



# Cascade Connections

Winter 2009

A Newsletter from Cascade Charter Township

## Happy Holidays

FROM YOUR TOWNSHIP BOARD, COMMISSIONS AND STAFF

### Remember...

Cascade Township has waived its connection fee for water and sewer through December, 2009. This is an \$1,100.00 savings for each utility. If you are interested in connecting to water and/or sewer, please contact Sandra Otey at 949-1500 for costs. The connection permit is valid for 6 months.

### Christmas Tree Recycling

Bring your used Christmas tree to the parking lot behind the Buttrick Fire Station (Buttrick & 30th Street) from December 26 - January 10. Please remember to remove all ornaments, lights, tinsel, & tree stands. Happy Holidays!



### ANGEL TREE

Cascade Township is proud to participate in the Angel Tree Program. The Angel Tree program allows a person to select a tag from the tree that represents a child in need. The tag is placed on an unwrapped toy and returned to the selection site and then collected for that child to have at Christmas time.

If you would like to participate in the Angel Tree program, please stop at the Cascade Township Office, located at 2865 Thornhills Ave. to select a tag.

### TOYS FOR TOTS

The Cascade Township Fire Department is accepting toys for the Toys for Tots Program. You may drop off new, unwrapped toys at the Fire Station, located at 2865 Thornhills Ave. SE from November 23 through December 16.

### HOLIDAY CLOSINGS

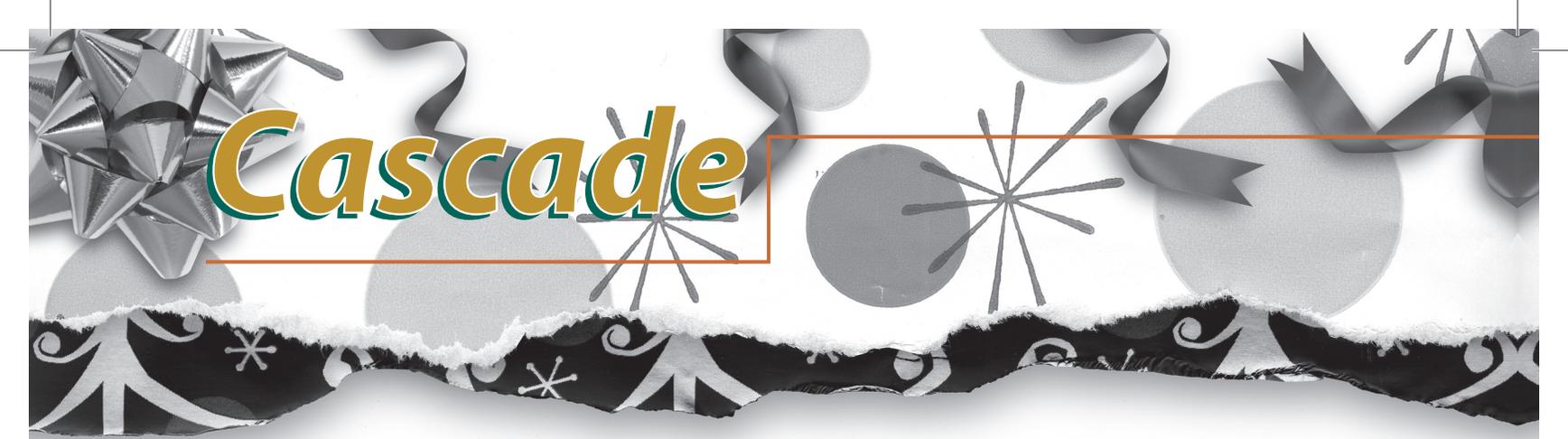
The Cascade Township Office will be closed Thursday, December 24th, Friday, December 25th, and Friday, January 1st.

### SNOWPLOWING

Snowplowing contractors and the residents they serve should be aware that State law prohibits the disposing of "snow, ice, or slush onto or across a roadway in a manner which obstructs the safe vision of the driver of a motor vehicle". The law further states that no snow, ice, or slush can be deposited on any roadway or highway (see MCLA 257-677a).

We recommend that residents who have a snowplow service make sure the snow from their driveway is deposited on their own property, not in the roadway, the road right-of-way or a neighboring property. The road right-of-way extends wider than the paved section of the roadway. For those residents who live along the pedestrian pathways, please do not pile snow across the path as it creates an unnecessary and hazardous obstacle for pedestrians. Additionally, if you have a snow plowing service, please be sure that they too are not piling snow across the path. Your cooperation is greatly appreciated!

If you call the Township with problems or concerns regarding a snowplow contractor, it is helpful if you can identify the contractor.



# Cascade

## Cemetery Changes

First we send a hearty thank you to the Klopcic Family who generously donated some new landscaping around the columbarium in the South section of the Cascade Cemetery. It completes a planting to highlight the area set aside for the garden and columbarium. They also provided a gate to hide the area in that corner where dirt is stored. The cemetery is greatly improved by their gift.

The second change you will notice is the traffic patterns for entering and leaving the 30th Street Cemetery. Signs are being installed to indicate that entrance to the cemetery is only by the West and East Drives. The Center Drive will be for exit only. This will solve the problem of conflicts in movement in and out which now frequently require a driver to back up on a relatively narrow drive and sometimes even into 30th Street which makes for a potentially dangerous situation.

Burial sites at the three Cascade Township Cemeteries (30th Street, Snow and Whitneyville) are available at no cost to current residents of Cascade Township. Two sites will be given at the time of need. The charge for opening and closing of the gravesite is \$500.00 for full interment and \$75.00 for burial of remains. Additionally, a foundation is required before a headstone can be placed at the site. These charges are paid directly to the monument company chosen by the family. A niche in the columbarium costs \$400.00. The fee for an unused site, which is reserved for a previous resident who now lives outside Cascade Township, is \$10.00 annually.

### Appropriate decorations are acceptable:

- Annual or perennial flowers planted within one foot of the headstone
- Urns or metal baskets placed at the ends of the headstone (not in front or behind)
- Artificial flowers placed within one foot of the headstone or in urns or baskets

### Inappropriate decorations would include:

- Benches
- Trees, shrubbery or roses
- Evergreens
- Fences, railings, edging or walls
- Gravel, brick, stone, marble or wood chips around the headstone
- Anything in the walkway

The seasonal decorations must be removed if you wish to save them. Summer decorations will be taken out if not removed on October 1. Winter decorations will be removed on April 1 each year.

**Please contact the Clerk's Office at 949-1508 if you have questions or concerns.**

## Cascade Community Foundation

November 11, 2009

Dear Neighbor,

**The number one question we hear is "Exactly what is the Cascade Community Foundation all about?"**

- ~ We are about creating opportunities for strong families.
- ~ We are about making our community a place where people are connected through strong neighbors, friendships and goodwill.
- ~ **We are about making Cascade the very best place to live, work and play.**

Thanks to your contributions last year, the CCF was able to make great strides towards many of those things. We sponsored the ever popular River Beat Concert Series; a family and pet safety series by the Red Cross of Greater Grand Rapids, and a series of free movies for kids during school breaks. We gave donations to the local library so they can continue to show free movies to our children; the Cascade Historical Society to light up the township during the holiday season; and a donation to help keep the dam area clean.

**Our township—Your neighborhood—is a more beautiful and friendly place because you put your wallet where your heart is. For all you do, we are so incredibly grateful. And yet, there is still so much more to be done.**

We have every reason to believe that 2010 will be an even busier year for the CCF. The River Beat series is continuing, but changing into something much more interactive and exciting for families! Because we have an all-volunteer board with a true passion for Cascade Township we are continuously strategizing on ways to build the endowment fund and make Cascade a better place to be. But we can't do this without your continued support.

**As you make your year end charitable giving decisions, please consider maintaining your support of the Cascade Community Foundation.**

Because we are part of the Grand Rapids Community Foundation, you can rest assured your donations are invested wisely and in addition your donation qualifies for big savings through the Michigan Community Foundation Tax Credit. (Please confer with your tax consultant for specific details.)

We are so grateful for all you've already done and we hope that this holiday season finds you and your family healthy and happy. Merry Christmas.

### Cascade Community Foundation Board Members:

Claude Robinson • Robert Beahan • Jack Lewis • Tammy Kerr  
Cynthia Kay Afendoulis • Michelle Bottrall • Mary Carpenter • Cindy Fox  
Jeff Hundley • Mike Miller • Eric Richards • Jim Williams • Sandi Frost Parrish  
Michael Julien • Sheila VanZile • Steve Waalkes • Tom & Joyce Wisner

# Connections

## Welcome...



Ken Peirce was appointed Cascade Charter Township Treasurer by the Township Board of Trustees on November 4, 2009. Ken's career spans 40 years

including executive positions as chief financial officer, general counsel and general manager. His previous employers include Wolverine World Wide, Inc., Gerber Products Company, the Worden Company and Gill Industries, Inc. Ken also practiced law with the firm of Cunningham Dalman, PC. He has served on a number of West Michigan community foundations and volunteers with other non-profit organizations.

Ken and his wife, Jill, have been residents of Cascade Township since 2003. They enjoy their 6 grandchildren; three in Zeeland and three in Cascade Township. Ken is looking forward to working with the Cascade community.

## Dog Licensing Information

Michigan law requires that all dogs four months of age or older be licensed. Dog licenses will be available at the Township office beginning early January through March 1, 2010. Proof of rabies vaccination and neutering from your veterinarian plus your reminder postcard from Kent County are required to obtain a license.

Please Note... In previous years the Kent County Animal Shelter has sent out dog license renewal notices the first of December. This year, mailing of the renewal notices will be delayed until early January 2010. This delay is necessary to allow sufficient time for their revised fee schedule to be reviewed and renewal notices processed.

After March 1, 2010, the licenses may be purchased only at the Kent County Animal Shelter, 711 Ball NE Grand Rapids, MI 49503, 616-632-7300.

## Winter 2009 Tax Information

Winter 2009 tax bills and informational notices will be mailed December 1st. Winter taxes are due on or before Tuesday, February 16th, 2010 (the actual due date, February 14th falls on a weekend and Monday, February 15th is President's Day). However, the office will be open on Monday, February 15th.

If you do not receive a tax statement during December, please check the township's website or call the Treasurer's office at 949-6944. The Township is not responsible for delays in the postal system. Please use the return envelope provided with your tax statement. Payments are receipted on the same business day they are received. We recommend that you allow 7 days to ensure timely delivery.

On March 1st, 2010, all unpaid property taxes will be forwarded to the Kent County Treasurer for collection. Postmarks are not accepted.

You may check property taxes 24/7 with a link from the Township's website [www.cascadetwp.com](http://www.cascadetwp.com).

Instructions for link on website are:

- Departments
- Treasurer's Office
- Tax & Assessing and Building Information
- BS & A "please click here" link
- Current Tax Search
- Click in box marked Parcel Number (you may also search by name or street). Click "Search" when criteria entered for your inquiry.
- Click on Parcel Number (This will give you history of the parcel. Click on (+) sign for detail of history).

## Do you have a Septic System?

A typical septic system has four main components: a pipe from the home, a septic tank, a drainfield, and the soil. The tank holds wastewater long enough to allow solids to settle out. The remaining liquid exits the tank into the drainfield. Microbes in the soil will digest or remove most contaminants from the wastewater before it eventually reaches groundwater.

If properly maintained, your septic system can provide long-term, effective treatment of household wastewater. If your septic system isn't maintained, you might need to replace it, costing you thousands of dollars.

To prevent septic system failures, hire a professional to pump out your septic system every three to five years. Local professionals and licensed contractors can be found in the Yellow Pages under the heading "Septic Tank & Systems-Cleaning."



[www.lowergrandriver.org](http://www.lowergrandriver.org)

# Cascade

## Firefighter News



The Cascade Fire Fighters Association is hosting an evening of fire prevention awareness at the Culvers restaurant, on December 15th, from 5 to 8 pm. During the evening, there will be safety information available in adult and child format, display and tour of a fire truck and an opportunity to win an upgrade to your address marking! Stop by, have a meal or snack and be served at your table by the Cascade Fire Fighters. The restaurant is located 6300 28th Street and a small amount of Culvers proceeds will be donated toward the Associations fund. **"CASCADE FIRE FIGHTERS ARE HERE TO SERVE YOU!"**

## Winter Safety Tips

Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. Following a few simple tips will ensure a happy and fire-safe holiday season.

### Holiday decorating

- Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- Keep lit candles away from decorations and other things that can burn.
- Use lights that have the label of an independent testing laboratory. Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Connect no more than three strands of mini light sets and a maximum of 50 bulbs for screw-in bulbs.
- Use clips, not nails, to hang lights so the cords do not get damaged.
- Keep decorations away from windows and doors.

### Holiday entertaining

- Test your smoke alarms and tell guests about your home fire escape plan.
- Keep children and pets away from lit candles.
- Keep matches and lighters up high in a locked cabinet.
- Stay in the kitchen when cooking on the stovetop.
- Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.

*Have a Blessed Holiday  
Cascade Inspection Services*



The Cascade Fire Fighters Association has custom made reflective address signs available. The signs are double-sided, 3M brand reflective 4 inch numerals on green reflective background, all laminated on durable aluminum plate! They can be horizontal or vertical and mounted on almost anything. Our experienced staff will install them at no additional cost within a 15 mile radius of Cascade. The order forms are available at both Cascade fire stations; help identify your address in case of emergencies or holiday visitors that are arriving during a snowy night! ...An investment of only \$15 can provide that extra edge of protection!

**PS, they make a great holiday gift or addition to your vacation property!**

## East Precinct News...

### October Home Invasions—Update

Two different groups have been identified and arrested as a result of these home invasions.

Deputy Taylor and I feel that these arrests were made due to the actions of citizens involved in their neighborhood watch programs. These citizens contacted The Kent County Sheriff's Department upon witnessing suspicious vehicles and subjects interacting in their community. In both instances these tips resulted in apprehensions of the suspects.

Arrests were made from an incident that occurred on Cascade Lakes in Cascade Township (3) individuals; also from an incident that occurred in the West Village Association in Ada Township (4) individuals were apprehended.

This is all the information I am able to give at this time.

We have received an overwhelming amount of phone calls and emails referenced to these cases. We are very pleased to see this. It tells Deputy Taylor and me that the communication is out there and that the system is working. It is good to see that there are citizens in the community that are paying attention and are not waiting to call the Police when they see something that does not look right.

Deputy Taylor and I would like to thank everyone who took the time to send the emails and make the phone calls to get the information out there.

**KEEP UP THE GREAT WORK!!!**

*Deputy Jason VanDyke*

*Deputy Joe Taylor*

*Kent County Sheriff East Precinct  
Community services*

# Connections

## Thank you to the Halloween Party Sponsors

On behalf of Cascade Township and the Cascade Township Fire Department, we would like to send a special thank you to the following businesses and sponsors for their donations and contributions to the 2009 Halloween party. Without the help of these businesses, we would not be able to host this event. Please take notice of these businesses and express your appreciation of their help with the Halloween party.

Acosta	Animals	Impact Colliston	S. Abraham & Sons
Batson & Associates	Chemical Bank West	Joe & Beverly Albright	Sam's Club
Best Cleaners	Costco	Kingsland Hardware	Sentinel Pointe
Blackie's	Culvers	Koenes Auto Body	Spartan Stores
Brann's Steakhouse & Grill	D&W Food Center	Macatawa Bank	SpringHill Suites
Carlos O'Kelly	Lynne Deering	McDonald's	Thomas & Joyce Wisner
Cascade Barber Shop	Elan Nutrition	Meijer	Trends Cafe
Cascade Car Wash	Family Fare	Napa Auto Parts	United Bank
Cascade Firefighter's Association	Family Video	National City Bank	Walgreen's
Cascade Hospital for	Funny Business	O'Neill's Transmission	WalMart
	Gordon Food Service	Powell Relocation Group	Wolverine Vending

## Halloween Party

On Saturday, October 31st, the Cascade Fire Department Station #1 became a gathering place for ghosts, goblins and many other costumed creatures! Over 850 bags of candy were shared with the visitors as well as doughnuts, apple cider, cookies and coffee.

Later in evening the costume contest took place, with many great prizes being awarded to the winners. Age groups for the contest start with newborns and are broken into various age groups up to and including the adults.

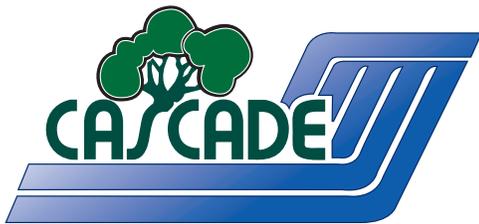
We greatly appreciate the involvement of the community, sponsors, and volunteers! We look forward to seeing everyone again next year.

*Cascade Township Fire Department*



# Cascade

## 2010 ASSESSMENT INFORMATION



## UNDERSTANDING PROPOSAL "A" IN A DECLINING MARKET

Authored by Dean Babb, City of Farmington Hills Assessor

Adapted with permission for wide distribution

For further information, either refer to the Cascade Township Website:

[www.cascadetwp.com](http://www.cascadetwp.com)

or contact us in the Cascade Township Assessor Office

2865 Thornhills Ave SE

Cascade Township Assessor:  
Patricia Armstrong-Bolle

Deputy Assessor:  
Roger Mc Carty

### Proposal A

On March 15, 1994, Michigan voters approved the constitutional amendment known as Proposal A. Proposal A was designed to limit the growth in property taxes by the Consumer Price Index (CPI) until ownership in the property was transferred.

### How It Works

Prior to Proposal A, property taxes were based upon State Equalized Value (SEV). With the implementation of Proposal A, property taxes are now based upon Taxable Value. Each year, the Assessing Office must

calculate the SEV for every property based upon the period as outlined by the State Tax Commission. A property's taxable status is determined as of December 31, which is called Tax Day.

Additionally, each property has a Capped Value. Capped Value is calculated by multiplying the prior year's Taxable Value, with adjustments for additions and losses, by the CPI as calculated by the State of Michigan and cannot increase by more than 5%. **For 2010, the CPI has been calculated at -.3 %.** Taxable Value (TV), which property taxes are based on, is defined as the **lower** of State Equalized Value or Capped Value. **Generally speaking, this means that unless the current year's SEV is less than the previous year's Taxable Value multiplied by the CPI, the current year's Taxable Value will decrease by the CPI.**

**SEV = 50% of True Cash Value**

**Capped Value = (Prior TV-Losses) x (1+ CPI\*) + Additions**

**\*CPI = Percent of change in the rate of inflation or 5%, whichever is less, expressed as a multiplier**

**Taxable Value = The lesser of State Equalized Value or Capped Value unless there is a transfer of ownership**

### The Equalization Timetable

With significant evidence of declining market values, the County Equalization Department has allowed local assessors to consider a 12-month sales study to determine values for the 2010 assessment cycle.

**For 2010 assessments, the 12-month sales study begins October 1, 2008 and ends September 30, 2009.**

Use of a 12-month study allows 2010 assessments to more accurately reflect current market conditions; however, some areas may have a limited number of current sales.

### Actual Sale Price is NOT True Cash Value

The law defines True Cash Value as the **usual** selling price of a property. The Legislature and the Courts have very clearly stated that **the actual selling price of a property is not a controlling factor in the True Cash Value or State Equalized Value** as calculated by the Assessor. For this reason, when analyzing sales for determining assessment changes, the Assessing Office will review all sales but exclude non-representative sales from the assessment analysis.

### Foreclosure Sales

Inherent in the definition of usual selling price is the assumption that the sale does not involve any element of distress from either party.

The State Tax Commission has issued guidelines concerning foreclosure sales and, generally speaking, these guidelines preclude the Assessor from considering foreclosure sales when calculating values for assessment purposes. If the assessor has verified additional market information, then these sales may be considered.

For this reason, all distressed sales, such as sales involving **mortgage foreclosure** or sales involving transfers to or from relocation companies, are usually not considered as typical sales in the valuation of property for assessment purposes nor are they necessarily reliable indicators of value when making market comparisons for current assessed values or appeals.

### Transfers of Ownerships and Uncapping of Assessments

According to Proposal A, when a property (or interest in a property) is transferred, the following year's SEV becomes that year's Taxable Value. In other words, if you purchased a property in 2009, the Taxable Value for 2010 will be the same as the 2010 SEV. The Taxable Value will then be "capped" again in the second year following the transfer of ownership. It is the responsibility

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of the buyer in a transfer to file a Property Transfer Affidavit with the Assessors Office within 45 days of the transfer. Failure to file a Property Transfer Affidavit will result in a penalty of \$5 per day for each day after the 45 day period with a maximum penalty of \$200. Property Transfer Affidavit forms are available from the local assessor or online.

**Again, it is important to note that a property does not uncapped to the selling price, but to the SEV in the year following the transfer of ownership.**

## Principal Residence Exemption

If you **own and occupy** your home as your principal residence, it may be exempt from a portion of local school operating taxes. You may check your percentage of principal residence exemption on your "Notice of Assessment". If the percentage exempt as "Principal Residence" is 0% on your assessment notice and you wish to claim an exemption for the current year, a Principal Residence Exemption Affidavit must be completed and filed with the Assessors Office prior to May 1. Furthermore, if you currently have a Principal Residence Exemption on your property and you no longer own and occupy the property as your primary residence, you must rescind the Principal Residence Exemption with the Assessors Office.

Forms to claim a new exemption or to rescind a current exemption are available from the local assessor.

## So what does it all mean?

### How can I expect my assessment to change in 2010?

As stated in the Equalization Timetable, for 2010 the time period of the sales study for assessment review is October 1, 2008 through September 30, 2009. Sales occurring after October 1, 2009 will not be reviewed until the 2011 assessment cycle.

Using more current sales data means that **many SEV's in the area will be reduced**

**again in 2010.** Areas with limited sales data in the current 12 month study may have little or no sales for the Assessor to use for the 2010 assessment roll. Therefore, some assessment adjustments will be based on market activity in the surrounding neighborhoods, general market trends or be frozen until market levels can be determined. Without sufficient sales to make proper calculations, you may find that your 2010 assessment may not go down as much as you think it should.

## How can my Taxable Value go up when my SEV goes down?

In the last couple years we have had to answer the question "Why did my Taxable Value go up when my SEV went down?" This was due to the Taxable Value going up by the rate of inflation. For 2010, the inflation rate is marginally negative. This means that there will not be an inflation increase but a very slight decrease. In the following example, if the SEV were to remain at \$154,000 for 2010, the Taxable Value would go down to \$153,538.

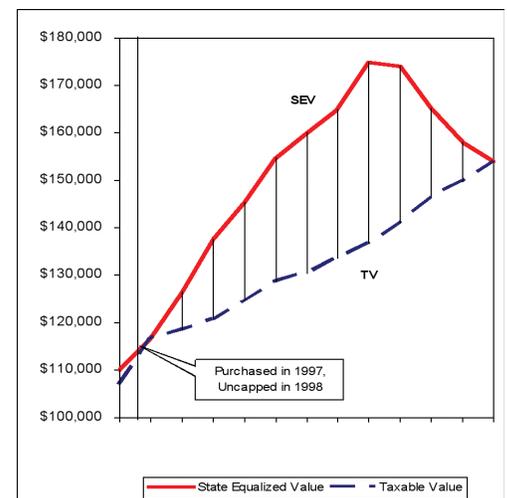
In future years when the economy stabilizes, the issue could return. The following example illustrates how a property with a Taxable Value less than the SEV could have the Taxable Value increase when the SEV decreases.

## Example of Declining State Equalized Value and Increasing Taxable Value

This example illustrates a property, purchased in 1997 and uncapped in 1998. In 1998 the SEV becomes the new Taxable Value and then the property is subsequently recapped at the CPI. The SEV will increase or decrease based on market conditions. The Capped Value is adjusted by the CPI in the following year. Taxable Value is determined by using the SEV or Capped Value, whichever is less. In this example, the property experiences a loss in the SEV from 2005 to 2009. Although the loss was due to market conditions, the

Taxable Value continues to increase by the CPI during 2005-2009. The Taxable Value will continue to increase at the CPI until the SEV falls below Capped Value.

Year	State Equalized Value	Capped Value	Taxable Value	CPI
1997	\$110,000	\$106,910	\$106,910	2.80%
1998	\$116,650	\$109,797	\$116,650	2.70%
1999	\$126,500	\$118,516	\$118,516	1.60%
2000	\$137,500	\$120,768	\$120,768	1.90%
2001	\$145,250	\$124,633	\$124,633	3.20%
2002	\$154,750	\$128,621	\$128,621	3.20%
2003	\$160,000	\$130,550	\$130,550	1.50%
2004	\$165,000	\$133,553	\$133,553	2.30%
2005	\$175,000	\$136,625	\$136,625	2.30%
2006	\$174,000	\$141,133	\$141,133	3.30%
2007	\$165,110	\$146,355	\$146,355	3.70%
2008	\$158,000	\$149,721	\$149,721	2.30%
2009	\$154,000	\$156,309	\$154,000	4.40%



## Cascade Charter Township

2865 Thornhills Ave SE  
Grand Rapids MI 49546  
phone: 616.949.1500  
fax: 616.949.3918  
www.cascadetwp.com

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GRAND RAPIDS MI  
PERMIT No. 1

## Township Board

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Clerk Ron Goodyke  
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Treasurer Ken Peirce  
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Trustee Jim Koessel  
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Trustee Cindy Fox  
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Trustee Jack Lewis  
*jlewis@cascadetwp.com*

Trustee Fred Goldberg  
*fgoldberg@cascadetwp.com*

## Pathway News...

We have just completed, I believe, our fourth season of picking up trash along our wonderful bike and walking trails. I must say that each year gets better and better which means we are getting more and more volunteers. I know this because there is more than dog, how shall I say this, droppings in the trash cans along the trails.

To those of you that have taken the time to pick up a piece of trash as you walk or ride, I thank you. To those of you that are still on the fence, it's time to get into the game. I had an old boss many years ago that would say if you see something that needs be done, do it. Have a safe and wonderful holiday season. We will need your help next year as always. Remember Keep Cascade Beautiful.

*Kris Taylor*  
*Pathways Coordinator.*



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Connections**

