1. 6:00 P.M. Local Board Of Appeals & Equalization Agenda
   Documents:
   
   LOCAL BOARD OF APPEAL AND EQUALIZATION AGENDA.PDF

2. 6:00 P.M. Local Board Of Appeals & Equalization Packet
   Documents:
   
   LOCAL BOARD OF APPEAL AND EQUALIZATION PACKET.PDF
City of Anoka

LOCAL BOARD OF APPEALS & EQUALIZATION

Monday, May 4, 2020
6:00 p.m.
City Council Chambers
(meeting will be cablecast)

1. CALL TO ORDER
2. ROLL CALL
3. BOARD OF APPEALS & EQUALIZATION
4. PUBLIC COMMENT
5. COUNCILMEMBERS COMMENTS
6. ADJOURNMENT 7:00 P.M.

Some or all members of the Anoka City Council may participate in the May 4, 2020 Local Board of Appeals & Equalization meeting by telephone or videoconference rather than by being personally present at the Local Board of Appeals & Equalization regular meeting place at Anoka City Hall, 2015 First Avenue North, Anoka, MN 55303. Members of the public can monitor the council meeting by streaming it live online, visit the QCTV Anoka webpage or watch QCTV Channel 16. Members of the public who desire to give input or testimony during the meeting may do so by calling or texting in comments prior to meeting and live during meeting (612-271-8051) or by email at: remotemeeting@ci.anoka.mn.us.

NOTE: There will be challenges and delays as we attempt this option. It is highly recommended to leave comments on this voicemail system prior to the meeting. The number to call is: 612-271-8051.
City of Anoka

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Meeting Date: May 4, 2020
Agenda Section: Public Hearing
Item Description: Board of Appeal & Equalization
Submitted By: Scott Varner, City Assessor

BACKGROUND INFORMATION

Annual assessments of all taxable property are made to provide the means for measuring each taxpayer’s relative share of the cost of local government. Notice to property owners has been mailed and legal notices have been posted and published. Like past years, most calls/concerns are addressed informally. Property owners who desire to have their concerns addressed by the city council should appear. If you have questions please contact City Assessor Scott Varner at 763-576-2731 prior to the meeting.

FINANCIAL IMPACT

Valuation/classification changes made by staff or council do not affect the overall revenue received by the city but does affect how the tax burden is distributed.

REQUESTED COUNCIL ACTION

Upon review of all property owner appeals (either present or in writing), council should adjourn the 2020 Board of Equalization.

REQUIRED VOTE
City of Anoka

Board of Equalization Meeting

Anoka, Minnesota
May 4, 2020

Scott Vamer, City Assessor
Mike Brown, Appraiser
Theodore Anderson, Anoka County Assessor’s Office
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# City of Anoka

## Assessment Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 2</td>
<td>2020 Market Values for Property Established</td>
</tr>
<tr>
<td>February 1</td>
<td>Final Day to Deliver Assessment Records to County</td>
</tr>
<tr>
<td>February 1</td>
<td>Final Day to File for an Exemption from Taxation</td>
</tr>
<tr>
<td>March 1</td>
<td>Final day to file 1b with Commissioner of Revenue</td>
</tr>
<tr>
<td>April 17</td>
<td>2020 Valuation Notices Mailed</td>
</tr>
<tr>
<td>April 30</td>
<td>Final Day to File a Tax Court Petition for 2019 Assessment</td>
</tr>
<tr>
<td>May 4</td>
<td>Local Board of Appeal</td>
</tr>
<tr>
<td>May 15</td>
<td>First Half Payable 2020 Taxes Due</td>
</tr>
<tr>
<td>May 29</td>
<td>Final Date for Manufactured homes assessed as personal property to establish homestead</td>
</tr>
<tr>
<td>May 31</td>
<td>State Board of Equalization</td>
</tr>
<tr>
<td>June 15</td>
<td>County Board of Appeal and Equalization (6:00 PM)</td>
</tr>
<tr>
<td>July 1</td>
<td>2020 Assessment Finalized</td>
</tr>
<tr>
<td>July 1</td>
<td>Date by which taxable property becomes exempt</td>
</tr>
<tr>
<td>August 15</td>
<td>Final Day to File for 2019 Property Tax Refund</td>
</tr>
<tr>
<td>August 31</td>
<td>Final Day to Pay the First Half Manufactured Home Taxes</td>
</tr>
<tr>
<td>September 1</td>
<td>2020 Abstract to the Department of Revenue</td>
</tr>
<tr>
<td>October 15</td>
<td>Second Half Pay 2020 Taxes Due</td>
</tr>
<tr>
<td>November 15</td>
<td>Anticipated Day to Mail 2021 Proposed Tax Notices</td>
</tr>
<tr>
<td>December 1</td>
<td>Last Day to Establish Homestead for 2020</td>
</tr>
<tr>
<td>December 15</td>
<td>Final Day to File Homestead Application for 2020</td>
</tr>
</tbody>
</table>
City of Anoka

The 2020 Assessment

The 2020 assessment should be a reflection of the 2019 market conditions. Sales of property are constantly analyzed to chart the activity of the market place. The Assessing staff does not create value; they only measure its movement.

Assessing property values equitably is part science, part judgment and part communication skill. Training as an assessor cannot tell us how to find the "perfect" value of a property, but it does help us consistently produce the same estimate of value for identical properties. That after all, is the working definition of equalization.

As of January 2, 2020, there were 5975 parcel/accounts in the City. That is about the same as the 2019 parcel count. This total includes:

- 4813 residential parcels
- 547 non-taxable parcels
- 418 commercial and industrial parcels
- 176 apartment/nursing home/man. housing parcels
- 19 personal property accounts
- 1 railroad parcel
- 1 agricultural parcel

Current state law mandates that all property must be re-assessed each year and physically reviewed once every five years. We also inspect all properties with new construction each year. During 2019 we reviewed nearly 1,000 existing properties, in addition, we added new construction to 205 properties, The Lock Up, Kwik Trip, one new house and 19 new townhouses started/completed (3 townhouses on 11th Ave. and 16 on Monroe St and 1 scattered house), numerous decks, garages, additions & major remodels.

A map illustrating the areas we recently reviewed and those areas to be visited in the future is presented on the following page.
City of Anoka

Reassessment

State Statute reads: "All real property subject to taxation shall be listed and reassessed every year with reference to its value on January 2nd preceding the assessment." This has been done, and the owners of property in Anoka have been notified of any value change. Minnesota Statute 273.11 reads: "All property shall be valued at its market value." It further states that "In estimating and determining such value, the Assessor shall not adopt a lower or different standard of value because the same is to serve as a basis for taxation, nor shall the assessor adopt as a criterion of value the price for which such property would sell at auction or at a forced sale, or in the aggregate with all the property in the town or district; but the assessor shall value each article or description of property by itself, and at such sum or price as the assessor believes the same to be fairly worth in money." The Statute says all property shall be valued at market value, not may be valued at market value. This means that no factors other than market factors should affect the Assessor's value and the subsequent action by the Board of Equalization.

Market Value

Market value has been defined many different ways. One way used by many appraisers is the following:

The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by any undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

(1) buyer and seller are typically motivated:

(2) both parties are well informed or well advised, and acting in what they consider their own best interests;

(3) a reasonable time is allowed for exposure in the open market;

(4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto;

(5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
Authority of the Local Board of Equalization

Assessments of property are made to provide the means for the measuring of the relative share of each taxpayer in the meeting of the costs of local government. It is the duty of the Assessor to assess all real and personal property except that which is exempt or taxable under some special method of taxation. If the burden of local government is to be fairly and justly shared among the owners of all property of value, it is necessary that all taxable property be listed on the tax rolls and that all assessments be made accurately.

Whenever any property that should be assessed is omitted from the tax rolls, an unfair burden falls upon the owners of all property that has been assessed. If any property is undervalued in relation to the other property on the assessment record, the owners of the other property are called upon automatically to assume part of the tax burden that should be borne by the undervalued property. Fairness and justice in property taxation demands both completeness and equality in assessment.

Minnesota Statutes Section 274.01 provides that the council of each city shall be or appoint a Board of Appeal and Equalization. The charter of certain cities provides for the establishment of a Board of Equalization. The provisions of Section 274.01 and this regulation apply to all Boards of Appeal or Boards of Equalization.

The 2003 Legislature enacted State Statute 274.014 which requires that there be at least one member at each meeting of a Local Board of Appeal and Equalization (beginning with the 2006 local boards) who has attended an appeals and equalization course developed or approved by the Commissioner of Revenue within the last four years. (The member must attend the course by no later than January 31, 2020.) Councilmembers Barnett and Skogquist have met this requirement for the city of Anoka.

Section 274.01 states the county assessor shall fix a date for each Board of Appeal and Equalization to meet for the purpose of reviewing the assessment of property in its respective town or city. The county assessor is required to serve written notice to the clerk of each of such bodies on or before February 15th of each year.

These meetings are required to be held between April 1st and May 31st; and the clerk of the Board of Appeal and Equalization is required to give published and posted notice at least ten days before the date set for the first meeting.

The Board of Appeal and Equalization of any city, unless a longer period is approved by the Commissioner of Revenue, must complete its work and adjourn within twenty days (20) from the time of convening specified in the notice of the clerk. No action taken subsequent to such date shall be valid.

A request for additional time in order to complete the work of the Board of Appeal and Equalization must be addressed to the Commissioner of Revenue in writing. The Commissioner’s approval is necessary to legalize any procedure subsequent to the expiration of the twenty-day period. The Commissioner of Revenue will not, however, extend the time for local Boards of Appeal and Equalization to meet beyond the time when the County Board of Equalization meets, which is the final two weeks of June.

The authority of the local Board extends over the individual assessments of real and personal property. The Board does not have the power to increase or decrease by
City of Anoka

percentage all of the assessments in the district of a given class of property. Changes in aggregate assessments by classes are made by the County Board of Equalization.

Although the Local Board of Appeal and Equalization has the authority to increase or reduce individual assessments, the total of such adjustments must not reduce the aggregate assessment made by the Assessor by more than one percent of said aggregate assessment. If the total of such adjustments does lower the aggregate assessment made by the Assessor by more than one percent, none of the adjustments will be allowed. This limitation does not apply, however, to the correction of clerical errors or to the removal of duplicate assessments.

The Local Board of Appeal and Equalization does not have the authority in any year to reopen former assessments on which taxes are due and payable. The Board considers only the assessments that are in process in the current year. Adjustment can be made only by the process of abatement or by legal action.

In reviewing the individual assessments, the Board may find instances of undervaluation. Before the Board can raise the market value of property it must notify the owner. The law does not prescribe any particular form of notice except that the person whose property is to be increased in value must be notified of the intent of the Board to make the increase. The Local Board of Appeal and Equalization meetings assure a property owner an opportunity to contest any other matter relating to the taxability of their property. The Board is required to review the matter and make any corrections that it deems just.

When a Local Board of Appeal and Equalization convenes, it is necessary that a majority of the members be in attendance in order that any valid action may be taken. The local assessor is required by law to be present with his/her assessment books and papers. He/she is required also to take part in the proceedings but has no vote. In addition to the local assessor, the county assessor or one of his/her assistants is required to attend. The Board should proceed immediately to review the assessments of property. The Board should ask the local assessor and county assessor to present any tables that have been prepared, making comparisons of the current assessments in the district. The county assessor is required to have maps and tables relating particularly to land values for the guidance of Boards of Appeal and Equalization. Comparisons should be presented of assessments of types of property with previous years and with other assessment districts in the same county.

It is the primary duty of each Board of Appeal and Equalization to examine the assessment record to see that all taxable property in the assessment district has been properly placed upon the list and valued by the assessor. In case any property, either real or personal, has been omitted; the Board has the duty of making the assessment.
The complaints and objections of persons who feel aggrieved with any assessments for the current year should be considered very carefully by the Board. Such assessments must be reviewed in detail and the Board has the authority to make corrections it deems to be just. The Board may recess from day to day until all cases have been heard. If complaints are received after the adjournment of the Board of Appeal and Equalization they must be handled on the staff level; as a property owner cannot appear before a higher board unless he or she has first appeared at the lower board levels.

Pursuant to Minnesota Statute 274.01: The Board may not make an individual market value adjustment or classification change that would benefit the property in cases where the owner or other person having control over the property will not permit the assessor to inspect the property and the interior of any buildings or structures.

A non-resident may file written objections to his/her assessment with the county assessor prior to the meeting of the Board of Appeal and Equalization. Such objections must be presented to the Board for consideration while it is in session.

Before adjourning, the Board of Appeal and Equalization should cause the record of the official proceedings to be prepared. The law requires that the proceedings be listed on a separate form which is appended to the assessment book. The assessments of omitted property must be listed in detail and all assessments that have been increased or decreased should be shown as prescribed in the form. After the proceedings have been completed, the record should be signed and dated by the members of the Board of Appeal and Equalization. It is the duty of the county assessor to enter changes by Boards of Appeal and Equalization in the assessment book of each district.

The Local Board of Appeal and Equalization has the opportunity of making a great contribution to the equality of all assessments of property in a district. No other agency in the assessment process has the knowledge of the property within a district that is possessed jointly by the individual members of a Board of Appeal and Equalization. The County or State Board of Equalization cannot give the detailed attention to individual assessments that is possible in the session of the Local Board. The faithful performance of duty by the Local Board of Appeal and Equalization will make a direct contribution to the attainment of equality in meeting the costs of providing the essential services of local government.

The 2020 assessment should be a reflection of the 2019 market conditions. Sales of property are constantly analyzed to chart the activity of the market place.
City of Anoka

Market Values

After thorough studies of the sales in the market place are conducted, we establish the assessed value of all real property. During the 2019 study period, we recorded 316 sales, of which we considered 206 to be "arms-length" sales. Of those, 201 were residential.

In accordance with the results of these sales studies, adjustments were made to all areas of the city with certain styles and grades of homes having differing degrees of changes. This will more properly reflect current market trends.

According to the Minneapolis Area Association of Realtors, the median home sales price in Anoka rose 2.2% between December 2018 and December 2019. The relatively small increase is largely due to a reduction in the number of sales from the Rum River Shores neighborhood. Still, continued affordability of housing (low interest rates and prices) in the market place moved prices up. While I believe that this trend is not over, the largest move has likely occurred (I've said this for the past several years! 😂). Still, owning continues to be more attractive than renting, so until either interest rates or real estate prices rise or rental rates decline, I think more upside exists.

The 2020 assessment that is up for your review has a total unaudited assessed value of $1,782,830,400 excluding exempt and forfeit property. It reflects an approximate valuation increase of 5.34% compared to the 2019 assessment.

The pattern of change (including new construction) in the City's total value can be seen in the following list of assessment years (subject to minor change).

<table>
<thead>
<tr>
<th>Year</th>
<th>Apartment</th>
<th>Residential</th>
<th>Commercial &amp; Industrial</th>
<th>Total</th>
<th>% Chg</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>299,240,300</td>
<td>1,133,789,700</td>
<td>349,800,400</td>
<td>1,782,830,400</td>
<td>5.34%</td>
</tr>
<tr>
<td>2019</td>
<td>279,854,600</td>
<td>1,080,245,400</td>
<td>332,383,200</td>
<td>1,692,483,200</td>
<td>6.21%</td>
</tr>
<tr>
<td>2018</td>
<td>266,078,400</td>
<td>1,001,263,400</td>
<td>326,209,600</td>
<td>1,593,551,400</td>
<td>8.31%</td>
</tr>
<tr>
<td>2017</td>
<td>229,529,100</td>
<td>925,788,000</td>
<td>316,028,600</td>
<td>1,471,345,700</td>
<td>8.02%</td>
</tr>
<tr>
<td>2016</td>
<td>207,388,000</td>
<td>848,593,800</td>
<td>306,134,200</td>
<td>1,362,116,000</td>
<td>7.94%</td>
</tr>
<tr>
<td>2015</td>
<td>181,763,500</td>
<td>794,814,400</td>
<td>285,152,900</td>
<td>1,261,836,800</td>
<td>6.38%</td>
</tr>
<tr>
<td>2014</td>
<td>163,107,300</td>
<td>757,432,500</td>
<td>265,476,900</td>
<td>1,186,016,700</td>
<td>14.85%</td>
</tr>
<tr>
<td>2013</td>
<td>154,348,500</td>
<td>631,013,800</td>
<td>247,304,200</td>
<td>1,032,666,500</td>
<td>-1.9%</td>
</tr>
<tr>
<td>2012</td>
<td>151,605,900</td>
<td>653,095,500</td>
<td>248,127,900</td>
<td>1,052,829,300</td>
<td>-6.6%</td>
</tr>
<tr>
<td>2011</td>
<td>152,457,600</td>
<td>728,677,700</td>
<td>270,443,100</td>
<td>1,151,578,400</td>
<td>-6.7%</td>
</tr>
<tr>
<td>2010</td>
<td>157,035,500</td>
<td>779,998,800</td>
<td>297,691,400</td>
<td>1,234,725,700</td>
<td>-7.9%</td>
</tr>
<tr>
<td>2009</td>
<td>166,871,900</td>
<td>859,035,800</td>
<td>315,369,200</td>
<td>1,341,276,900</td>
<td>-6.6%</td>
</tr>
<tr>
<td>2008</td>
<td>170,359,800</td>
<td>935,322,100</td>
<td>330,705,100</td>
<td>1,436,387,000</td>
<td>0.9%</td>
</tr>
<tr>
<td>2007</td>
<td>172,732,500</td>
<td>949,801,300</td>
<td>300,534,600</td>
<td>1,423,068,400</td>
<td>4.0%</td>
</tr>
<tr>
<td>2006</td>
<td>173,296,200</td>
<td>921,441,154</td>
<td>273,335,846</td>
<td>1,368,073,200</td>
<td>8.3%</td>
</tr>
<tr>
<td>2005</td>
<td>165,520,300</td>
<td>854,837,600</td>
<td>242,962,000</td>
<td>1,263,319,900</td>
<td>7.4%</td>
</tr>
<tr>
<td>2004</td>
<td>158,718,200</td>
<td>786,392,100</td>
<td>231,472,800</td>
<td>1,176,583,100</td>
<td>8.0%</td>
</tr>
<tr>
<td>2003</td>
<td>146,434,500</td>
<td>719,197,500</td>
<td>223,302,000</td>
<td>1,088,934,000</td>
<td>9.0%</td>
</tr>
<tr>
<td>2002</td>
<td>131,853,900</td>
<td>639,560,700</td>
<td>227,625,100</td>
<td>999,029,700</td>
<td>11.5%</td>
</tr>
<tr>
<td>2001</td>
<td>109,890,000</td>
<td>565,332,800</td>
<td>220,798,800</td>
<td>896,021,600</td>
<td>15.6%</td>
</tr>
</tbody>
</table>
City of Anoka

2019-2020 Market Value Comparison

2019 ASSESSMENT

PERCENT OF TOTAL MARKET VALUE

- APARTMENTS: 16.5%
- COMMERCIAL: 8.71%
- INDUSTRIAL: 11.15%
- RESIDENTIAL: 63.64%

2020 ASSESSMENT

PERCENT OF TOTAL MARKET VALUE

- APARTMENTS: 16.78%
- COMMERCIAL: 8.68%
- INDUSTRIAL: 10.94%
- RESIDENTIAL: 63.6%
City of Anoka

Residential Appraisal System

Per State Statute, each property must be physically inspected and individually appraised once every five years. For this individual appraisal, or in the event of an assessed value appeal, we use two standard appraisal methods to determine and verify the estimated market value of our residential properties:

1. First, an appraiser inspects each property to verify data. If we are unable to view the interior of a home on the first visit, a notice is left requesting a return telephone call from the owner to schedule this inspection. Interior inspections are necessary to confirm our data on the plans and specifications of new homes and to determine depreciation factors in older homes.

2. To calculate the estimated market value from the property data we use a Computer Assisted Mass Appraisal (CAMA) system based on a reconstruction less depreciation method of appraisal. The cost variables and land schedules are developed through an analysis of stratified sales within the city. This method uses the "Principle of Substitution" and calculates what a buyer would have to pay to replace each home today less age dependent depreciation.

3. A comparative market analysis is used to verify these estimates. The properties used for these studies are those that most recently have sold and by computer analysis, are most comparable to the subject property taking into consideration construction quality, location, size, style, etc. The main point in doing a market analysis is to make sure that you are comparing "apples with apples". This will make the comparable properties "equivalent to" the subject property and establish a probable sale price of the subject.

These three steps give us the information to verify our assessed value or to adjust it if necessary.

Sales Studies

According to State Law, it is the assessor's job to appraise all real property at market value for property tax purposes. As a method of checks and balances, the Department of Revenue uses statistics and ratios relating to assessed market value and current sale prices to confirm that the law is upheld. Assessors use similar statistics and sales ratios to identify market trends in developing market values.
City of Anoka

A sales ratio is obtained by comparing the assessor's market value to the adjusted sales price of each property sold in an arms-length transaction within a fixed period. An "arms-length" transaction is one that is generated after a property has had sufficient time on the open market, between both an informed buyer and seller with no undue pressure on either party. The median or mid-point ratios are calculated and stratified by property classification.

The only perfect assessment would have a 100% ratio for every sale. This is of course, is impossible. Because we are not able to predict major events that may cause significant shifts in the market, the state allows a 15% margin of error.

The Department of Revenue adjusts the median ratio by the percentage of growth from the previous year's abstract value of the same class of property within the same jurisdiction. This adjusted median ratio must fall between 90% and 105%. Any deviation will warrant a state mandated jurisdiction-wide adjustment of at least 5%. To avoid this increase, the Anoka County Assessor historically has requested a median sales ratio of 94.5%.

In Anoka County, we have the ability to stratify the ratios by style, age, quality of construction, size, land zone and value. This assists us in appraising all of our properties closer to our goal ratio.

Sales Statistics Defined

In addition to the median ratio, we have the ability to develop other statistics to test the accuracy of the assessment. Some of these are used at the state and county level also. The primary statistics used are:

Aggregate Ratio: This is the total market value of all sale properties divided by the total sale prices. It, along with the mean ratio, gives an idea of our assessment level. Within the city, we constantly try to achieve an aggregate and mean ratio of 94% to 95% to give us a margin to account for a fluctuating market and still maintain ratios within state mandated guidelines.

Mean Ratio: The mean is the average ratio. We use this ratio not only to watch our assessment level, but also to analyze property values by development, type of dwelling and value range. These studies enable us to track market trends in neighborhoods, popular housing types and classes of property.

Coefficient of Dispersion (COD): The COD measures the accuracy of the assessment. It is possible to have a median ratio of 93% with 300 sales, two ratios at 93%, 149 at 80% and 149 at 103%. Although this is an excellent median ratio, there is obviously a great inequality in the assessment. The COD indicates the spread of the ratios from the mean or median ratio. The goal of a good assessment is a COD of 10 to 20. A COD under 10 is considered excellent and anything over 20 will mean an assessment review by the Department of Revenue.
Price Related Differential (PRD): This statistic measures the equality between the assessment of high and low valued property. A PRD over 100 indicates a regressive assessment, or the lower valued properties are assessed at a greater degree than the higher. A PRD of less than 100 indicates a progressive assessment or the opposite. A perfect PRD of 100 means that both higher and lower valued properties are assessed exactly equal.

Current Sales Study Statistics

The following statistics are based upon ratios calculated using 2020 payable 2021 market values and October 2018 - September 2019 sales. These are the ratios that our office uses for citywide equalization, checking assessment accuracy, and predicting trends in the market.

<table>
<thead>
<tr>
<th>Statistic</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Ratio:</td>
<td>98.06</td>
</tr>
<tr>
<td>Aggregate Ratio:</td>
<td>98.97</td>
</tr>
<tr>
<td>Mean Ratio:</td>
<td>99.6</td>
</tr>
<tr>
<td>COD:</td>
<td>5.94</td>
</tr>
<tr>
<td>PRD:</td>
<td>100.59</td>
</tr>
</tbody>
</table>

2019 Anoka County Ratio Study

- Anoka County Ratio Study is median time adjusted
City of Anoka

Residential Tax Changes Examined

Although the Assessor’s Office is considered by many to be the primary reason for any property tax changes, there are actually several elements that can contribute to this change, including, but not limited to:

- Changes in the approved levies of individual taxing jurisdictions.
- Bond referendum approvals.
- Tax rate changes approved by the State Legislature.
- Changes to the homestead credit, educational credits, agricultural aid, special programs (including “This Old House”, limitations on increases in value) approved by the State Legislature.
- Changes in assessed market value.
- Changes in the classification (use) of the property.

A combination of any of these factors can bring about a change in the annual property tax bill.

PAY 2019 TAXES
ALLOCATION BY TAXING JURISDICTION
(Based on $238,000 Residential Homestead)

PAY 2020 TAXES
ALLOCATION BY TAXING JURISDICTION
(Based on $238,000 Residential Homestead)
City of Anoka

2020 Real Estate Tax Information

The 2020 real estate tax bills were sent out around the beginning of April. A brief review of the tax procedure is provided.

Discussion

The real estate tax is an ad valorem tax; that is, a tax levied based on the value of the property. The calculation of the tax requires two variables, a tax capacity value and the district tax capacity rate applicable to each individual property.

Tax Capacity

Tax capacity value is a percentage of the taxable market value of a property. State law sets the percent. Determination of tax capacity values have changed over the years but the last change was six years ago. For the taxes payable in 2020 the rates are as follows:

Tax capacity value for residential homestead property is determined as follows:

Res. Homestead (1A)  Market value less exclusion equals taxable value:
Market Value  First $500,000 @ 1.00%  Over $500,000 @ 1.25%
Market value exclusion  Exclusion before phase-out 40% of first $76,000 of value ($30,400)
Phase-out  9% of value over $76,000

Tax capacity value for rental residential property is determined as follows:

One unit (4BB1)  Taxable Market Value  First $500,000 @ 1.00%
Taxable Market Value  Over $500,000 @ 1.25%
Two to three units (4B1)  Taxable Market Value  All @ 1.25%
Apts 4+ units (4A)  Estimated Market Value  All @ 1.25%
Low Inc. Housing (4D)  Estimated Market Value  All @ .75%

Tax capacity value for commercial/industrial property is determined as follows:

Commercial/Ind. (3A)  Estimated Market Value  First $150,000 @ 1.50%
Estimated Market Value  Over $150,000 @ 2.00%

TAX CAPACITY RATES

Following is a summary of the 2019 and 2020 tax capacity rates for those districts making up the tax rate within the City of Anoka. A-H 11 also has a market value rate of .24352%
City of Anoka

Appeals Procedure

Each spring Anoka County sends out a property tax bill. Three factors that affect the tax bill are:

1. The amount your local governments (town, city, county, etc.) spend to provide services to your community,
2. The taxable market value of your property, and
3. The classification of your property (how it is used).

The assessor determines the final two factors. You may appeal the value or classification of your property.

Informal Appeal

- Property owners are encouraged to call the appraiser or assessor whenever they have questions or concerns about their market value, classification of the property, or the assessment process.
- Almost all questions can be answered during this informal appeal process.
- When taxpayers call questioning their market value, every effort is made to make an appointment to inspect properties that were not previously inspected.
- If the data on the property is correct, the appraiser is able to show the property owner other sales in the market that support the estimated market value.
- If errors are found during the inspection, or other factors indicate a value reduction is warranted, the appraiser can easily make the changes at this time.

Local Board of Equalization

- The Local Board of Equalization includes the mayor and city council members.
- The Board meets during April and early May.
- Taxpayers can make their appeal in person or by letter.
- The assessor is present to answer any questions and present evidence supporting their value.

County Board of Appeal and Equalization

In order to appeal to the County Board of Appeal and Equalization, a property owner must first appeal to the Local Board of Appeal and Equalization.

- The County Board of Appeal and Equalization follows the Local Board of Appeal and Equalization in the assessment appeals process.
City of Anoka

- Their role is to ensure equalization among individual assessment districts and classes of property.
- The board meets during June. In 2020 it will commence on June 15th at 6:00 pm.
- A taxpayer must first appeal to the local board before appealing to the county board.

Decisions of the County Board of Appeal and Equalization can be appealed to tax court.

Minnesota Tax Court

The Tax Court has statewide jurisdiction. Except for an appeal to the Supreme Court, the Tax Court shall be the sole, exclusive and final authority for the hearing and determination of all questions of law and fact arising under the tax laws of the state. There are two divisions of tax court: the small claims division and the regular division.

The **Small Claims Division of the Tax Court** only hears appeals involving one of the following situations:
- The assessor’s estimated market value of the property is <$300,000
- The entire parcel is classified as a residential homestead and the parcel contains no more than one dwelling unit.
- The entire property is classified as an agricultural homestead.
- Appeals involving the denial of a current year application for homestead classification of the property.

The proceedings of the small claims division are less formal and property owners often represent themselves. There is no official record of the proceedings. **Decisions made by the small claims division are final and cannot be appealed further. Small claims decisions do not set precedent.**

The **Regular Division of the Tax Court** will hear all appeals, including those within the jurisdiction of the small claims division. **Decisions made here can be appealed to a higher court.**

The principal office for the Tax Court is located in St. Paul. However, the Tax Court is a circuit court and can hold hearings at any other place within the state so that taxpayers may appear with as little inconvenience and expense to the taxpayer as possible. Appeals of property located in Anoka County are heard at the Anoka County Courthouse, with trials scheduled to begin on Thursdays. Three judges make up the Tax Court. Each may hear and decide cases independently. However, a case may be tried before the entire court under certain circumstances.

The petitioner must file in tax court on or before April 30 of the year in which the tax is payable (the deadline has been extend till May 30, 2020 due to COVID-19).
Anoka County  
Alex Guggenberger, County Assessor  
Property Records and Taxation  
2100 3rd Avenue  
Anoka, MN 55303  
(763) 324-1175  
www.anokacounty.us

Property ID Number: 02-31-25-14-0090

Taxpayer(s):  
HERNANDEZ SHARON A & ABRAHAM  
2616 PINE RIDGE DR  
ANOKA MN 55303-0000

Property Description:  
LOT 4 BLOCK 2 WESTON WOODS ON THE RIVER 2ND ADD  
CIC NO 206, TOG/W COMMON ELEMENTS, SUBJ TO EASE OF REC

Owner(s): HERNANDEZ SHARON A & ABRAHAM

Property Address: 2616 PINE RIDGE DR, ANOKA MN 55303-0000

## Your Property's Classification(s) and Values

<table>
<thead>
<tr>
<th>Class: RES HSTD</th>
<th>Class: RES HSTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Market Value: $258,300</td>
<td>$269,300</td>
</tr>
<tr>
<td>Homestead Exclusion: $13,993</td>
<td>$13,003</td>
</tr>
<tr>
<td>Taxable Market Value: $244,307</td>
<td>$256,297</td>
</tr>
</tbody>
</table>

If this box is checked, your classification has changed from last year's assessment.

The assessor has determined your property's classification(s) to be:

- RES HSTD

The assessor has estimated your property's market value to be:

- Estimated Market Value (EMV) $258,300
- Taxable Market Value (TMV) $244,307

Several factors can reduce the amount that is subject to tax:

- Green Acres Value Deferral
- Rural Preserve Value Deferral
- Open Space Value Deferral
- Platted Vacant Land Exclusion
- Exclusion for Veterans with Disabilities
- Mold Damage Exclusion

- Homestead Market Value Exclusion $13,993

The following values (if any) are reflected in your estimated and taxable market values:

- New Improvement Value

The classification(s) of your property affect the rate at which your value is taxed.

### How to Respond

If you believe your valuation and property class are correct, it is not necessary to contact your assessor or attend any listed meetings.

If you have concerns about the information on this notice, please contact your assessor. If your questions or concerns are not resolved, more formal appeal options are available.

Please read the back of this notice for important information about the formal appeal process.

Location Information:

- Property information is available for viewing Monday - Friday, 8:00 a.m. - 4:30 p.m. at the Anoka County Government Center, Room 119 Public Research Area, 2100 3rd Ave., Anoka, or online at www.anokacounty.us

### The following meetings are available to discuss or appeal your value and classification:

- **Local Board of Appeal and Equalization/Open Book**  
  May 4, 2020 8:00pm -  
  ANOKA - UPDATES AT CITY WEBSITE  
  2015 FIRST AVE, ANOKA, MN 55303  
  TO DISCUSS VALUES PLEASE CALL 763-576-2731

- **County Board of Appeal and Equalization Meeting**  
  June 15, 2020 6:00pm -  
  ANOKA COUNTY GOVERNMENT CENTER  
  2100 3RD AVENUE, ANOKA MN 55303 ROOM #705  
  APPOINTMENTS ARE ENCOURAGED  
  TO SCHEDULE PLEASE CALL - 763-324-1175

---

2020 Values for Taxes Payable in 2021

Property tax notices are delivered on the following schedule:

**Step 1**  
Valuation and Classification Notice  
Class: RES HSTD  
Estimated Market value: $269,300  
Homestead Exclusion: $13,003  
Taxable Market Value: $256,297  
See Details Below.

**Step 2**  
Proposed Taxes Notice  
2021 Proposed Tax: Coming November 2020

**Step 3**  
Property Tax Statement  
1st Half Taxes: Coming March 2021  
2nd Half Taxes:  
Total Taxes Due in 2021:

The time to appeal or question your CLASSIFICATION or VALUATION is NOW!

It will be too late when proposed taxes are sent.
Appealing the Value or Classification of Your Property

Informal Appeal Options - Contact Your Assessor

If you have questions or concerns, the assessor can help explain the details of your property's valuation and classification. Contact information for your assessor's office is on the other side of this notice.

Some jurisdictions choose to hold open book meetings to allow property owners to discuss their concerns with the assessor. If this is an option available to you, the meeting time(s) and location(s) will be indicated on the other side of this notice.

Formal Appeal Options

If your questions or concerns are not resolved after meeting with your assessor, you have two formal appeal options:

Option 1 - The Boards of Appeal and Equalization

You may appear before the Boards of Appeal and Equalization in person, through a letter, or through a representative authorized by you. The meeting times and locations are on the other side of this notice.

You must have presented your case to the Local Board of Appeal and Equalization BEFORE appealing to the County Board of Appeal and Equalization.

Step 1 - Local Board of Appeal and Equalization

If you believe your value or classification is incorrect, you may bring your case to the Local Board of Appeal and Equalization. Please contact your assessor's office for more information. If your city or township no longer has a Local Board of Appeal and Equalization (as indicated on the other side of this notice) you may appeal directly to the County Board of Appeal and Equalization.

Step 2 - County Board of Appeal and Equalization

If the Local Board of Appeal and Equalization did not resolve your concerns, you may bring your case to the County Board of Appeal and Equalization. Please contact the county assessor's office to get on the agenda or for more information.

Option 2 - Minnesota Tax Court

Depending on the type of appeal, you may take your case to either the Small Claims Division or the Regular Division of Tax Court. You have until April 30 (October 1 for manufactured homes assessed as personal property) of the year in which taxes are payable to file an appeal with the Small Claims Division or the Regular Division of Tax Court for your valuation and classification.

For more information, contact the Minnesota Tax Court:

Phone: 651-539-3269 or for MN Relay call 1-800-627-3529
On the web: www.mn.gov/tax-court

For more information on appeals, visit the Department of Revenue website: www.revenue.state.mn.us.
### TAX STATEMENT

#### 2019 Values for Taxes Payable in 2020

<table>
<thead>
<tr>
<th>VALUES &amp; CLASSIFICATIONS</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes Payable Year:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Market Value:</td>
<td>234,400</td>
<td>258,300</td>
</tr>
<tr>
<td>Homestead Exclusion:</td>
<td>16,144</td>
<td>13,993</td>
</tr>
<tr>
<td>Taxable Market Value:</td>
<td>218,256</td>
<td>244,307</td>
</tr>
<tr>
<td>New Improvements:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Classification:</td>
<td>RES HSTD</td>
<td>RES HSTD</td>
</tr>
</tbody>
</table>

**Step 1**
- Proposed Tax: 0.00
- Sent in March 2019

**Step 2**
- Proposed Tax: PROPOSED TAX
- Sent in November 2019

**Step 3**
- Total Taxes Due in 2020: 2,843.24

### REFUNDS?

### 2nd Half Payment Stub - Payable 2020

**TO AVOID PENALTY PAY ON OR BEFORE OCTOBER 15, 2020**

<table>
<thead>
<tr>
<th>Property ID Number: 02-31-25-14-0090</th>
</tr>
</thead>
</table>

**Property Description:**
- LOT 4 BLOCK 2 WESTON WOODS ON THE RIVER 2ND ADD
- OIC NO 29A, TODD COMMON ELEMENTS, SUBJ TO EASE OF REC.
- 2616 PINE RIDGE DR / ANOKA
- TCA: 01011
- Owner(s): HERNANDEZ SHARON A & ABRAHAM

<table>
<thead>
<tr>
<th>Property Tax by Jurisdiction</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. General county levy</td>
</tr>
<tr>
<td>B. Regional rail authority</td>
</tr>
<tr>
<td>C. State general tax</td>
</tr>
<tr>
<td>D. School district 0011</td>
</tr>
<tr>
<td>E. Special taxing districts</td>
</tr>
</tbody>
</table>

**Property Tax and Credits**
- B. Other credits: 0.00 (2019), 0.00 (2020)
- **Total Property Taxes After Credits:** 2,617.11 (2019), 2,843.24 (2020)

**Special Assessments**
- A. Solid waste management charge: 24.02 (2019), 0.00 (2020)
- B. All other special assessments: 0.00 (2019), 0.00 (2020)

**Total Property Tax and Special Assessments:** 2,617.11 (2019), 2,843.24 (2020)

---

**1st Half Payment Stub - Payable 2020**

**TO AVOID PENALTY PAY ON OR BEFORE MAY 15, 2020**

<table>
<thead>
<tr>
<th>Property ID Number: 02-31-25-14-0090</th>
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**Total Property Tax and Special Assessments:** 2,617.11 (2019), 2,843.24 (2020)
SSS REFUNDS
You may qualify for one or both refunds from the State of Minnesota based on your 2020 Property Taxes.

If you own and occupied this property as your homestead on January 2, 2020, you may qualify for one or both of the following homestead credit refunds:

1. Property Tax Refund: If your taxes exceed certain income-based thresholds, you may get a rebate of $1,500.

2. Special Property Tax Refund: If you also owned and occupied this property as your homestead on January 2, 2019 and both of the following are true:
   - The homestead property tax on your homestead increased by more than 12% from 2019 to 2020.
   - The increase was at least $100, not due to improvements on the property.

For Form M1PR and instructions, visit www.revenue.state.mn.us or call (651) 296-1781.

Make sure to provide your Property ID Number on your M1PR to ensure prompt processing.

Penalty for Late Payment of Property Tax

If you fail to pay your first half or second half property tax after the due dates, a penalty will be added to your tax. The later you pay, the greater the penalty you must pay. The table below shows the penalty amounts added to your tax if your property taxes are not paid before the date shown.

<table>
<thead>
<tr>
<th>Property Type</th>
<th>2020 Penalty</th>
<th>2021 Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homesteads &amp; Cabs</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Agricultural Homesteads</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Nonhomesteads</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Agricultural Nonhomesteads</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Personal Property</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Manufactured Homes</td>
<td>1st Half</td>
<td>2nd Half</td>
</tr>
<tr>
<td>1st Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2nd Half</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bath Upward</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Senior Citizen

The Senior Citizen Deferral Program provides a low-interest loan to senior citizens having difficulty paying property taxes. This is not a tax forgiveness program; however, this program:

- Limits the maximum amount of property tax paid to 3% of total household income.
- Ensures the amount of property tax paid remains the same as long as you participate in this program.
- To be eligible, you must file an application by November 1, 2020, as well as:
  1. Be at least 65 years old.
  2. Have a household income of $60,000 or less, and
  3. Have lived in your home for at least 15 years.

Property Tax Deferral

To receive a fact sheet and application for this program, or to file an online application, go to www.revenue.state.mn.us and type "deferral" into the search box. You may also call the Senior Deferral Administrator at (651) 296-4803 to have the information mailed to you.

NOTICE OF FORMATION OF TRUST

The Trustee of the Senior Citizen Deferral Program, with its principal place of business at 200 5th Avenue S, St. Paul, MN 55102, is hereby constituted and declared to be a trust registered in the State of Minnesota under the Revised Uniform Trust Code, 72B.0120, for the purpose of providing direct payments to senior citizens having difficulty paying property taxes. The Trustee shall have the power and authority to receive, use, administer, and distribute property or money as described herein, and for such other purposes as it deems appropriate. The Trustee may delegate the performance of any of its duties to any other person or persons in such manner and to the extent the Trustee deems advisable. The Trustee shall have the power and authority to make expenditures from the funds held by it for the benefit of the senior citizens to whom the Trustee pays property taxes.

No person has any beneficial interest in the property of the Trustee, and no person has an equitable interest in the property of the Trustee except for the senior citizens to whom the Trustee pays property taxes.

The Trustee shall file an annual report with the Department of Revenue, State of Minnesota, and the Board of Revenders, State of Minnesota.

NOTE TO MANUFACTURED HOMEOWNERS: The title to your manufactured home cannot be transferred unless all current year and delinquent personal property taxes are paid at the time of transfer.

Property Tax Information: If you are blind, disabled, or paraplegic, you may be entitled to receive a special tax classification for the home you live in.

For more information about this special tax classification contact the county Assessor's Office.

ADDRESS CORRECTION

NEW ADDRESS

NAME ____________________________

STREET ADDRESS ____________________________

CITY ____________________________ STATE ______ ZIP CODE ______

TAX PAYER ID ____________________________

22
<table>
<thead>
<tr>
<th>Parcel</th>
<th>Description</th>
<th>Year</th>
<th>Value</th>
<th>Increase</th>
<th>Taxable Value</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>36-33-23-31-0001</td>
<td>5500 Tulsion Ave Warehouse</td>
<td>2015</td>
<td>$794,730.00</td>
<td>0%</td>
<td>$794,730.00</td>
<td>0%</td>
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<tr>
<td>36-33-23-32-004</td>
<td>3500 Tulsion Ave Warehouse</td>
<td>2015</td>
<td>$794,730.00</td>
<td>0%</td>
<td>$794,730.00</td>
<td>0%</td>
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<tr>
<td>36-33-23-31-0003</td>
<td>5200 Tulsion Ave Warehouse</td>
<td>2015</td>
<td>$794,730.00</td>
<td>0%</td>
<td>$794,730.00</td>
<td>0%</td>
</tr>
<tr>
<td>36-33-23-31-0002</td>
<td>5300 Tulsion Ave Warehouse</td>
<td>2015</td>
<td>$794,730.00</td>
<td>0%</td>
<td>$794,730.00</td>
<td>0%</td>
</tr>
<tr>
<td>36-33-23-31-0004</td>
<td>5400 Tulsion Ave Warehouse</td>
<td>2015</td>
<td>$794,730.00</td>
<td>0%</td>
<td>$794,730.00</td>
<td>0%</td>
</tr>
<tr>
<td>-----</td>
<td>---------</td>
<td>-------------</td>
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<td>---------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>01-31-34-12-0073</td>
<td>1048 ADAMS ST</td>
<td>SFD</td>
<td>$331,200</td>
<td>$331,200</td>
<td>$331,200</td>
<td>$331,200</td>
</tr>
<tr>
<td>32-32-34-12-0016</td>
<td>1129 BLACK OAKS CT</td>
<td>SFD</td>
<td>$164,000</td>
<td>$164,000</td>
<td>$164,000</td>
<td>$164,000</td>
</tr>
<tr>
<td>01-31-34-12-0073</td>
<td>1048 ADAMS ST</td>
<td>SFD</td>
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<td>SFD</td>
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<tr>
<td>01-31-34-12-0073</td>
<td>1048 ADAMS ST</td>
<td>SFD</td>
<td>$331,200</td>
<td>$331,200</td>
<td>$331,200</td>
<td>$331,200</td>
</tr>
<tr>
<td>32-32-34-12-0016</td>
<td>1129 BLACK OAKS CT</td>
<td>SFD</td>
<td>$164,000</td>
<td>$164,000</td>
<td>$164,000</td>
<td>$164,000</td>
</tr>
</tbody>
</table>

**Notes:**
- **SFD:** Single Family Detached
- **2 URT:** Two Unit Rental
- **SFA:** Single Family Attached

**Additional Details:**
- **PIN:** Property Identification Number
- **Address:** Physical location of the property
- **Description:** General information about the property
- **Pay:** Payment details for each year

**Columns:**
- **Pay 2015:** Payment for the year 2015
- **Pay 2016:** Payment for the year 2016
- **Pay 2017:** Payment for the year 2017
- **Pay 2018:** Payment for the year 2018
- **Pay 2019:** Payment for the year 2019
- **Pay 2020:** Payment for the year 2020
- **Pay 2021:** Payment for the year 2021

**Sales Date:**
- **Date:** Date of the sale
- **Price:** Sale price

**Additional Notes:**
- **EMT:** Estimated Market Value
- **TAX:** Taxable Value

**Image:**
- **1732 RIVERSPRING PL**