



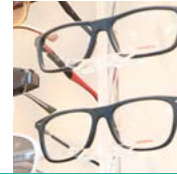
PROFESSIONAL HEARING CLINIC

A compassionate approach to patient care



SALON BLUSH

Offering professional service in a relaxed atmosphere



SPARTAN EYECARE

Complete eye care for the whole family

OURTOWN AT A GLANCE >>

Understanding Proposal A in an Increasing Market

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Chesterfield Township, Macomb County

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How It Works

Prior to Proposal A, property taxes were based upon state equalized value (SEV). With the implementation of Proposal A, property taxes are now based upon taxable value. Each year, the Assessing Department must calculate the SEV for every property based upon the period as outlined by the State Tax Commission. A property's taxable status is determined as of December 31, which is called Tax Day.

Additionally, each property has a capped value. Capped value is calculated by multiplying the prior year's taxable value, with adjustments for additions or losses, by the CPI as calculated by the State of Michigan and cannot increase more than 5 percent. For 2019, the CPI has been calculated at 2.4 percent. Taxable value, which property taxes are based on, is defined as the lower of SEV or capped value. Generally speaking, this means that unless the current year's SEV is less than the previous year's taxable value multiplied by the CPI, the current year's taxable value will increase by the CPI.

| DEFINITION OF PROPERTY TAX TERMS | |
|----------------------------------|--|
| SEV = | 50% of True Cash Value |
| Capped Value = | (Prior TV-Losses) x (1+CPI*) + Additions |
| CPI = | Percent of change in the rate of inflation or 5 percent, whichever is less, expressed as a multiplier. |
| Taxable Value = | The lesser of State Equalized Value or Capped Value unless there is a transfer of ownership. |

The Equalization Timetable

With the recovery in market values, the State Tax Commission has mandated local assessors again use a 24-month sales study to determine values for the 2019 assessment cycle. They have pushed back the period of the study from prior years. For assessments, the 24-month sales study began April 1, 2016 and ends March 31, 2018.

Actual Sale Price Is NOT True Cash Value



The law defines true cash value as the usual selling price of a property. The legislature and the courts have very clearly stated that the actual selling price of a property is not a controlling factor in the true cash value of SEV as calculated by the assessor. For this reason, when analyzing sales for determining assessment changes, the Assessing Department will review all sales but exclude non-representative sales from the assessment analysis.

Transfers of Ownerships and Uncapping of Assessments

According to Proposal A, when a property (or interest in a property) is transferred, the following year's SEV becomes that year's taxable value. In other words, if you purchased a property in 2018, the taxable value for 2019 will be the same as the 2019 SEV. The taxable value will then be "capped" again in the second year following the transfer of ownership. It is the responsibility of the buyer in the transfer to file a property transfer affidavit within 45 days of the

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OURTOWN

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transfer. This form helps the Assessing Department determine whether the nature of the transfer indicates the taxable value should be uncapped for the subsequent year. If this form is not filed, the Assessing Department must assume taxable value should be uncapped. Property transfer affidavits are available from the Assessing Department as well as the Township website. Again, it is important to note that a property does not uncap to the selling price, but to the SEV in the year following the transfer of ownership.

Principal Residence Exemption

If you own and occupy your home as your principal residence, it may be exempt from a portion of local school operating taxes. You may check your percentage of principal residence exemption on your “Notice of Assessment.” If the percentage exempt as “Principal Residence” is zero percent on your assessment notice and you wish to claim an exemption for the current year, a principal residence exemption affidavit must be completed and turned into the Assessing Department prior to November 1. Furthermore, if you currently have a principal residence exemption on your property and you no longer own and occupy the property as your primary residence, you must rescind the principal residence exemption with the Assessing Department. Department staff also conduct year-round audits of principal residence exemptions to verify eligibility requirements are met.

So What Does it All Mean?

How Can I Expect My Assessment and Taxable Value to Change In 2019?

As stated earlier, for 2019 the time period of the sales study for assessment review is April 1, 2016 through March 31, 2018. Sales occurring after April 1, 2018 will not be reviewed until the 2020 assessment cycle.

Using the current sales data means that most areas will have increases reflecting the strong recovery in the real estate market. Properties where the market increase is greater than 2.4 percent will have taxable values lower than their assessed values. For some properties that gap is significant.

How Can My Taxable Value Go Up When My SEV Goes Down?

With the recovery in the real estate market, this is now rare but may occasionally happen. Remember, the definition of taxable value is the lesser of SEV or last year’s taxable value (adjusted for physical changes) times the CPI (2.4 percent for 2019). Since the beginning of Proposal A in 1994, overall increases in SEV have generally been greater than the increase in taxable value capped at the CPI. The longer a property has been owned and capped, the greater the gap between SEV and taxable value. Even with a decrease in SEV for 2019, if there is still a gap between SEV and taxable value and the 2019 SEV is greater than the taxable value in the previous year, the taxable value will increase to the limit of the CPI cap.

If, however, the 2019 SEV is lower than the calculation of last year’s taxable value multiplied by the CPI, then the 2019 taxable value will be the same as the 2019 SEV.

For further information, refer to the Delhi Charter Township website, www.delhitownship.com, or contact the Delhi Township Assessing Department, 2074 Aurelius Road, Holt, Michigan 48842, 517.694.1502.



Professional Hearing Clinic

Building a Path to Better Hearing

Approximately one in five Americans, around 20 percent of the population, struggle with hearing loss. But only five percent ever seek out help.

That's where the Professional Hearing Clinic comes in.

"If we can help the community in any way, we will try to do so," said Jeremy Nordquist, senior hearing instrument specialist at the Professional Hearing Clinic. The clinic offers hearing aid screening, evaluations, hearing aids sales, and rehabilitative and preventative counseling. They currently have eight clinics throughout the state of Michigan, including their latest location that just opened up on Cedar Street in Holt.

Nordquist said that many people who struggle with hearing loss are concerned about the price, the stigma, and the functionality of hearing aids. Because of these factors, many will choose to forgo hearing aids altogether.

"To me, it's a quality of life issue," Nordquist said. As a child, he watched his mother experience hearing loss and struggle to afford hearing aids. Over his 14-year career in the business, Nordquist has committed himself to offering communities a fair price for today's hearing aid solutions and a compassionate approach to patient care.

"We care about the patient, and we really try to go the extra mile," he said. "If you can do anything to ease their mind and help them out, why not do it?"

Hearing aids have come a long way in the past 10 years. The Professional Hearing Clinic offers a wide range of hearing aid technologies that are customized to a patient's level of hearing loss, comfort, and budget. Gone are the days of background noise that's too loud, or pitches that are too high. Once a professional hearing instrument specialist adjusts today's new hearing aids, Nordquist says, the difference is remarkable.

"I just want people, if they're struggling, to get a hearing test," he said. "There are lots of new changes in hearing aids. I'm not saying it's perfect, but when you put those in and get them adjusted to your hearing loss, you will do so much better."

Professional Hearing Clinic is at 1795 N. Cedar Street in Holt, 517.258.3011, www.professionalhearingclinic.com.

Jeremy Nordquist has committed himself to offering communities a fair price for today's hearing aid solutions and a compassionate approach to patient care.



Jeremy Nordquist with daughters Quinn and Kingsley

Salon Blush Professional Service in a Relaxed Atmosphere



Nikki McClure (seated) with (left to right): Chelsie Dye, Stacy Balmes, Ashley Mosley, Niki Briggs. (Jen Friess is not pictured).

Salon Blush officially opened its doors in September 2018 and its stylists and estheticians are already hard at work servicing their growing client lists.

Salon Blush, Holt's newest full-service salon, offers more than just your everyday haircut. Their growing team of stylists also provide a line of professional products, color treatments, styling, bridal services, body waxing, and massage therapy.

"We don't just cater to one type of customer," said Nikki McClure, the salon's owner. "You can bring the whole family in."

Salon Blush officially opened its doors in September 2018 and its stylists and estheticians are already hard at work servicing their growing client lists. As a chair rental salon, each stylist runs their own small business and manages their own clients within the salon.

"It gives everybody a lot of personal room to grow their businesses," McClure said. As each stylist grows into their own business, the entire team is encouraged to take classes and visit trade shows to keep their skills sharp.

As the salon looks to expand their Holt-area clientele, McClure hopes to create a relaxed, inviting atmosphere for each person who walks through the door.

"I wanted to create a very laid back environment, but something that's still very professional," she said. McClure started her career as a receptionist in a hair salon. She fondly remembers the relationships she built with her previous clients through small, everyday interactions.

"I just really try to build a good relationship with all of the clients and all of the stylists," she said.

Over the coming months and years, McClure hopes to build her team of stylists and incorporate even more services, like eyelash extensions. Today, new and existing clients can book their appointments and browse the salon's line of professional products online.



Salon Blush is at 2040 N. Aurelius Rd. Suite 1-A in Holt, 517.709.3477, www.salonblushofholt.com.

FIT BODY BOOT CAMP

“Our personal trainers, known as Body Boot Camp coaches, are able to give each member personalized attention during the class.”

— Rori Stevens

Owner and operator Rori Stevens

Amazing Fitness Results for the Busy Lifestyle

Holt’s newest fitness center packs a powerful workout into a fast-moving, energetic class.

Holt Fit Body Boot Camp offers high-intensity interval training classes that are perfect for busy lifestyles — the entire class from warm-up to cool-down is just 30 minutes.

“Our personal trainers, known as Body Boot Camp coaches, are able to give each member personalized attention during the class,” said Rori Stevens, the owner and operator of Holt Fit Body Boot Camp. “Plus, burning a high amount of calories in a short amount of time allows you to take advantage of the afterburn effect, where your metabolism remains high even after you’ve left the gym. You will burn calories for the next 24-48 hours after your workout is over.”

Holt Fit Body Boot Camp will modify their workout programs to fit all fitness levels. Whether members are new to working out or experienced fitness buffs, their professional trainers and coaches will help modify every workout so participants can achieve their individual fitness goals.

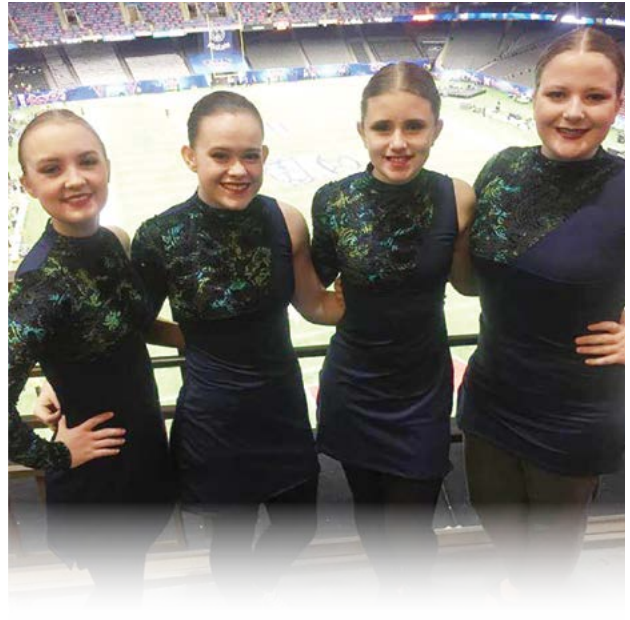
Rori Stevens and her husband Joe were members of a Fit

Body Boot Camp in Grand Rapids for several years. As lifelong athletes, the two enjoyed their trips to the fitness center so much that they decided to open their own franchise. They were unable to open a location in their native Middleville community, so they started to search the surrounding areas for an alternative location. When they came across Holt, they knew they had found the perfect community.

“It seemed like a neat little community,” Stevens said. “I like the roads that they have worked on and all the little details. Everyone is so friendly and so welcoming. I see a lot of community spirit here.”

Classes opened up in December 2018 at the fitness center’s Cedar Street location. With classes starting as early as 5:00 a.m. each day, Stevens is positive that even the busiest Holt residents will be able to find a class that fits their lifestyle and helps them achieve their fitness goals.

Holt Fit Body Bootcamp is at 2495 North Cedar Street, Suite C23 in Holt, 616.275.0214, www.fitbodybootcamp.com/holtfitnessbootcamp. You can check them out on Facebook by searching for Holt Fit Body Boot Camp.



Karyn's Dance Place

Bringing the Beauty of Dance to Everyone in the Community



When Karyn Perry first started her dance studio more than 30 years ago, it was a small one-room studio on Cedar Street that hosted a handful of passionate, aspiring dancers. Today, the studio has grown by leaps and bounds. Located on Holt Road, Karyn's Dance Place now has three studios that house a growing roster of dancers, from ages 3 to 93.

"We have something to offer to everyone in the community, not just little girls," she said.

The studio offers ballet, tap, jazz, hip-hop, musical theater, lyrical ballet, and modern dance classes for dancers of all ages and ability levels. Perry's dancers even have the opportunity to join performance companies. These dancers perform for local events around Holt, join professional dancers on stage during Wharton Center performances, and even travel to dance for events like the Sugar Bowl.

"It gives them a lot of confidence in themselves," she said. "There's a lot of life experiences that you take from dance. It's a team sport but it's also an individual sport at the

same time. It's the best of both worlds."

Some of the studio's dancers go on to enjoy successful careers in professional dance companies. But Perry also enjoys providing an opportunity for people to discover dance for the first time, regardless of their previous exposure or ability level. The studio offers several adult dance classes, one of which has a former dance student, her mother, and grandmother who routinely attend together.

"We feel like we have a reach to everybody," Perry said. "There's something in dance that everyone can learn from or enjoy."

As Perry and her staff of 10 instructors continue to grow the studio, they continuously search for more chances for their dancers to travel and share their love of dance with the community, the nation, and the world.

"I'm just always trying to move forward and give new opportunities," she said. "It's about dance, but it's also about sharing that cultural experience."

Karyn's Dance Place is at 4462 West Holt Road in Holt, 517.694.3907, www.karynsdanceplace.com.

Combatting Identity Theft

I would like to take this opportunity to speak briefly on two subjects that are of importance in law enforcement during the winter months. First I would like to discuss how to prevent identity theft. Second I would like to speak about a topic that all Michigan residents and drivers are very aware of: winter driving. These are very different topics but both are important to discuss during this time of year.

During the holiday season and the months leading up to tax season, we tend to see an increase in identity theft complaints and fraud. Criminals are continually finding new ways to scam and defraud people. These frauds come in all different forms. It is important to be suspicious of anyone contacting you requesting money. There are many “scams” that surface every year attempting to defraud unsuspecting innocent people. One of the most important things to remember is that a business or collection agency is not going to request to be paid in prepaid cards of any kind, bitcoins, money gram, Western Union, or any other type of prepaid service. Never provide any personal information to someone attempting to collect money from you. If you do not know the subject who is asking for money then do some of your own investigation prior to sending money to anyone. Do your own research on the company to find contact information other than what is provided in

the email. Contact the company directly and you may be able to save yourself a lot of time and money.

Identity theft is a large problem from February through April and we take a large amount of these types of complaints. Many of these complaints are people reporting that someone has filed a tax return in their name. While it is not possible to prevent fraud, there are steps that can be taken to protect your identity including monitoring or freezing your credit. I would encourage anyone looking to protect their identity to go to the Federal Trade Commission website and simply search identity theft. This website has a great deal of information regarding repairing identity theft and preventing future identity theft.

As the saying goes, if it sounds too good to be true, it probably is. If you receive any type of suspicious correspondence and do not know how to move forward, please contact local law enforcement, ask a family member, or friend. Once a person has been the victim of these types of crimes it is nearly impossible to recover their money so take the extra time to protect yourself.

On a side note, it's that time of year for ice and snow. Any Michigan resident is well aware of the ever-changing weather (just wait 5 minutes and it will change). Please remember to reduce your speed, and leave

extra distance between your vehicle and the vehicle in front of you during ice and snow events. This is also a great time of year to do a quick vehicle inspection and make sure that you have adequate tire tread depth. Please take the extra time in the morning to clear your vehicle windows of ice and snow. You can actually get a ticket if you don't, and it may prevent an accident.

Please do not hesitate to contact myself or the other Delhi Division Sheriff's Office deputies with questions or concerns. 2045 N Cedar Street, 517.694.0045.



Deputy Andrew Duling • Ingham County Sheriff's Office • Delhi Division

Delhi DDA office has a new place to call home

The Delhi Township Downtown Development Authority (DDA) moved from their previous location on Cedar Street to 4410 Holt Road, right in front of the Tamarack Apartments.

In addition to housing the Delhi DDA office, the new building provides office space for the Holt-Delhi Historical Society and new shared community space. Two community rooms

are available to Delhi Township organizations and nonprofits to meet. (Please note: the community rooms do not allow food).

“We are thrilled about all of the opportunities for growth that this move provides,” said Howard Haas, executive director of the Delhi DDA. “Not only can we offer community organizations a space

to meet, but we also have enabled our organization, the sheriff's office, and the historical society to expand to continue serving the Delhi Township community.”

If you would like to reserve the community rooms for your next meeting, call 517.699.3866 or email Lori.Underhill@delhitownship.com.

Spartan Eyecare

*Complete Eye Care
for the Whole Family*



If you're searching for comprehensive eye care with a personal touch, look no further than Spartan Eyecare.

"From the moment they enter our front door until the time they leave, I will personally help our patients with whatever their eye care needs are," said Gary Stolicker, O.D., the owner and optometrist at the Willoughby Road practice.

The eye care practice first opened its doors in December 2017, offering both medical and vision services to the Holt community. This includes medical eye exams for diabetes, glaucoma, cataracts, macular degeneration, red eye, allergies, and dry eyes. The practice also offers comprehensive eye exams, including glasses and contact lens fittings.

Dr. Stolicker has more than 25 years of experience in the optical field, including extensive experience in diabetes and glaucoma care.

"We try to be a complete family eye care center," he said.

Not only can Spartan Eyecare help patients of all ages manage their eye health, but the practice can also help every member find the perfect pair of specs. With over 400 frames to choose from, Spartan Eyecare has something for every style and budget.

"We have received a great response since we opened our doors," Dr. Stolicker said. "We hope to continue to grow and serve our community."

Spartan Eyecare is at 4573 Willoughby Road, Suite D in Holt, 517.709.3366, www.spartaneyecare.com.



THE DDA – WHO WE ARE AND WHAT WE DO

The Downtown Development Authority (DDA) promotes economic development through business attraction/retention programs and works to foster investment within the DDA district. It strives to increase the township's tax base and strengthen the local economy while maintaining those qualities that make Delhi Township a desirable place to live and work. For more information, visit us at www.DelhiDDA.com.

To contact us: Howard Haas, Executive Director
4410 Holt Road, Holt, MI 48842
517.699.3866
Howard.Haas@delhitownship.com

THE DDA BOARD MEMBERS:

Harry Ammon
Kim Cosgrove,
Holt Schools Representative, Treasurer
Rita Craig, *Planning Commission Representative*
Dr. Tim Fauser, *Vice Chairperson*
John Hayhoe, *Township Supervisor*
David Leighton, *Chairperson*
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