

Hi OB1 Homeowners,

April 12, 2009

A reminder that there is meeting on **Thursday, April 16 at 7:30pm** in Lavallette's Town Hall and is open to everyone. It is being held by Assemblyman Reed Gusciova 609-292-0500 who is promoting the possibility of the barrier island towns forming their own municipality.

Below are the top four attorney and appraiser selections

**ATTORNEY**

**Jeff Horn** Toms River  
50% of amount saved for 1<sup>st</sup> year  
Attended the meeting on March 14<sup>th</sup>

**JP Doyle** Toms River  
50% of amount saved 1<sup>st</sup> year  
Attended the meeting on March 14<sup>th</sup>  
Attorney for Bay Beach annexation

**John Garippa** Montclair, NJ  
40% of amount saved for 1<sup>st</sup> year  
Recommended in the letter from OB Sales.

**Harvey York** Toms River  
25% of amount saved for 1<sup>st</sup> year  
Will work with other appraisers as well.

**APPRAISER**

**Birchler** Lavallette  
\$300 - \$400

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\$300-\$400

**Miller-Rinaldi&Company**  
\$325

**Rick Hall**  
\$200 up to 50 people, \$175 over 80

**A few notes:**

A number of owners from the Ocean Beaches have signed with Garippa. Doyle is representing a large quantity of Seacrest and Rutherford Associations. Brightwater is using York.

To date we have not heard a negative thing about any of these attorneys. The purpose of this letter is to inform everyone of what our research has shown, offer a choice and suggest we all keep in contact about our progress. That being said we'd like to start a list of who's using which attorney, appealing themselves or choosing not to appeal. The purpose is to keep us all updated on the progress everyone is making and share information we can all benefit from. We'll do this every other week by email, the clubs website or you can call to get an update. So if you have not already done so, we'd like you to contact Claire by phone or email and let her know what option you're choosing for the appeal.

[sadankasc@aol.com](mailto:sadankasc@aol.com) o r 732-547-5324.

Approximately 50 of us to date are using Harvey York and Rick Hall. Because of the potential discount being offered by the appraiser we would like to make a list of anyone

who is going to use them. So if you decide to use Harvey York please call or email Claire so we can keep track of the numbers. By April 17<sup>th</sup>, send to his office a copy of the tax card, the original appraisal letter sent from Certified Evaluations, a copy of the deed. If you do not have all of these then supply them with what you have and the firm will do the rest. Also include a phone number to contact you, a note if you are using Rick Hall and if your property is used for rental income. Include a check made payable to Harvey York Esq for the appeal fee being charged by the Board of Taxation. A reminder the charges are \$25 for assessments of \$150,000 - \$499,999, \$100 for assessments of \$500,000 to \$999,999 and \$150 for assessments of \$1,000,000 or more. Rick Hall will contact you once the attorney has all the information. If you have any questions about this do not hesitate to contact the attorney or appraiser.

**Harvey York 202 Main St Toms River, NJ 08753** - phone 732-349-7100

**Rick Hall** – phone 609-661-2690

**A reminder if you or if you know of anyone who has had an appraisal on their property in 2008, please contact Claire by phone or email.** A reminder if someone has refinanced they had an appraisal. This information can be used in all our appeals. A reminder the appeal paperwork must be submitted to the Tax Board by May 1. It does not have to include your comps or appraisal we are allotted more time for that.

**The question a lot of people have is what can we do about the tax rate?** The appeal process is to address only the assessment. The tax rate is determined by the township's budget and is not related to the assessment (not that we can prove). So if we get a reduction in our assessment what's to stop the township from raising the tax rate next year? The answer is nothing. So why bother appealing if they're just going to raise the tax rate next year to make up for it? If your property is over assessed you need to appeal to let the township know we are not going to sit back and let this happen and to have your property assessment reflect the true market value for 2008.

What can we do about the tax rate and why should we pay the same rate when we don't use the services it provides? Legislative law dictates the tax rates are the same within a township whether or not you use the services. Can this be changed? From what we're hearing, not very likely but we are looking into it. So what are our other options?

**Annexation/Succession.** It requires 60% of the community to be in favor, is a 3 year process and Lavallette is our only option because the town must be contiguous to us.

**Form our own Municipality.** There is meeting on **April 16 at 7:30pm** in Lavallette's Town Hall and is open to everyone. It is being held by Assemblyman Reed Gusciova 609-292-0500 who is promoting the possibility of the barrier island towns forming their own municipality.

We will continue to look at possible options and if anyone has an idea please let us know. As always, remember we're a stronger force when we keep in contact and work together.

Thanks!  
Claire