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## St tammany parish tax assessor property search

While most of us are necessarily familiar with our income taxes (if only because we expect a refund), not too many people enthusiastically follow their property tax value. That's a shame, because the National Taxpayer Union estimates that 60 percent of homes are overvalued for property tax purposes, while only 2 percent of homeowners appeal their property taxes [source: Leamy]. Mortgage Rates Federal Fund RateGraest home loan rates So how do we fight for lower taxes? First, understand that you won't be able to reduce your tax rate, that's established by your local jurisdiction, and no one can shave a few percentage points off that. What you can do, however, is reduce the assessment of your property, which is what is taxed. So let's start with a small first property tax that will help us understand how we can get fair value for our house and land. 10. Learn what property taxes are So before we figure out how to reduce property taxes, we'd probably better discuss exactly what property taxes are. First of all, don't let the name fool you: These puppies aren't something you're paying on your tax return every year. Instead, you're going to pay them off as part of your mortgage payment. Each month, a little of your mortgage goes into a security deposit account: From there, the lender or mortgage server pays your property taxes when they owe [source: Home Learning Center]. So this may sound good and good, but it also leaves something to be desired. Namely, you cannot make special deductions or take large cancellations on your property taxes. They are what they are, and you more or less have to pay them. Since there is no single formula used by local governments to assess the value of your property, that means you are at the mercy of your local jurisdiction, or even your advisor [source: Boone]. So what to do to make that evaluation lower? First of all: Know what you're already paying. 9. Get your hands on your property card While there is no formula to determine the value of your property, that does not mean that your assessment is written in invisible ink and hidden in troll caves. You can absolutely see your review. It's called your property card, and you have a lot of interesting information on it. In addition to having the obvious things (how many bedrooms your home has, what kind of dependencies are on the property), your card might also have historical information about it, such as when each review was conducted [source: Curtis]. Obviously you're going to want to make sure the evaluation is correct. Mistakes happen, and you don't want to be paying property taxes in an additional bedroom that was added by accident. Bonus: When you're in the office, you can even ask your friendly neighborhood consultant how you value the property. It might give you an idea of how the process in its municipality. But more on that later. First, let's talk about things that add a lot of value to your property. 8. Beware of construction This is the plan: To make your home a dream home, you will add a water slide from the master bathroom to an indoor pool that functions as a moat around your home. You'll build a luxury art studio for the stained-glass pastime you've always wanted. And don't forget a shed. You really need a shed for that stupid lawn mower. While everything sounds great, you should know that any permanent, built-in accessory on your property will not help you reduce your property tax bill. That doesn't necessarily mean you should leave the moat, but it certainly implies that you may want to know what you're dealing with taxes before you start digging the perimeter. You can also call some local buildings or tax offices to get an idea of what you might be paying if you build [source: Curtis]. 7. In fact, don't you try too hard to make it look like good evaluators are also people, and you know what people like? Really nice, luxury-schmancy houses that look meticulously perfect. Some assessments are made even based on driving: creating the opportunity for some (necessarily) subjective reports [source: Block]. The prettier your house looks, the more you could end up paying property taxes. It's the downside of make your house look a lot more attractive than the one next door, half-painted and half-painted. This leads to an important point about reviews: Your home is being compared to others—with your neighbors' homes, of course, and also with other homes in the area. If you know an adviser is coming, it may not be the best time to get all the stops to make the house stand out from the crowd. Save it for the real estate exhibition. 6. Check the deadline to challenge Not that you are looking for a fight, but it never hurts to be ready to challenge your property tax. Evaluations may not be done every year on your property, but try to determine when yours is taking place. (They may send you a notice informing you that evaluations will take place, but you can also check with your counselor's office to see when your neighborhood is scheduled.) It's not necessarily that it's that important for you to be on the front porch greeting you when the evaluator comes. Instead, knowing when an assessment occurs will make it much easier to detect errors—or file requests—from the beginning. Remember that you are paying property taxes every year; lose a mistake two years earlier, and you've already paid your taxes. In addition note that if there is a change in your review, the office will probably notify you, but that means you really need to open the mail and not throw it in the recycle bin. 5. Nose around neighbors if you suspect an error such as said before, it's extremely important that you understand what's on your property card at the advisor's office. It will save you a lot of time challenging errors (or even trial calls) if you can catch them right away. But here's a secret that people who work in the adviser's office can tell you: A lot of people come not to look at their own property card, but to check that of their neighbors. And that's not just because they're busy alloindics. Knowing how the houses around you are evaluated can be very valuable in understanding your own assessment. If you suspect that a mistake has been made in your assessment, it is a good idea to check the houses in your neighborhood. Do you and your neighbor have a similar property review, even if your neighbor's house has a huge garage and pool? There may be a reason why your home is valued equally, or there could be a problem with the evaluation. 4. Making friends with the evaluator So far, we have made it sound like evaluators are grim figures bent on trying to twist as much tax as they can from a property. The truth is much less interesting: It is absolutely in your best interest to make your review correct. Think of it this way: Evaluating property values that are too high doesn't do anyone much good. It obviously overestimates the market and—this is big, it doesn't help testers have a lot of owners filing appeals. Here's a thought: Remember that you can access a lot of information about how assessments work from municipal websites, or you might even consider asking the advisor's office yourself at an informal meeting. If an advisor has questions about your property, you'll likely be contacted: Take advantage of the interaction by carefully explaining any discrepancies that have been observed. A lot of reviews are done without actually entering the property, but if the evaluator requests a walk, be there to explain any improvements or deficiencies. 3. Get an external evaluator So, the jury is on: You have checked the neighbors, asked the evaluator, and you still think your property is being valued too high. If it is not an easy mistake that can simply be rectified by another visit from the advisor's office, it leaves you in a complicated territory. While evaluators are given rigid rules and regulations to determine the value of the property, there is certainly still more room for judgment. And now you're in the awkward position of challenging not a fact, but a professional opinion. A solution? Accountant with another professional opinion. While some jurisdictions do not allow you to hire an external appraiser to bolster your appeal, you should consider it if yours does. Another certified professional of the National Association of Independent Rate Appraisers or the American Society of could go a long way in convincing the right people that their house was overrated [source: Clarke]. 2. Look at real estate websites While no one can argue that snooping through neighbors' property tax records is not a burden of fun, you may want to start a little less covert operation and a little more free time and decent WiFi connection. Luckily for you, there's a pretty easy way to build a case to appeal your property review: Go on some real estate websites and see what's been sold in your neighborhood lately. Don't necessarily look at the listings. Instead, find the actual sale prices of the houses. But a word of caution: Remember that the evaluated value of your home is not always going to be the fair market value. While some assessments are based on home sales, others may be based on the cost of replacing your home, plus the value of the land on which [source: Block] is located. Keep in mind that even if your home is the only dump between huge and extensive mansions, your home will have some value based on the places around you. Better, perhaps, be the screed mansion among the dumpsters. 1. Forget about challenging your review We're not telling you to give up if you think your review is incorrect. In any case, it helps you, the advisor's office and even the community correct an overvaluation. But you should know that once you start an appeal with the counselor's office, you might be dismayed to learn that your home is going to be in the spotlight. No, that doesn't mean the evil evaluators call your landline. But it means that if you have any zoning or compliance issues with your property, they will come to light. Well, you think, my house is just a normal home. What could be unintentional about it? In fact, what. Consider remodeling the bathroom you hired your brother-in-law to do. Did you get permits? Even worse, do you know if the previous owners of your house got permits when they redified the kitchen you fell in love with? Besides, did you know that the top ladder of your front tilt is half an inch higher than the code? All of these things can suddenly become problems that you have to address right away, if you decide to appeal your assessment [source: Pulawski]. Just make sure you know what you're getting into, in case you make an appeal. Author's Note: 10 Tips for Reducing Property Taxes It's really worth checking your advisor's office website. Not only will you be able to find some useful information about how assessments work in your area, the site will likely give you an idea of when the and how to appeal, in case you have problems with valuation. Shutterstock Mortgage Rates DederalInterest Funds RateHome Loan Rates