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2 ways to deal with a scary housing market

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Get yourself a lower property tax

The Daily Breeze reported recently that Los Angeles County Assessor Rick Auerbach will reassess as many as 310,000 homes because of the downturn in the real estate market and consequent drop in home values. Numbers in the county have dropped 12.7 percent between February 2007 and last month, according to a report from the California Association of Realtors. Over the same time period, the drop in South Bay home prices stood at 7 percent.

Homes purchased between July 1, 2004, and June 30, 2007, are up for automatic reassessment. The Manhattan Beach Confidential blog, mbcon.blogspot.com/2008/03/want-lower-taxes.html, discusses in detail the thinking behind the move and the span that it will cover. It also features information for those left out of the reassessment bonanza - because after all, a lower reassessment means lower property [taxes](#).

MBWatcher writes: "Anyone can, at any time, file a 'Decline-in-Value Reassessment Application' at www.fileden.com/files/2007/3/27/931538/DeclineInValueApp.pdf to seek an adjustment in the assessed value of a property. You don't even need to support your case with data, but it's better if you do. The form asks for you to list two recent comparable sales 'that sold as close to January 1, 2008, as possible.'"

Make the most of what you've got

You may be better off improving than trying to sell

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and trade up. Several Web sites offer home improvement information:

[411 Home Repair](http://www.411homerepair.com/ideas/index.shtml), www.411homerepair.com/ideas/index.shtml, covers home improvement ideas and how-to's by topic.

Doityourself.com provides advice for homeowners who would like to take a hands-on approach to an improvement job.

The Federal Trade Commission, www.ftc.gov/bcp/conline/pubs/services/homeimpv.shtm, offers insights on how to find a reliable home improvement contractor.

[Move](http://Move.com/home-garden), www.move.com/home-garden, offers advice on a range of home improvement topics.

National Association of the Remodeling Industry, www.nari.org/homeowners/tips, provides a wide variety of remodeling advice, from hiring a contractor

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