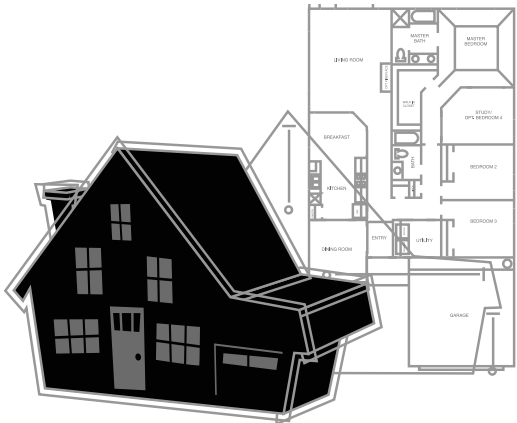


FALL HOME

IMPROVEMENT



Home renovations could increase property taxes

If you live in New York's Nassau County, you are possibly paying some of the highest property taxes in the country. Nassau County residents had an average property tax bill of nearly \$8,500 in 2011.

Understanding property taxes is not very cut and dry. They are supposed to rise and fall with home values, but this isn't always the case. There is roughly 80,000 pages of federal code on property taxes, and each state and town often has its own rules governing how property taxes are assessed. State and local budget cuts can raise taxes even if your home value remains the same, as will an increase of benefits for public employees. Property tax is typically the primary means that many jurisdictions raise revenue. So if your community needs money, you can probably count on it financing that need through higher property taxes.

The two things that determine property taxes are the assessed value of your home and the property tax rate for where you live. In many cases, making improvements to the inside and outside of your home can result in higher taxes on your property. Many homeowners do not think about the tax man when they are about to renovate their home. But it is important to consider that home repairs — even planting a garden — could lead to higher property taxes. Although the vast majority of repairs that most often affect



The addition of a pool or outdoor landscaping can raise property values and property tax.

taxes include major renovations, there are lesser known repairs that can catch even savvy homeowners by surprise.

Here is a look at some of the renovations that could raise your property taxes.

* Adding a room: Converting the garage into a bedroom or adding on a new bathroom will increase your home's value and the property tax you'll pay on the home. Although tax assessors don't usually make surprise trips to your home to check for renovations indoors, they may peruse permits filed at the clerk's office and then investigate. Permits are the primary way assessors learn about improvements, so much so

that some homeowners look to circumvent permits when making renovations. But that can cause a number of problems down the line if and when you decide to sell.

* Pools and outdoor structures: Changes to a home's exterior are some of the easiest to see and document. Permanent changes outdoors, such as the installation of a shed with a concrete floor, a deck or a pool can definitely increase property taxes.

* Landscaping: Hiring a professional to do your lawn and plants

can result in higher taxes. It's called "alteration of land improvement." Repaving a driveway or adding a new cement walkway may also increase your home's value and, subsequently, your property tax bill.

* Fireplaces: The installation of a fireplace can also increase a home's value, leading to a higher tax bill as well.

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Did you know?

According to TGB Enterprises in Burlington, Ontario, kitchen renovations are the most popular home improvement projects. Renovating a kitchen is a great way to increase the value and also the functionality of a home. The National Kitchen & Bath Association's latest market report says that, in the first three months of 2012, the number of homeowners who started a kitchen renovation was up more than 50 percent from the previous quarter. A kitchen is a central gathering place and is one of the most popular family gathering spots in the house. With traditional dining rooms being eliminated in favor of open, eat-in kitchens and entertaining spaces, more attention than ever is now placed on a well-designed kitchen. The average remodeling budget for a kitchen renovation exceeds \$30,000. But there are ways to keep budgets in check.

* Do some of the work yourself to reduce money spent on labor costs.

* Consider laminate flooring and counters, which will look like real stone but at a fraction of the cost.

* Skip custom cabinetry in lieu of stock units. They're more attractive than ever before and don't require the wait time of custom-ordered cabinets.

* Choose less expensive, mid-range appliances that may function better than or equal to high-end models.

* Plan layout accurately and spend time reviewing your designs. Late changes in a remodel can quickly eat up a budget.

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Doyle and Dorothy Stewart opened their first store in downtown Yankton in 1958. Then in 1961, they took a big gamble and built a brand new building at our current location at 1803 Broadway, which at that time was on the very outskirts of town.

The naysayers told the Stewarts that people wouldn't drive out of town to buy carpet! Fortunately, those predictions were wrong, and for 54 years Stewart Carpet has built a reputation for offering quality products and personal service.

During that time, there have been some changes in the business. In 1980, Doyle and Dorothy retired and sold the business to their son, Gregg and his wife, Mary Lee. In 1990, because of the popularity of hard surfaces in flooring, the Stewarts expanded their inventory to include other floor coverings such as wood, laminate, vinyl and tile. Times have changed and so has the flooring industry. Stewart Carpet Center has made the necessary adjustments to keep up with the current trends in flooring.

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