



TAXATION VARIES WITH LOCATION

"Assessed Valuation" in Most Places is Considerably Less Than Real Value.

By the Architects' Small Home Service Bureau of the United States, Inc. The basis on which real properties are taxed varies with the locality. One may learn the tax rate in his community and the method used in applying this against properties here. The tax rate is usually applied against an "assessed valuation," which is usually a sum considerably less than the actual cost of the house and lot.

List of Expenses. In one large city the assessor looks over a property and approximates its real value. He then turns in an appraised valuation equal to about 75 per cent of his estimated real valuation. The tax rate, which in that city is about \$70 per \$1,000 of assessed valuation, is applied against 40 per cent of the appraised value. In other cities the method varies.

When two important items are water, rent and insurance. These are paid by the landlord and are presumably included within his rental charge. The home owner will have to pay them in turn. He will also be obliged to carry sufficient insurance to reimburse the agencies who have loaned money in case of loss of the house by fire or tornado.

He may decide to carry additional protection to cover his own equity, and if he wishes he will do so. The total charge for insurance to cover the property can be learned from any insurance agent by giving him the location of the property, the type of construction that will be employed, and the amount of coverage desired.

Maintenance Cost. The next item is the cost of maintenance. When the house is rented from a landlord, the standard provision is that the landlord shall maintain the house in good repair and shall do all necessary painting and decorating, keep the plumbing in working order, and meet other incidental expenses of the kind. These expenses, of course, absorbed by the landlord out of the rent money he receives. The home owner pays them on his own property.

However, when one owns his own home, expenses of this kind tend to be lower than they are in rented properties, as greater care is exercised. The home owner may make many of the repairs himself. The amount to be charged on this account varies with the age of the house. In a well built house 1 per cent may be sufficient for each of the first five years. After that the cost of maintenance will mount to a higher rate—3 per cent would be about the maximum.

Depreciation 2 Per Cent. Finally, there is the item of depreciation and obsolescence to be considered in terms of rent. This is somewhat of a theoretical matter. It is based on the assumption that one should lay aside annually a sum

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HILLS DISTRICT SHOWS ACTIVITY

Report Shows That Many Attractive Homes Are Now Under Construction.

Building activity in the Bloomfield Hills district is reported going forward at a rapid pace. A month ago it was estimated that there were 350 homes under construction in the district near Birmingham, also, with many homes springing up in every section. According to R. L. Maxon, manager of the suburban department of Wormer & Moore, realtors, the district is now experiencing even greater activity.

"In Wing Lake Shores, a Wormer & Moore development on the south-east side of Wing lake, four attractive lakeside homes are now under construction," said Rocco W. Babcock, Inc., for Wormer & Moore, and will enjoy every city convenience, as well as all the recreational facilities of a lakeside summer place. Frank Wermeken, of Grosse Pointe village, also will build a permanent home in this beautiful lakeside community. Wing lake lies just off West Park road, one-half mile west of the Oak and Hills Country club, near Birmingham.

Types Are Varied. "In Stinchfield Acres, a Wormer & Moore offering in the Bloomfield Hills district, another attractive res-

idence will be erected by H. A. O'Dell, of Detroit.

The home in Wing Lake Shores now being constructed for sale will be New England colonial, Dutch colonial and English in type. Three of the residences will have four bedrooms and two tiled baths. Each home has a two-car garage attached. Before the homes are completed purchasers may have the interior decorated according to their wishes. Visitors are welcome at all stages of construction.

"A number of beautiful homes already line the shores of Wing lake. Among them are those of G. E. Evans, Dr. H. J. York, L. A. Young, Frank P. Book, Russell H. Baldwin, Floyd Smith and John W. Ollitt. "It will be but a short time," continued Mr. Maxon, "before this restricted development will be a community of permanent homes, each an attractive in design and beautiful in its setting, on these picturesque shores.

Are Well Restricted. "Both of our properties at Wing lake have been divided into large well restricted home sites for year-round homes. Many of the lots front immediately upon the lake and all have lake front privileges. Small islands for the exclusive use of residents have recently been planted with trees and shrubs. Other improvements to be installed include installation of high pressure water system and combination storm and sanitary sewers."

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equal to the presumed amount of depreciation and obsolescence of the house. Unlike an automobile, the depreciation is low at first and high in later years. The yearly sum written off as depreciation should be large enough so that when the house has served its usefulness and has become worn out through wear and tear, it is rendered undesirable by being out of style, there will have been built up a sum equal to that of the original investment. Average allowance of about 2 per cent a year for a well built house is a fairly accurate basis on which to compute obsolescence and depreciation.

HOME-BUILDING WASTE SCORE

"The home-buying dollar is not made of rubber. It cannot be stretched. If part of it is used to buy one thing, that part cannot also buy something else. It is safe to say that so much of the usual dollar has gone into the wasted expense of building that people have come to expect less in a home for their money than they actually should get." That is the opinion of J. J. Berger, builder.

"Presume that some part of a \$10,000 home goes to pay for the fees of an architect who is independent of the builder. That amount will not be able to show up in the finished product. Suppose, because of the independent relation between the two, that an error is made and when the walls are almost up, it is found that partitions must be moved. It costs money to move partitions, a lot more than it costs to move them on the plans, and whatever it costs cannot be added to the physical value of the building," he continued.

Expense Mount Up. "A workman may not be working every minute, but nevertheless he is paid for every minute he is on the job. The number of hours he is paid for in which he really does no any productive work represents a building expense for which the owner gets equivalent value in the completed home. When an organization of workmen, strange to each other, are put on a job a lot of wasted time usually results. A group of men, working together for years, learn to understand each other's way of working. They develop a team work together to make more moment's count. Working under the personal supervision of one superintendent, they can be trained to remove the kinds of inefficiency. Having a personal touch with their employer that runs through the years of steady work, they become loyal and more productive.

Often money is wasted in over-ordering of supplies and more often money is wasted waiting for supplies to be delivered. If the organization is held waiting for the arrival of some building material that is delayed, wages go on without anything being accomplished, and the permanent value of the home.

Waste Is Eliminated. "All of these assumptions and others work out into actual facts of expense in home building where the responsibility for the details is centralized and where a number of organizations are working on the same job. All of these wastes can be eliminated when one organization, under the personal direction of one man handles all of the details from plans to landscaping.

During the 14 years of experience in building I have seen the increasing importance of getting more of the dollar into actual, physical value and less of it into expense. After careful study we have eliminated so many of the usual wastes that we are able to put more of the home-buying dollar into permanent comforts that make a home for money more enduringly. The unusual Berger-built features are all the product of our effort to actually give people more real home value for their money than they expect. "We will be glad at any time to show anyone through the new Berger-built homes in Windmill Pointe. Many people have asked our permission to copy their unique features on homes of their own, a favor that we are more than glad to extend at any time," Mr. Berger concluded.



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