



# Genoa Township News

October 2006

## IN THIS ISSUE

From the Supervisor.....2  
 Gubernatorial  
 General Election.....3  
 Proposal On the Ballot.....3  
 2006 Summer Taxes.....4  
 Save Water.....4

## Homeowners Insurance Rate Reductions By Michael Archinal, Township Manager

Effective September 1, 2006 many Genoa Township residents are able to save money on their homeowner's insurance premiums. The Insurance Services Organization or ISO rates municipal fire protection throughout the country. Most insurance underwriters use ISO scores to determine insurance rates. The lower the ISO rating the better the fire protection. Through the diligent efforts of our Brighton Area Fire Chief, Martin DeLoach and our local Firefighters, including the Howell Area Fire Department, our ISO rating has improved.

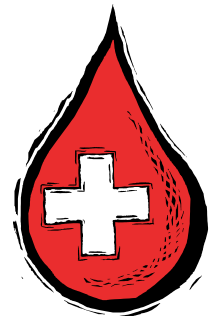
Prior to this improvement Genoa Township had a split rating of 5/9. Those areas with qualified working fire hydrants had a rating of 5 and those areas without fire hydrants had a rating of 9. As of September 1, 2006 All areas within Genoa Township that are within five road miles of a fire station will be classified as 5 by the Insurance Services Organization. The Department was able to achieve this new rating in our non-hydranted areas, by demonstrating the Departments' ability to shuttle water and maintain a continual flow of water for one hour. This accomplishment took numerous hours of training and dedication by the members of the department.

The new "5" is the ISO rating needed to achieve the lowest homeowners' policy benefits by insurance carriers in the State of Michigan. We are proud of the Brighton Area Fire Department for achieving this improved rating for Genoa Township. Contact your insurance provider and ask how an improved ISO rating will affect your insurance premiums. It is important to note that you no longer have to necessarily be in an area with fire hydrants to receive a reduction.

If you have any questions about the ISO system or the areas the Brighton Area Fire Department protects please feel free to contact the Brighton Area Fire Department at 1-810-229-6640.

## Red Cross Blood Drive

The Red Cross is experiencing a shortage of blood in southeastern Michigan. A blood drive has been scheduled at the Genoa Charter Township Hall on December 29th from 10:00 a.m. until 4:00 p.m. Please give the gift of life and call for an appointment (810-227-5225).



2911 Dorr Road  
 Brighton, MI 48116  
 Phone: 810.227.5225  
 Fax: 810.227.3420

Visit us online:  
[www.genoa.org](http://www.genoa.org)

## From the desk of Supervisor McCririe...

As we wind down the summer tax collection season and head for winter tax season we continue to receive questions regarding tax bills. This coupled with the assessment notices that all properties receive just before March, I thought it would be an opportune time to remind taxpayers just how their tax amounts are derived, and how the taxing process works. Most of the process is mandated by the State of Michigan but the township is charged with maintaining a proper assessment on each and every property in our jurisdiction.

If you have lived on your property for more than one tax cycle then the amount of the increase is dictated by the rate of inflation or 5%, whichever is less. We have many property owners who come to the March Board of Review to make a case that as the economy slows, their taxes should decrease. This makes perfect sense, however when there is inflation, which there has been for many years, the amount of your taxes is required to increase that rate of inflation or 5%. As many of you will remember, this formula was dictated by the passage of Proposal A. Now, if you built an addition to your home or property during this same time then the increase could be greater than the minimum.

If you acquired your property within the last tax cycle, then the tax amount may have increased significantly. In a very few cases the tax could have gone down. The sale of a property forces the assessor to re-examine the taxable and state equalized value (SEV) of the property. In most cases, the taxable value and SEV will be 50% of the purchase price. If this is the case, then the tax assessment is increased to bring it up to the proper market value. This is called "uncapping." The effective date of the change is the new tax year beginning on January 1st. This same uncapping will occur when the property is passed within an estate or is inherited by someone with the passing of the owner.

If you make an addition to your property such as a garage, family room or second floor then the portion of the addition is re-assessed and a value is placed on that improvement for tax purposes. This improvement is then added to your base assessment for the new assessed value and new tax amount.

Finally, remember that the homestead exemption is available to those properties that you occupy as your primary residence. You are allowed one homestead property. This includes Michigan and other states. The tax rate for your homestead property is lower than a second home, investment property or commercial properties. (A result of Proposal A). You must occupy the property as your primary residence on May 1 or any year for the taxes to be at the reduced rate for the July and December tax bills for that year. This date is sadly not negotiable per state law.

If you or someone you know in Genoa Township has a financial hardship and unable to afford their taxes there is a process by which your tax obligation can be reduced or eliminated based upon your financial ability to pay. The assessor's office can explain and provide the necessary forms for you to review and fill out to claim a hardship. This process takes place once a year in March and you must notify the township as soon as your assessment notice arrives in the mail that you wish to apply for the hardship. If granted, the exemption is good for only one year, so you must apply each year to receive the reduction. This process can take the form of an appeal letter with supporting documentation such as tax returns, etc. or the more preferred method is to appear at the Board of Review in person in March. Please contact the assessor's office (810 227-5225) with any questions.

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## Poison Ivy or Poison Oak

Living in Livingston County poses a major risk to contamination from Poison Ivy or Poison Oak, especially this fall when leaf burning occurs. Teach your children to recognize and avoid those shiny leaves (see picture to the right). Washing the exposed area with soap and water within 15 minutes of contact should prevent a breakout. Take a cool bath laced with baking soda or oatmeal to rinse the rash-spreading oil should your children become infected. Afterward, apply calamine lotion or cortisone cream to ease the itching. Be sure to wash their clothes and tennis shoes, which the oil can adhere to, posing a risk of recontamination. If the rash starts oozing or the skin is swelling, call your doctor. It's better to be safe and bring those leaves to the township for recycling than to burn them.



## **From the Clerks Office... Proposals on the Ballot**

There are five proposals on the ballot this November and they are lengthy. Please refer to the Genoa Charter Township web site ([www.genoa.org](http://www.genoa.org)) to review the entire language for each proposal. To help alleviate long lines at the polls, please come prepared with your yes or no response to the questions when voting.

06-1 – A proposed constitutional amendment to require that money held in conservation and recreation funds can only be used for their intended purposes.

06-2 - A proposal to amend the state constitution to ban affirmative action programs that give preferential treatment to groups or individuals based upon their race, gender, color, ethnicity or national origin for public employment, education or contracting purposes.

06-3 – A referendum on Act 160 of 2004 – an act to allow the establishment of a hunting season for Mourning Doves.

06-4 – A proposed constitutional amendment to prohibit government from taking private property by eminent domain for certain private purposes.

06-5 – A legislative initiative to establish mandatory school funding levels.

## **MIChild – Health Insurance provided by the State of Michigan**

Did you know that the State of Michigan will provide health insurance for uninsured children of Michigan's working families? The MIChild program covers regular checkups, shots, emergency care, dental care, pharmacy, hospital care, prenatal care and delivery, vision and hearing – in addition to other services. Call 1-888-988-6300 for an application or visit [www.michigan.gov/michild](http://www.michigan.gov/michild) for more information. For a family of 2 to receive this benefit, your income must be under \$24,000.00 annually. Additional family members are prorated under Federal Guidelines.

## **Did You Know – According to SEMCOG – 2005 Traffic Statistics**

- Southeastern Michigan reported nearly 14,000 fewer traffic crashes than in 2003. That is down from the 171,105 high reported in 2003.
- If you were among the 88% of residents who wore seat belts during these accidents, you escaped injury altogether.
- Male drivers under age 34 were most likely to not be wearing their seat belts. It must be a macho thing.
- If you were over age 65 crashes, involving your age group, have decreased every year since 1996 to a total of 17,957 accidents for 2005.
- There were a total of 360 fatal crashes in 2005, killing 391 people.
- Keep up the good work southeast Michigan and buckle up. The life you save may be your own.

## **Gubernatorial General Election Scheduled**

The General Election is scheduled for Tuesday, November 7, 2006. If you should choose to vote absent voter ballot, an application can be obtained from the township web site [www.genoa.org](http://www.genoa.org). Fill out the application and send to: Paulette A. Skolarus, Genoa Charter Township Clerk, 2911 Dorr Road, Brighton, MI 48116

## **Hazardous Waste**

Livingston County will hold a hazardous waste collection, Saturday, Oct. 28, 2006, from 9:00 a.m. until noon. Please call 517-545-9609 set up an appointment.



## Remember, you can save water

When we over water our lawns, the excess water carries pollution into storm drains and ditches that lead directly to our rivers and lakes. In fact, did you know that each of us uses 77 gallons of water a day?

So what can you do to help? Simple. Follow these tips for simple ways you can help save water:

**Water wisely.** Generally, your lawn needs about an inch of water a week. Over watering lawns results in shallow-rooted plants that are less tolerant of heat and drought, and more prone to disease. Avoid over watering by using a rain gauge and watering only when necessary, instead of on a fixed schedule.

**Improve your aim.** Adjust your sprinklers to water only your lawn and plants—not your driveway, sidewalk, or street.

**Use mulch.** Place a thick layer of mulch (e.g., four inches) around trees and plants. This helps retain water, reduce weeds, and minimize the need for pesticides.

**Sweep it.** Clean sidewalks and driveways with a broom, instead of a hose. You'll save water and keep unwanted pollutants out of the storm drain.

**Put rainwater to work.** Use rainwater to water your plants. Direct downspouts toward your plants and green areas or collect water with rain barrels for use later.

**Mow high.** Make your lawn cheaper and easier to maintain by mowing high (three inches is recommended). Longer grass has deeper roots and requires less water.

For more easy steps on protecting our lakes and rivers, visit [www.semcog.org](http://www.semcog.org). Remember, our water is our future—and it's ours to protect.

## 2006 Summer Tax Bills

The 2006 Summer Tax Bills were mailed out to all Genoa Township property owners July 1, 2006. The Summer Taxes were due September 14, 2006. If you are unsure if your summer taxes have been paid, please feel free to call the Township Treasurer's Office at 810-227-5225 or check our website at [www.genoa.org](http://www.genoa.org). Summer taxes are payable at Genoa Township until February 28, 2007. However, there are interest penalties now due.

You can also now pay property taxes online with a credit card at the township website. If you do not have access to the Internet, contact the township for information on how you can pay by phone. The company providing this service will charge a convenience fee of approximately 3%. The website will tell you exactly what the charge will be prior to entering any credit card information. Credit card payments cannot be made at the township offices.



photo by Victoria Moilanen



Genoa Township  
2911 Dorr Road, Brighton, MI 48116



POSTAL PATRON

### Genoa Township Board Members

#### Supervisor

Gary McCrie

#### Clerk

Paulette Skolarus

#### Treasurer

Robin Hunt

#### Trustees

Todd Smith

Jim Mortensen

Steve Wildman

Jean Ledford