

**IMPORTANT NOTICE REGARDING
ASSESSMENT & CLASSIFICATION**
This may affect your 2010 property tax payments

Notice is hereby given that the
Local Board of Appeal & Equalization for:

The City of Chisholm
In St. Louis County, Minnesota
shall meet at: **Chisholm City Hall**
316 West Lake Street
Chisholm, MN 55719
On Tuesday May 5, 2008
at 4:00 p.m.

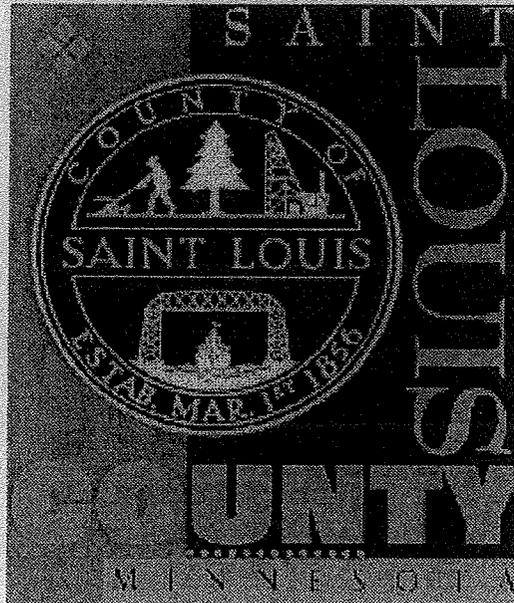
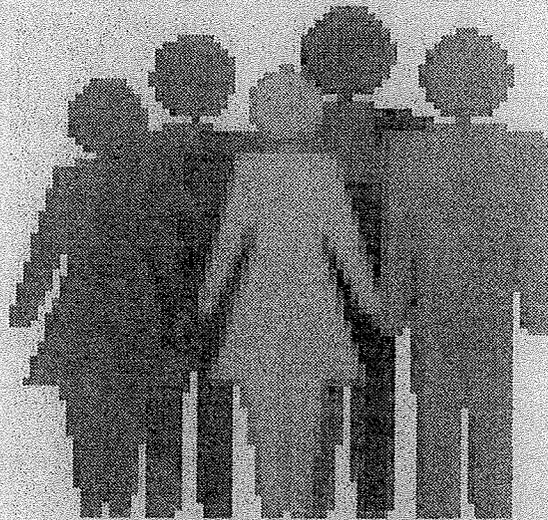
The purpose of this meeting is to determine whether taxable property in the city has been properly valued and classified by the assessor, and also to determine whether corrections need to be made.

If you believe the value or classification of your property is incorrect, please contact the Virginia County assessor's office at 218-749-7147, to discuss your concerns. If you are still not satisfied with the valuation or classification after conferring with the assessor's office, you may appear before the local board of appeal and equalization. The board shall review the valuation, classification, or both if necessary, and shall correct it as needed. Generally, an appearance before your local board of appeal and equalization is required by law before an appeal can be taken to your county board of appeal and equalization.

Mark Casey
Clerk, City of Chisholm

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**PRESENTING PROPERTY
TAX APPEALS TO THE
2008 SAINT LOUIS COUNTY
BOARD OF APPEAL &
EQUALIZATION**



**ST. LOUIS COUNTY
ASSESSOR'S DEPARTMENT**

Duluth Office: 100 N 5th Ave W, Rm 212
Duluth MN 55802-1291
218-726-2304
800-450-9777 (toll free in St. Louis County)

Virginia Office: 102 US Bank Place, 230 1st St S
Virginia MN 55792-2666
218-749-7147
800-450-9777 (toll free in St. Louis County)

Ely Office: 118 S 4th Ave E, Rm 3
Ely MN 55731-1402
218-365-8206
800-450-9777 (toll free in St. Louis County)

Web Site: <http://www.co.st-louis.mn.us/slcportal/>

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COUNTY BOARD OF APPEAL & EQUALIZATION

You have appealed your Minnesota property tax assessment. You now have an opportunity to tell the County Board of Appeal & Equalization why you feel the value or classification of your property is incorrect.

The County Board of Appeal & Equalization is a seven member board made up of individuals who are knowledgeable about property values in St. Louis County. They are appointed by the St. Louis County Board to provide a hearing for taxpayer appeals by an impartial, knowledgeable board. The County Board of Appeal & Equalization meets during the last two weeks of June to consider property tax appeals throughout St. Louis County. Most years, they meet on three days during this period, with two meetings in Duluth and one in Eveleth. Appeals are heard by scheduled appointments made with the Clerk of the County Board in advance of the meeting date. Property owners may also appeal in writing.

This booklet helps you understand the property tax appeal process and your rights and responsibilities in dealing with the Board. It explains the issues involved in property tax appeals. This booklet is intended to provide public information, not legal advice.

APPEALING YOUR PROPERTY TAX ASSESSMENT

Minnesota property taxpayers have a right to appeal the assessment of their property if they feel the assessment is in error. In organized jurisdictions, you must first appeal to the Local Board of Appeal & Equalization to be eligible for the County Board of Appeal & Equalization. In unorganized townships, the County Board of Appeal & Equalization is the first level of formal appeal.

The County Board of Appeal & Equalization is authorized to deal only with the current year's assessment, which is the basis for taxes payable next year. In all cases, property owners are encouraged to discuss their assessment with their Assessor on an informal basis before filing a formal appeal.

Who decides my appeal?

The seven member Special County Board of Appeal & Equalization decides on all appeals.

Do I need to be present to appeal?

No, you may appeal in writing or you may send a representative to present your appeal.

Who will represent the County in my appeal?

A County Real Estate Appraiser will review your appeal and prepare a report for the County Board of Appeal & Equalization.

How will my appeal be handled by the County?

A County Real Estate Appraiser will call you to identify the basis for your appeal and schedule a field inspection of your property. The appraiser will ask to make an interior inspection of your property and will review the attributes of your property and compare it to sales and assessments of similar properties in the area. The results of this review will be communicated to you and a written recommendation will be prepared for the County Board of Appeal & Equalization.

If you agree with the County's report, you do not need to appear. The County Real Estate Appraiser will present the report and your agreement.

If you refuse to allow an assessor to inspect your property, a Local Board of Appeal & Equalization cannot adjust the market value or classification in a way that would benefit the property owner.

(MN Statute §273.20 and 274.01, subd 1.) The Minnesota Department of Revenue advises that this requirement also applies to the County Board of Appeal & Equalization.

***Requirement for
Interior Inspection***

If the assessor has been refused the opportunity to make an interior inspection of a property, State Law does not allow a Local Board to adjust the property's market value or classification in a way that would benefit the property owner.

If you do not respond to the County appraiser's request to discuss your appeal, an accurate review of your appeal cannot be completed. In this circumstance, the County Board of Appeal & Equalization may choose to make no change to the current assessment.

What are my responsibilities?

Minnesota law assumes that the County Assessor has correctly assessed or classified your property. *You must convince the Board otherwise in order to win your appeal.*

You may describe your property, how you use the property, and its current condition. You, as owner, may give the Board your own opinion of the property's value or use. Even if you are not an appraiser, you know your property and can provide the Board with valuable information about it.

How will I know when my appeal is going to be heard?

The Clerk of the County Board will schedule an appointment for you. Generally, the appointments are for 15-20 minutes.

Where will my appeal be heard?

Your appeal will be heard at the St. Louis County Courthouse in Duluth or at the Iron Range Resources Building on Highway 53 in Eveleth (see maps on inside back cover). You may select the location that is most convenient to you when you schedule your appointment with the Clerk of the County Board.

Can the Board exempt property?

Based on the opinions of the St. Louis County Attorney's Office and the Minnesota Department of Revenue, the County Board of Appeal & Equalization lacks authority to grant exemptions under the Minnesota ad valorem property tax system. The Board can only make changes to the

current year valuation or classification of properties. Only the County Assessor or the Minnesota Tax Court have the authority to exempt property.

PREPARING YOUR APPEAL

The most common reasons for filing a property tax appeal are:

- You think the **estimated market value** as determined by the Assessor is greater than the property's actual value on the open market.
- You believe the property is **unequally assessed** when compared with other property.
- You believe that the **classification** of the property (residential, agricultural, commercial, etc.) is incorrect.

Property tax appeals usually involve questions of fact about the property.

How much is a property worth on the local market? What is its use? How does it compare with similar properties nearby?

These are the issues on which you can present information in your assessment hearing. Other issues, such as the amount of your taxes or the level or type of services you are receiving are not relevant at this hearing.

How can I convince the Board the valuation of the property is incorrect?

You should be prepared to present information to support your belief that the Assessor's valuation is incorrect.

First, review the Assessor's data on your property to make sure everything is correct. You can discuss your property with the County appraiser during the review of your appeal.

Check the records of recent property sales in your area. At the Assessor's office, ask for the Certificates of Real Estate Value (CRVs) from the

Understanding the Board of Appeal & Equalization

While these hearings are called property tax appeals, it is not the taxes that are at issue. It is the value of the property on which the taxes are assessed. To strengthen your appeal, present evidence about the property's value, not how much you pay in taxes.

The Best Evidence of Value

The County Board of Appeal & Equalization has indicated that the best evidence of the value of your property is a recent appraisal report prepared by a licensed real estate appraiser.

past year for properties in your area and taxing district. These are public documents that describe the actual sale prices of properties in your area.

Be prepared to provide the County Board of Appeal & Equalization with an opinion of what you feel your property is worth, along with evidence to support your opinion. A recent appraisal report prepared by a licensed real estate appraiser is the best evidence of value. Less reliable supporting information would include market analyses, listings, cost data, or verbal opinions of value, all of which have limited information upon which to make a decision.

How can I prove my property is classified incorrectly?

Property in Minnesota is classified according to its actual use, such as commercial, industrial, agricultural, seasonal recreational, or residential. Vacant land is classified according to its highest and best use. The County Assessor has a copy of the definition of highest and best use from the Minnesota Department of Revenue available for your review.

Residential property is classified as homestead - that is, the owner or a qualified relative lives in the residence - or non-homestead, which is when the home is owned by a person or entity other than the resident.

If you intend to dispute the classification of your property, you need to prove how you use the property. If the Assessor has changed the classification and the property has not been sold or transferred, you must prove that your property should be in a different classification.

Minnesota Statutes are available in many public libraries, most college libraries, and all law libraries. They are also available on the internet at <http://www.leg.state.mn.us/leg/statutes.asp>. The laws that apply are in Chapter 273 of the Minnesota Statutes. Talk to the Assessor about interpretation of these laws.

How can I prove my property is my homestead?

In homestead disputes, you must prove you owned and occupied the property as your principal residence on the assessment date. You may have transferred title to another entity such as a trust and caused the Assessor to change the classification from homestead to non-homestead, for example. You will need to present evidence regarding the transfer.

If occupancy is in question, you must convince the Assessor that you occupy the property as your principal place of residence.

THE DAY OF THE MEETING

What should I bring to the meeting?

Bring all of the information you want to present, such as photographs or written reports. There is usually an easel in the room on which you can display your information. If you plan to have photos or exhibits to support your appeal, please bring ten copies for the Board members and Assessor's Department staff.

Copies for the Board

If you have photos or other exhibits you wish to share with the County Board of Appeal & Equalization in support of your appeal, please bring ten copies of each exhibit to the meeting to share with the Board and Assessor's department staff.

What happens at the meeting?

As the property owner, you will be asked to present your information supporting the basis for your appeal first. You will have 5 to 10 minutes for your presentation.

Next, the County Assessor's staff will present their findings. You may review the Assessor's findings prior to the meeting. The Board will ask questions and then make a decision on your appeal. They have the authority to increase or decrease your value or leave it the same. They may also review the classification of your property.

How can I make a strong presentation?

- **Do your preparation.** Make a list of key points you wish to make. Keep it with you for reference.
- **Set the scene.** The Board has never seen your property. Describe your property so they will understand your arguments more fully. Where is the property located? What buildings are on it? How are the buildings used? How much did you pay for it? How long have you owned it? Have you made improvements? Are there natural features, like creeks or ponds, that affect the value or use of your property? How much would you sell it for? Describe the issues that are in dispute in the appeal.
- **Keep your presentation brief and factual.** Prepare well and know exactly what evidence you want to present. Make your case directly and factually. If your appeal involves the property's value, be prepared to present an opinion of what you believe the property to be worth, along with evidence to support your opinion.

- **Listen respectfully to the County's report.** After you have told the Board your story, it will be the County's turn to present their report on your appeal. Listen respectfully. Do not interrupt. Make notes on any points you would like to clarify further when you have an opportunity to question the County's Real Estate Appraiser.

How long will my hearing last?

Normally, it will last about 15-20 minutes. The Board has several appeals to consider each day so they attempt to keep things on schedule.

When will I find out about the Board's decision?

In most cases, the Board decides on appeals as they are heard. In a few instances they have requested additional information for their consideration at their next meeting. In all cases, a decision is made before the Board adjourns at the end of June. You will be notified in writing of the Board's decision.

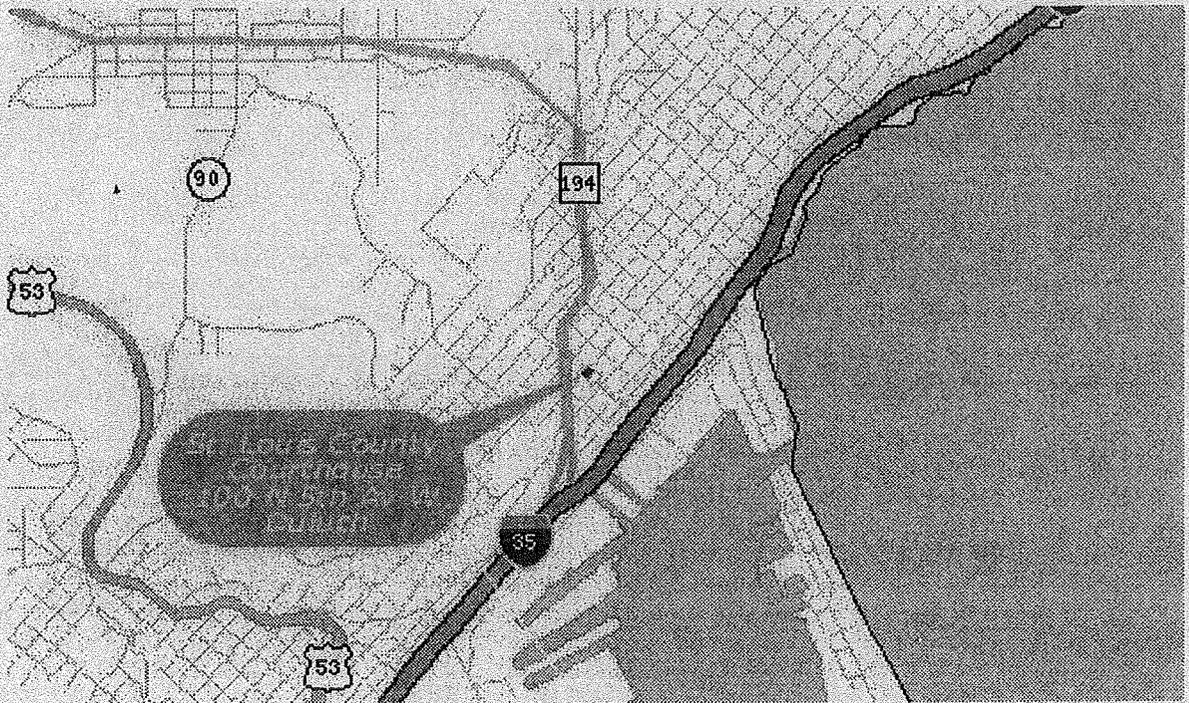
If I send a written appeal, how will I be notified of the Board's decision?

On all appeals, the County Assessor will send you a copy of the section of the County Board of Appeal & Equalization minutes covering the decision on your appeal after the Board adjourns.

Can I appeal to a higher level?

The next level of appeal is the Minnesota Tax Court. The filing deadline is April 30 of the year following the assessment. For information about forms, procedures, and filing fees, you may call the St. Louis County Court Administrator at (218) 726-2430.

The St. Louis County Courthouse is located at 100 North 5th Avenue West in Duluth. The County Board of Appeal & Equalization meets here on Tuesday, June 17, 2008 and on Thursday, June 19, 2008.



The Iron Range Resources Building is located at 4261 South Highway 53 in Eveleth. The County Board of Appeal & Equalization meets here on Thursday, June 26, 2008.

