

***Assessment Correction
Group of NY, Inc.***

***Property Tax Reduction
Specialists***

With offices in WHITE PLAINS, GOSHEN, LONG ISLAND

**Toll Free -1-877-AXMYTAX
(1-877-296-9829)**

Local # 1-914-620-2222

**Stop over-paying your
property taxes!**

Put the experience of over 65,000 property tax
reductions behind you! Return the enclosed
application today to start saving \$\$\$.

2010 County Deadlines to file a Tax Grievance

ORANGE: May 25th
ROCKLAND: May 25TH
SUFFOLK: May 18th
WESTCHESTER: June 15th
NASSAU: March 1st
(Villages not included)

Assessment Correction Group of NY, Inc.

Property Tax Reduction Specialists – Licensed & Insured

Goshen Office
by Appointment Only
2002 Rte 17M, Suite LL-1
Goshen, NY 10924
1-845-915-5181
Fax 845-282-5017

White Plains Office
by Appointment Only
50 Main Street, Suite 1000, #1072
White Plains, NY 10606
1-914-620-2222
Fax 914-620-2223

Long Island Office & Processing Center
100 Lido Blvd. Box 188
Pt. Lookout, NY 11569
516-889-5500
Fax 516-897-7026

Toll Free -1-877-AXMYTAX
TAX@ACGOFNY.COM WWW.ACGOFNY.COM

WHO WE ARE AND WHAT WE DO

- ✓ **We successfully challenge tax assessments, thereby reducing property taxes** and assuring that homeowners pay only their fair share of the local tax burden
- ✓ The Principals of Assessment Correction Group of NY, Inc. are well versed in the assessing system and have successfully fought over-assessment for nearly 20 years in New York State, securing tens of millions of dollars in property tax reductions for homeowners from Middletown to Montauk obtaining over 65,000 reductions for their clients!
- ✓ We fight against taxpayer abuse and champion homeowners' rights — at our own expense, we have challenged a long-standing practice in Rockland and Orange counties which we believe illegally denied homeowners tax reductions; a final decision which we believe will benefit all taxpayers who challenge their assessment is expected shortly. We have also funded successful litigation against other taxing jurisdictions on real property tax issues, which benefited all taxpayers throughout New York State, not just our clients.
- ✓ We utilize the latest market data, which is critical to a successful tax grievance in this rapidly changing real estate market.
- ✓ Let us take the guess work out of this system and help you get relief from burdensome taxes.

Our contract is simple: NO REDUCTION -- NO FEE

We always calculate our fees AFTER taking into account savings which are attributable to your exemptions – how could we not! The difference between calculating your savings BEFORE or AFTER exemptions could mean the difference of \$100's if not \$1000's. If your savings are calculated BEFORE exemptions you are in essence paying a fee for your own exemption savings!!!

“All Tax Representatives are NOT created equal!”

Choose a Tax Representative with knowledge, experience and a successful track record.
Choose Assessment Correction Group of NY, Inc.!

Only EXPERIENCE stands the test of time!

THE ASSESSMENT SYSTEM

- ✓ Property taxes are probably the least understood of all taxes that a homeowner has to pay.
- ✓ Assessments are subject to errors and inaccuracies and can be challenged without risking any increase in taxes. Not challenging them may cost you thousands each year.
- ✓ A Property Tax Assessment is based on the market value of your home as determined by your Town Assessor. The assessment is usually a percentage of your home's determined value. School and General taxes can be reduced by filing a tax grievance. In most cases, a separate grievance must be filed to grieve village taxes.
- ✓ Although a homeowner does not have to hire a professional tax grievance representative to file their challenge, it can be a complicated, time consuming process with statutory deadlines and filing procedures. We have seen many a homeowner attempt their own challenge only to either lose the case entirely, settle on a reduction less than what they really deserved, or be misled into thinking that they were properly assessed. Hiring a professional representative is definitely the wiser choice.
- ✓ The real estate market is in a decline while property taxes are skyrocketing making now the prime time to lower your property taxes!
- ✓ You have only ONE opportunity a year to challenge your property taxes – DON'T MISS IT!

WHO SHOULD CHALLENGE THEIR TAXES

- ✓ The downturn in the real estate market has caused a tremendous drop in property values. Many properties which were previously assessed properly will now be over taxed due to the decline in property values. NOW IS THE PRIME TIME TO LOWER YOUR PROPERTY TAXES.
- ✓ In this rapidly changing real estate market, all homeowners should have a professional analyze their property taxes every year and challenge them when needed.

HOW & WHEN TO CHALLENGE YOUR TAXES

- ✓ The time is right now. You have only ONE opportunity a year to challenge your property taxes. (see front cover for the filing deadline in your County)
- ✓ Sign and return the attached Application TODAY by MAIL OR FAX

**Mail to: ACG of NY Processing Center
100 Lido Blvd, Box 188, Pt Lookout, NY 11569**

Fax to: 1-516-897-7026

BUYER BEWARE

Assessment Correction Group of NY	THE DIFFERENCE ←————→	Most other companies
Tax Reduction Reps with 20 years experience & over 65,000 reductions	↩ EXPERIENCE ? ↩ EXPERIENCE ? ↩ EXPERIENCE ?	Small start-ups with little experience or tax law knowledge!
\$0	Up-Front Appraisal Fees	\$100-\$600
\$0	Up-Front Filing Fees (Towns do not charge to file a challenge!)	\$30-\$100
\$0	Penalties (filing with 2 reps, prior year reductions, etc)	\$350 +
Westchester – 50% Suffolk – 50% Nassau – 50% Orange – 60% Rockland – 60% of 1 ST Year's Savings	↩ Our Fee (*calculated <u>AFTER</u> exemptions) Their fee ↩ (*calculated <u>BEFORE</u> exemptions)	Up to 75% of 1 ST Year's Savings <u>*Before exemptions*</u>
\$75 for successful grievance only	Appraisal fee	\$100-\$300 regardless of success
\$30	Court filing fee	\$30
\$30	YOUR TOTAL LOSS IF WE ARE NOT SUCCESSFUL	\$30-\$350

All Representatives are not created

*The difference between calculating your savings BEFORE or AFTER exemptions could mean the difference of \$100's if not \$1000's. If your savings are calculated BEFORE exemptions you are in essence paying a fee for your own tax exemption savings!!! We always calculate our fees AFTER taking into account savings which are attributable to your exemptions – how could we not!

“Who Pays the Highest Property Taxes in the Country?”

Out of 1822 Counties in the Country the ones in Lower New York State Rank in the Top 25 with 3 in the top 5!

Westchester consistently Ranks #1 - having the highest property taxes in the Country!

Orange Call 1-845-915-5181

Putnam Coming Soon!

#22 Orange County

Median Property Taxes Paid: \$5,164
 Median Home Value: \$320,200
 Median Income: \$81,988
 Taxes as % of home value: 1.6%
 Taxes as % of income: 6.3%

#11 Putnam County

Median Property Taxes Paid: \$6,860
 Median Home Value: \$441,800
 Median Income: \$89,307
 Taxes as % of home value: 1.6%
 Taxes as % of income: 7.7%

Westchester Call 1-914-620-2222

#1 Westchester County

Median Property Taxes Paid: \$8,422
 Median Home Value: \$582,300
 Median Income: \$108,580
 Taxes as % of home value: 1.4%
 Taxes as % of income: 7.8%

Rockland Call 1-845-915-5181

#5 Rockland County

Median Property Taxes Paid: \$7,535
 Median Home Value: \$503,100
 Median Income: \$97,290
 Taxes as % of home value: 1.5%
 Taxes as % of income: 7.7%

Suffolk Call 1-516-889-5500

#12 Suffolk County

Median Property Taxes Paid: \$6,763
 Median Home Value: \$447,800
 Median Income: \$93,442
 Taxes as % of home value: 1.5%
 Taxes as % of income: 7.2%

Nassau Call 1-516-746-4646

#3 Nassau County

Median Property Taxes Paid: \$8,153
 Median Home Value: \$508,000
 Median Income: \$101,558
 Taxes as % of home value: 1.6%
 Taxes as % of income: 8.0%

“Ranking of Median Property Taxes paid for Owner-Occupied Housing” (3 year avg. 2006-2008)
 Source – The Tax Foundation – Washington, DC. www.TaxFoundation.org

FACT & FICTION ABOUT THE GRIEVANCE PROCESS

(Common questions & concerns)

<i>“I’m afraid my taxes will go up”</i>	Your assessment cannot be legally increased solely as a result of challenging your assessment.
<i>“I’ve already have a STAR exemption”</i>	This is not the STAR exemption and any exemptions you qualify for will not be effected by a tax challenge.
<i>“Do I have to appear in court”?</i>	NO. If an appeal is filed, we do all the work and go to court. It’s a part of our service.
<i>“The value of my house will go down”</i>	High taxes bring down property values. Reducing your taxes increase the value of your home.
<i>“I pay about the same as my neighbors”</i>	We have found whole neighborhoods or subdivisions that are over-assessed. Therefore, may you & your neighbors should be filing a challenge. Call about our neighborhood discount program.
<i>“Do I have to pay the fee year after year?”</i>	No, it is a one-time fee. See example below.
<i>“Do I need to get an appraisal?”</i>	NO. A certified appraisal is not required. We do an in-depth Comparative Market Analysis as part of our service.
<i>“The assessor said I’m taxed properly”</i>	If the assessor was always right we wouldn’t be in business!
<i>“Am I qualified?”</i>	Every homeowner is qualified to file a challenge.
<i>More questions.....</i>	Call our office to speak with one of our specialists who will answer all your concerns.

Just The Facts!

THE BOTTOM LINE

Filing a Tax Grievance is a NO-LOSE situation for a homeowner. The best case is you save \$\$\$ -- the worst case is your are denied a reduction.

HOW TO APPLY

- 1. Read, sign and date our contract BELOW.**
- 2. Tear off the bottom half of this page and return to:
Assessment Correction Group of NY by either Mail or Fax:**

**BY MAIL: ACG OF NY - Processing Center
100 Lido Blvd, Box 188
Pt Lookout, NY 11569**

BY FAX: 1-516-897-7026
- 3. You will receive a letter confirming receipt of your application within 10 days. Call us if you do not receive it.**

RETURN APPLICATION BELOW BY MAIL OR FAX TO 1-516-897-7026

TEAR OFF HERE

PROPERTY TAX REDUCTION APPLICATION

- 1) DESIGNATION OF REPRESENTATIVE** -- I hereby authorize Assessment Correction Group of NY, Inc (ACG) to process my application for a property tax reduction for the 2010/11 Tax Roll, to represent me before the Board of Assessment Review and/or Small Claims Assessment Review pursuant to my rights guaranteed by NYS Property Tax Law, and to negotiate any settlement of my claim. I understand that I may be requested to produce documents and I agree to provide copies of requested documents (to the extent I have them) to ACG.
- 2) FEES:**
I have read and understand that I will pay ACG a percentage of the tax savings which they obtain for property. The percentage rate is determined by the county which I live and as follows:
COUNTY: ORANGE: 60% ROCKLAND: 60% WESTCHESTER: 50% NASSAU: 50% SUFFOLK: 50%
I also agree to pay a \$75 appraiser fee only if ACG is successful in obtaining a reduction. **NO REDUCTION, NO FEE!** (Appraiser fee is waived if I supply a certified appraisal dated within 18 months prior to 5/1/2010)
I agree (i) to pay ACG within 30 days of receiving **official notification** of reduction; (ii) to pay such fees in the event I sell or move out of the subject property; (iii) to pay reasonable collection/attorney's fees incurred by ACG and 1% interest per month on the amount due should I fail to pay fees due within 30 days. Should my case require an appeal, a Court imposed filing fee (\$30) will apply. I authorize ACG to negotiate any refund checks obtained and deduct its fees therefrom.
- 3) ELIGIBILITY:** I understand that only A) a person named in the County records as a homeowner; or B) that person's authorized agent; or C) a person who has contracted to buy a home; or D) the estate of a deceased homeowner, is eligible under law to receive a property tax refund. If you are not in any of these categories, you will not be able to receive a property tax refund and should not sign this agreement. I hereby represent that by signing below I am one of the persons listed within these categories.
- 4) NOTIFICATIONS:** I am not required by law to use a tax reduction service to apply for a reduction in assessment and that I can cancel within 10 days of signing this agreement, without penalty, by written notice. ACG will make reasonable effort to communicate the terms of any offer of settlement made in the course of these proceedings. ACG is an independent company & not affiliated with any municipality.

IN ORDER FOR US TO PROPERLY IDENTIFY YOUR PROPERTY – ALL INFORMATION BELOW IS REQUIRED

COUNTY: circle one → ORANGE ROCKLAND WESTCHESTER NASSAU SUFFOLK

ADDRESS _____ TOWN _____ ZIP _____ SECTION-BLOCK-LOT #'S _____
PRINT OWNERS NAME _____ () _____ () _____ BK
HOME PHONE # _____ WORK PHONE _____
OWNER'S SIGNATURE _____ Date _____ E-mail address - will remain private (Print clearly) @ _____

PROPERTY TAX GRIEVANCE TIME DEADLINES ARE APPROACHING

2010 TAX GRIEVANCE FILING SCHEDULE

COUNTY	County Filing Deadline	Your application must be in our office by:	Our filing Areas
ORANGE:	May 25th	May 14th	ALL TOWNS
ROCKLAND:	May 25TH	May 14th	ALL TOWNS
SUFFOLK:	May 18th	May 14th	ALL TOWNS
WESTCHESTER:	June 15th	June 4th	ALL TOWNS <i>(other than City of Peekskill, Pelham & Town of Rye)</i>
NASSAU:	March 1st	Deadline past	ALL TOWNS

Get relief from sky rocketing Property Taxes!

Return the enclosed application today and put the experience of over 65,000 property tax reductions behind you!!

Toll Free 1-877-AXMYTAX

(1-877-296-9829)

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