



646 S. Lake Street
Gary, IN 46403
(219) 938-1188
www.MillerBeach.com



GEARING-UP FOR THE HOLIDAYS!



NAME “THIS OLD HOUSE”...

This picture is from many years ago of a home in Miller. The first person to call the office 9am - 5pm Mon.-Fri. and give the correct address will win a \$50.00 gift certificate to their choice of Miller Pizza Station, 18th Street Brewery, Flamingo, Tiny's Coffee Bar or Tequila & Tacos.

Sorry, the present owner and family cannot win. You'll have a chance next newsletter.

... AND WIN \$50.00

To sign up to receive our newsletter electronically email us at info@millerbeach.com.

You can also view our newsletter online at www.MillerBeach.com



FALL
2023

MILLER CITIZENS GEAR-UP FOR PROPERTY TAX FAIRNESS

Many of our readers were Miller Beach property owners in 2003 and 2004 and suffered through what became known as the "Tax Crisis". People opened their tax bills or heard from their mortgage lenders and found out their property taxes had been raised 400% to 600%. Yes, that's 4 to 6 times what their taxes were the previous year. Apply that math to your current tax bill and you'll understand why an article in the Post Tribune at the time reported that Miller Beach homeowners "were in stunned disbelief."



Miller Beach property owners, led by the Miller Citizens Corporation, began a two year multi-faceted fight for equity, which first got a 2% cap in place and then the 1%, 2%, and 3% caps in our state constitution we now enjoy. The fight wasn't pretty. Funds needed to be raised, talents of our neighbors had to be located and used, multiple trips to Indianapolis to lobby the state legislators were necessary and most of all a unified, persistent effort was imperative.

Fortunately, what we are now facing is not as dramatically bad but will require the same diligence. Many of you have attended meetings and hearings. Many of you wrote letters to the Department of Local Government Finance (DLGF) before the deadline which has now passed. My letter below took a less technical approach. I also included a link to the MCC letter to the DLGF with additional information.

*Below is the letter I sent to the DLGF:

"Like many residents of the Miller Beach neighborhood in Gary Indiana I was shocked by the proposed Lake County Assessor land order per front foot assessed values. Beyond being a lifetime resident of the neighborhood, I have been a real estate broker with an office in the Miller Beach neighborhood for over 50 years.

When I discovered the land assessed values in our adjacent lakefront communities were so much lower than the Miller Beach values, I questioned how our values could be correct. Because I had access to accurate data, I used State of Indiana Sales Disclosure Form database and the Northwest Indiana Realtor Association MLS statistics to see what they revealed in 2021 and 2022. First, I decided to take a different look at the issue and looked at reported single family sales in other lakefront communities with much lower per front foot current land orders.

How many times have you heard the old saying that the three most important things to determine value of real estate are 1-location, 2-location, and 3-location? And what is location other than the land that a home sits on?

Please, stop and think about the following average single family sales prices for 2021 and 2022 combined. Miller Beach neighborhood: \$264,667, the Ogdon Dunes neighborhood: \$493,998, the Dune Acres neighborhood: \$789,389, and the Beverly Shores neighborhood: \$697,467. While I am aware this information isn't consistent with the methodology used by the assessor, **doesn't it give one pause to think something is dreadfully wrong?**

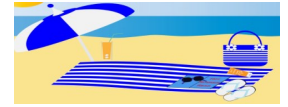
Second, I found 17 vacant land sales in Neighborhood Code 2500 averaging \$1752 per front foot sales price. The Assessor's Land order proposes \$3000 per front foot.

The Miller Beach neighborhood is being over assessed compared to the above other lakefront communities that are not located within the boundaries of Gary Indiana. The DLGF has all of the information I am referring to for our community and the others above. Please, please consider reducing the land order values." Here's the link to the MCC letter to the DLGF:

https://urldefense.proofpoint.com/v2?url=https://www.millercitizenscorp.org_capt.asp&d=DwMFaQ&c=euGZstcaTDlvmEN8b7XrwqOf_v5A_CdponVfmMM&=0H0eEi7BBYcax2LQn5tMcmoWfFaVlgl0KzifEj0&m=FoDaovds2f4FMljiYzDawfzYz5PPdgMxWRChx9fe98s9n2BtSRbbDoCfQgUyqV&s=073o50AehxEi8mmQ1MjP6NjZ1P3s1XARs909F2gei&e=

While state law says we can't challenge the assessor's methodology, we can challenge the fairness. Ayers Realtors stands ready to help you appeal your assessment when your reassessment is sent to you. Final note: since we are talking about the land assessment only, the end result will not be as devastating as it could be. Keep smiling and enjoy the Holidays!

BEACH BITS



- **Miller Beach Arts & Creative District** - Gardner Center for the Arts - 540 S. Lake Street:
 - Sat. 11-4: Saturday Morning Art Class: 1pm—4pm Learn to make pierogies in the Russian Style at the Sparkle House located at 6128 E. 6th Pl.
 - Fri. 11-10 & Sat. 11-11: Evening of Poets, Storytellers and Yarn spinners - 7pm-9pm
 - Fri. 11-17, Sat. 11-18 & Sun. 11-18: Miller Community Theatre: A Christmas Carol, doors open at 7pm.
 - Fri. 11-24 & 12-29: All in Jest Trivia: - Doors open at 6:30 pm, game starts at 7pm, \$10 at the door
 - Sat. 12-2: Entertainment sure to delight All 7pm—9pmFor more info visit their website <https://millerbeacharts.org/> or for more info on how you can show your support go to <https://millerbeacharts.org/support/#contact>
- **Humane Society of Northwest IN** - 6100 Melton Road:
 - Sat. 11-17 & 12-16: Furry Friends looking for forever homes at Pet Supplies Plus - 1676 E. Summit St., Crown Point. - Sat. 11-25 & 12-23: Albanese Candy Factory (weather permitting) visit with their dogs and cats, with candles, t-shirts, and music. Hours are Mon.'s & Wed.'s 11am - 3pm, Fri.'s 11am - 4pm & Sat.'s 11am - 5pm. For more info and the Amazon link to their list of needed items at the shelter can be accessed from their website <http://humanesocietynorthwestindiana.org/> or call 219-938-3339
- **Paul H. Douglas Center For Environmental Education** - 100 N. Lake St:
 - Due to Lake St. construction the center is closed, plan to reopen by Thanksgiving with great winter activities. Something for everyone to enjoy. For more info - www.facebook.com/IndianaDunesNPS or www.nps.gov/indu
- **Miller Beach Water Safety** - Never takes a break from saving lives, the Winter season is now fully upon us, and the want to remind everyone to please STAY OFF THE SHELF ICE, no matter how beautiful it appears, it's very DANGEROUS. The lake is very deep in many areas along the shore, so don't be fooled. For more info please contact them at watersafetysocial@gmail.com
- **St. Mary's of the Lake** - 6060 Miller Ave:
 - Tues. 11-21: Community Interfaith Service at 6:45pm
 - Fri. Dec. 1st: Tree Lighting
 - Sat. Dec. 2nd & Sun. Dec. 3rd: Christmas Bazaar Sunday Mass 10am For more info [www.http://stmaryofthelakegary.org/](http://stmaryofthelakegary.org/) or call 219-938-1373
- **Miller School Shops & Spaces** - 665 S. Lake St.: Open Fridays, Saturdays, & Sundays - 11am - 6pm for classes, events, and Christmas shopping. - Fri. 12-1: Miller's annual Cookie Walk.

ONE LESS SALE THAN LAST YEAR

The statistics included in this section of the newsletter are from the Greater Northwest Indiana Association of Realtors MLS. Because the high priced houses and the lower priced houses in all neighborhoods are included, the average for your specific neighborhood will be substantially different.



The 3rd quarter statistics are now available in the market area within the National Park boundaries defined by the Lake on the North, County Line Road on the East, Ash Place on the South, Gibson Street on the west reveal a bit lower list and sales prices compared to the same 9 months last year. The average listing price for the 1st three quarters of 2023 was \$267,506 compared to \$282,418 in 2022, \$267,166 in 2021, \$202,741 in 2020 and \$186,325 in 2019.

The average sales price so far this year is \$257,458. In 2022 the first 9 months saw an average of \$271,458. In 2021 the first 9 months the average was \$259,962. In 2020 the average was \$235,100 and in 2019 the average was \$192,652.

As mentioned in the Ayers Summer Newsletter, there were no lake front homes sold and there still hasn't been a lake front sale. The same caveat that the average sale price we enjoy when a lake front sale is in the data mix is a less joyful average (i.e. lower) when no lakefront sale has happened.

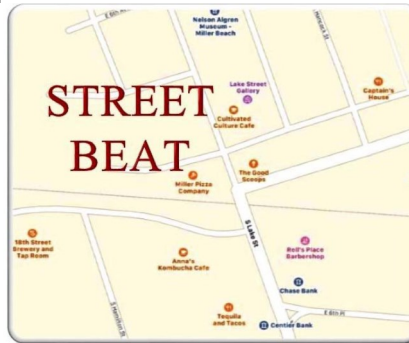
The number of transactions during the first nine months was 39 compared to 40 in 2022 and compared to 50 in 2021 and 49 in 2020. This year sales slowed but just a bit. One sale is not statistically significant.

The bargaining percentage during the first nine months was 2.47% with an average price obtained of 97.53% of list price. In recent years % of listing price obtained was 97.6 in 2022. In 2021 the bargaining percentage was 94.3%. In 2020 it was 94.4% and in 2019 95%.

It remains a FACT in our MARKET that Ayers Realtors is the market leader.

Thank you for your support for 101 years.

TINY'S ISN'T! SEE FOR YOURSELF



Breaking News! **Tiny's Coffee Bar** is opening 1st Friday November 3rd at noon after a ribbon cutting ceremony. Stop by before and after shopping on Lake Street. Welcome to the Miller Beach business community Tiny's!

The next Food Pantry is Monday Nov. 20th. Thank you, St. Mary's for organizing this needed service and to

the Gary Rotary Club for the hundreds of pounds of free, fresh produce grown in the area adjacent to the community gardens on St. Mary's property and donated to the pantry throughout the growing season. There is a whole lot of kindness going on at St. Mary's.

The entire community is invited to participate in the Thanksgiving Interfaith Service at St. Mary's on Nov. 21st at 7pm. There will be music, a dance performance and brief messages of thanks. The annual Christmas Tree lighting at St. Mary's will be Friday, Dec 1st, followed by Christmas Caroling on Lake Street. Their annual Christmas Bazaar will be Sat, Dec 2nd & Sun the 3rd.

Temple Israel will again hold their annual Hanukkah pop-up shop on Fridays in November and ending on Hanukkah Dec -7th. Check with the Temple (templeisraelmiller@gmail.com) for additional information.

The Miller Garden Club would like to THANK everyone who participated in their many events this year. Since they can't be outdoors gardening in the snow they will kick off 2024 with Bingo Night at St. Mary's on January 27th - a great way to have some indoor fun! Perhaps you thought garden clubs were only active in the growing season. WRONG!

Indie Indie Bang Bang has several good ways to have fun this Fall. On Nov 3rd they will be celebrating Customer Appreciation with a party at their shop. Stop in and allow them to appreciate you! They will be celebrating "Small Business Saturday" on Nov. 25th 10-am-6 pm. There will be prizes and promotions through the day. Chris & Dan are also organizing Miller Beach Business Association's annual Cookie Walk on Dec. 1st. The \$10 boxes to hold the cookies sell out fast, so pick one up early. The boxes will be available at Indie Indie Bang Bang as well as Lake Street Gallery, Miller School Shops and Vibrations and other participating businesses.

18th Street Brewery owners, Virgil & Renee, have a full lineup of events to kick off the winter season. Starting on Friday Nov 3rd the Nick Danger Band will provide classic rock music. The fun continues on Friday Nov. 17th with the music of Raw Dawgs. And in between on Thursdays you can stop by for Step Dance classes and on Wednesdays drop in for Karaoke.

MISCHIEVOUS INCLINATIONS

Home on the Range



A couple of weeks ago Gene and I hopped in the car and headed North for what has become an annual, over before you know it, Fall foliage getaway. Although we don't really have an itinerary we both expect there will be a lot of fabulously colored leaves to see, a couple of stops at a brew pub or two and a lots of freshly caught perch and/or white fish dinners. Even though we stay in the same town (Traverse City) and at the same Inn, we visit several of the charming little lake front towns up and down the coasts of Lake Michigan. Along the way we stop at road side stands to buy pumpkins and apples and (full disclosure) I've been known to dash into a few clothing stores or shops while Gene makes phone calls to assure all is well back in Miller Beach in general and at Ayers Realtors in particular.

This year on one of a series of knock your socks off beautiful, sunny days we parked along the main street of Sutton's Bay and began walking down the street when what to my wandering eyes should appear but "Bayside Gallery" and a huge garden of colorful art glass garden flowers, kinetic wind spinners and bird baths that led to the front door. My jaw dropped. My eyes bulged. That's when Gene, the great and famous negotiator that he is, suggested he and I walk through the garden and I could point out the glass flowers I particularly liked. I would then leave the premises and he would go Christmas shopping.

When we met at our car at the appointed time Gene and large, lumpy, heavily bubble wrapped parcels were all ready in the car. These bundles of joy are now under the bed in our guest bedroom testing my temptation to take a peek. However, I still remember quite vividly the December I convinced my younger sister to agree with me and rummage through boxes and bags of gifts our Mother had bought for us for Christmas and were hidden in closets and under beds waiting to be gift wrapped. Not much was a surprise that Christmas morning and to make matters worse, Jane couldn't contain her little 7 year old self and blurted out what she and I had done. The situation was twice as bad when I realized how much we had disappointed our mother.

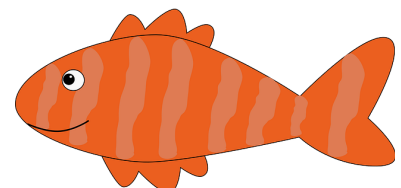
I've done pretty good over the years in controlling my mischievous inclinations after that sobering, snooping, childhood incident. My rehabilitation has been due in part to the fact Gene, knowing my history, hides gifts and/or surprises at his office. With his caution and my graduation long ago from my mother's 12 step program for wayward, non-compliant and insubordinate children - it looks like it's going to be a very Merry Christmas this year!

Coated Crispy Tilapia

4 tilapia fillets
 1 tsp garlic powder
 1 tsp dried oregano
 1 egg, beaten

1 C instant mashed potato flakes
 1 tsp dried thyme
 Salt & pepper

1. Mix the potato flakes, garlic, thyme, oregano, salt & pepper
2. Dip the fish in the egg then in the potato flake mixture
3. Fry on both sides approximately 10 minutes in skillet sprayed with non stick cooking spray. Time depends on thickness of the fish.
4. Serves 2 and it's as good as Christmas!



MILLER BEACH!



1118 Randolph St.

\$1,050,000

www.MillerBeach.com

219-938-1188



MID-CENTURY MODERN

AMAZING LAKE MICHIGAN VIEWS FROM THIS MID-CENTURY MODERN HOME WHERE EVERY DETAIL HAS BEEN THOUGHT OUT!

On the main level, you will notice the large windows in the livingroom with endless lake views, the hardwood floors, & brick fireplace separating living and dining space. The large, custom kitchen has Wood Mode/Brookhaven soft-close cabinets w/pull-out shelves, full extension drawers, & plug molding under island & cabinets, & high-end appliances. There's also a half bath & lakeview 3-season porch. Down the skylit hall, you will find lakeside guest rooms, office and the master suite complete with 2 walk-in closets, separate shower and whirlpool tub with private patio and guest bath. The lower level has a 4th bedroom with built-ins, a media room with projector, screen, & room-darkening shades, workout room, bath, laundry room, & storage. The garage has tiled floor, built-in cabinets w/sink & storage system. The beautifully landscaped yard has sprinkler system for ease of watering. For the virtual tour and more and information click on the link or copy and paste it in your browser: <https://tour.vht.com/434319868/1118-n-randolph-miller-beach-in-46403/idx>

MILLER BEACH!



7524 Oak Ave

\$1,195,000

www.MillerBeach.com

219-938-1188



LAKE MICHIGAN FRONTAGE- EXTREMELY RARE!

A designer & architect came together to reimagine this classic beach house. What a vision they had. This warm & inviting home, though updated, has kept some of its original charm. The main floor has beautiful travertine floors, custom pine doors, a mix of metal, wood & stone. It hosts the lakeview kitchen & formal dining, family room, pantry cabinets & finished laundry room with full bath. The upper floor living room has lakeviews, brick fireplace, reclaimed barnwood walls & beamed ceiling. There are also 3 bedrooms & a full bath. The garage is attached via a breezeway & has both heat & air. The beautifully landscaped yard is terraced to provide multi-purpose living. The top level has a patio perfect for grilling and hosting outdoor dinner parties.

There is a bocce ball court, a grassy level great for pets & the lower entertaining area - perfect for watching the sunset over Lake Michigan or follow your own path to the beach. For the virtual tour and more information, click on the link or copy and paste it in browser:

<https://tour.vht.com/434337319/7524-oak-ave-gary-in-46403/idx>

MILLER BEACH!



747 Newton St.

\$310,000

www.MillerBeach.com

219-938-1188



5 BLOCKS TO LAKE MICHIGAN!

This 4 bedroom, 2 bath bi-level sits on an oversized wooded lot. The main level has 3 bedrooms, 1 bath, Livingroom with large windows, fireplace, & hardwood floors; and eat-in kitchen with deck to rear yard. The lower level has a family room with fireplace and bar, 4th bedroom, 2nd bath and laundry room, walks out to rear yard. Currently used as an AirBnB.



6906 Birch Ave

\$273,750

www.MillerBeach.com

219-938-1188



NEWLY REMODELED! QUIET LOCATION!

This classic 1950's brick ranch has plenty of natural light with large windows overlooking the wooded yard. As you enter the home, you'll notice the beautiful hardwood floors that lead from the living room into the dining room. The updated kitchen has stainless steel appliances, beautiful countertops and tile backsplash. 3 bedrooms and brand new bathroom finish off the main floor. The basement is freshly painted and ready to be used for additional living space. A short distance to Marquette Park, Lake Michigan Beach, South Shore line.



"Small Company, BIG RESULTS!"
219-938-1188



646 S.

The Ayers Realtors' Team
Gene Ayers, GRI, CRS
Nancy Del Prado, GRI, CRS
Judy Ayers, Renita Reyna,
and Rebecca Kern



See our beach cam and virtual tours at www.MillerBeach.com

Beautiful wooded lots , close to the white sands of Lake Michigan, Indiana Dunes National Park ,
hiking trails, the South Shore Line and more.



9442-46 Juniper Ave.
\$14,900



8944-48 Pottawatomie Trl.
\$18,900



9331-35 Indian Boundary
\$18,900



9343-45 Indian Boundary
\$18,900



9431-35 Indian Boundary
\$21,900



6760-22 Hobart Rd.
\$23,900



9418-22 Pottawatomie Trl.
\$36,900

SOLD!



6555 Birch Place