Relief (STAR) program is					-613.00 (-8.84%)				
NOTE: This year's STAR tax savings generally may not exceed last year's by more than 5%.									
TAX LEVIED					FOR SCHOOL				
Suffolk County Tax					96.70				
TAX LEVIED					FOR COUNTY				
Southold Town Tax					1,382.15				
TAX LEVIED					FOR TOWN				
NY State Real Prop Tax					48.33				
MFA Parcel Tax					3.29				
Out of City SDC					3.81				
Southold PD					304.66				
Southold Park					82.80				
Suffolk Water District					105.53				
Waste Water District					5.53				
TAX LEVIED					FOR OTHER DISTRICTS				
FIRST HALF TAX					2,901.54				
SECOND HALF TAX					2,901.54				
TOTAL TAX LEVY					5,803.08				

(SAMPLE TAX BILL)