



# BOARD OF EQUALIZATION HEARINGS AGENDA

June 15, 2023 at 5:30 PM

Zoom Webinar

---

<https://juneau.zoom.us/j/99741860260> or 1-253-215-8782 Webinar ID: 997 4186 0260

**A. CALL TO ORDER**

**B. ROLL CALL**

**C. SELECTION OF PRESIDING OFFICER**

**1. BOE Hearing Process - Reference Material**

**D. APPROVAL OF AGENDA**

**E. PROPERTY APPEALS**

**1. APL 2023-0158 - Parcel: 5B250151B003 - 4401 Riverside Dr. Unit B3**

**Owner: Bradford Joint Revocable Trust, Steven Bradford & Natalie Bradford, Trustees**

Appellant's Estimate of Value

Site: \$5,000      Building: \$338,200 Total: \$343,200

Original Assessed Value

Site: \$5,000      Building: \$358,200 Total: \$363,200

Recommended Value

Site: \$5,000      Building: \$358,200 Total: \$363,200

**2. APL 2023-0368 - Parcel: 1C070A110130 - 229 Franklin St.**

**Owner: Deborah Holbrook Solo 401K Trust**

Appellant's Estimate of Value

Site: \$100,000      Building: \$140,000 Total: \$240,000

Original Assessed Value

Site: \$106,000      Building: \$195,900 Total: \$301,900

Recommended Value

Site: \$106,000      Building: \$150,800 Total: \$256,800

**3. APL 2023-0437 - Parcel: 8B3301060010 - 16700 Ocean View Dr.**

**Owners: Kurt West & Kristi West**

Appellant's Estimate of Value

Site: \$150,000      Building: \$440,000 Total: \$590,000

Original Assessed Value

Site: \$167,200      Building: \$574,500 Total: \$741,700

Recommended Value

Site: \$167,200      Building: \$574,500 Total: \$741,700

**F. ADJOURNMENT**



## Board of Equalization Orientation

### **The BOE’s Purpose:**<sup>1</sup>

The BOE determines whether an error in valuation occurred regarding annual CBJ property assessments. If the BOE determines there was an error, the BOE alters the property assessment to the correct value **or** remands the matter to the assessor for reconsideration.<sup>2</sup> The decision to remand is based on whether or not the BOE has sufficient evidence of value in the record or it is necessary for the assessor and appellant to gather more evidence.

### **Appeal Process:**

#### (a) Assessment Notice

The assessor gives every person named in the assessment roll a notice of assessment containing their property’s assessed value, the date payment is due, and date when the Board will meet.<sup>3</sup> The notice is sufficiently given if it is mailed first class 30<sup>4</sup> or more days prior to the BOE hearing, and the notice must be either addressed or delivered to the person’s last known address.<sup>5</sup>

#### (b) The Assessor

The assessor determines properties’ “full and true value” in money as of January 1 of the assessment year.<sup>6</sup> Under state statute, “full and true value is the estimated price that the property would bring in an open market and under the then prevailing market conditions in a sale between a willing seller and a willing buyer both conversant with the property and with prevailing general

---

<sup>1</sup> This memo’s purpose is to provide big picture guidance regarding the BOE process. Pursuant to Ordinance 2022-21, substantial changes were made to the BOE process in late 2022. BOE members should review CBJC 15.05.041—.210 online (or the ordinance itself) to see all changes made (particularly CBJC 15.05.190). As always, BOE members should defer to the guidance of their designated CBJ attorney advisor.

<sup>2</sup> AS 29.45.200(b); AS 29.45.210(b).

<sup>3</sup> AS 29.45.170; CBJC 15.05.120(a).

<sup>4</sup> CBJC 15.05.120(b). The date the notice is mailed or delivered is the date the notice is given (i.e. the “mailbox rule”).

<sup>5</sup> CBJC 15.05.120(b).

<sup>6</sup> AS 29.45.110(a); CBJC 15.05.100; CBJC 15.05.020.

price levels.”<sup>7</sup> The assessor has broad discretion to adopt assessment methods to set values for properties.<sup>8</sup>

(c) The Appellant

The appellant has 30 days to appeal their property assessment, which they must do by submitting a written notice of appeal to the assessor specifying the grounds for their appeal.<sup>9</sup> If an appeal is filed late, the would-be appellant must show—to the BOE’s satisfaction—they were unable to comply with the 30-day period.<sup>10</sup>

(d) Prehearing Information Exchange Between the Assessor and the Appellant

Once the 30-day appeal period closes, the appellant has 15 days to send the assessor all documentary evidence and briefing in their possession that the appellant believes is relevant and wishes the Board to consider.<sup>11</sup> During this same 15-day window, the assessor must make available to the appellant all reasonably relevant assessor records requested by the appellant.<sup>12</sup> If the appellant and the assessor agree, the 15-day deadline to supplement the record may be waived up until 10 days prior to the BOE hearing.<sup>13</sup> Supplementation after the 10-days-out point will require authorization from the BOE’s chair (the chair will determine whether CBJC 01.50.110(e) criteria is satisfied).<sup>14</sup> If an appellant has refused or failed to provide the assessor or assessor’s agent full access to property or records, the appellant shall be precluded from offering evidence on the issue or issues affected by that access and those issues shall be decided in favor of the assessor.<sup>15</sup> *A timeline for this process is provided below.*

---

<sup>7</sup> AS 29.45.110(a).

<sup>8</sup> CBJC 15.05.100. *Fairbanks Gold Mining, Inc. v. Fairbanks North Star Borough Assessor*, 488 P.3d 959, 967 (Alaska 2021) (“The assessor has broad discretion to decide how to complete this task. We will only upset the assessor’s choice of method in cases of ‘fraud or the clear adoption of a fundamentally wrong principle of valuation.’ Accordingly, we review the Board’s approval of the assessor’s valuation method under the deferential ‘reasonable basis standard.’”).

<sup>9</sup> AS 29.45.190(b); CBJC 15.05.150(b); *see also* AS 29.45.180(a).

<sup>10</sup> CBJC 15.05.150(c)(1).

<sup>11</sup> CBJC 15.05.190(a).

<sup>12</sup> CBJC 15.05.190(c)(8)(iii); *see also* AS 29.45.190(d).

<sup>13</sup> CBJC 15.05.190(c)(8)(ii).

<sup>14</sup> CBJC 15.05.190(c)(8)(ii).

<sup>15</sup> CBJC 15.05.190(c)(8)(iv).

(e) Rules (Robert’s, Evidence)

*Robert’s Rules of Order*: Robert’s Rules of Order (11<sup>th</sup> ed.) is the default set of conduct rules governing BOE hearings and meetings. However, Robert’s Rules takes the backseat where CBJ Code, ordinances, and resolutions conflict.

*Resolution 2976 (A Resolution Repealing and Reestablishing the Assembly Rules of Procedure)*: These rules of procedure replace Robert’s Rules where the two sets are in conflict.

*Rules of Evidence*: The formal rules of evidence do not apply to hearings. Still, evidence must be relevant to the issues on appeal. Hearsay evidence may be considered as long as it is sufficiently trustworthy and it is more probative on the point for which it is offered than any other evidence the proponent can procure by reasonable efforts.

(f) Presentation

CBJC 15.05.190(c)(7) – (8) are the primary Code provisions on appeal presentations’ lengths and content. Three notable Code changes are (1) clarification the BOE may provide parties additional time for good cause,<sup>16</sup>(2) limitations on evidence that may be considered at the hearing,<sup>17</sup> and (3) clarification on confidentiality of commercial enterprises’ income information.<sup>18</sup>

(g) Voting

Once a member makes a motion, and the presiding officer has restated the motion, the members should discuss the motion—this discussion should include statements regarding the evidence and arguments and whether these were or were not persuasive. The point here is to let the parties know (and create a record in case there is an appeal) the reasons for the BOE’s decision.

The norm:

- Member makes the motion.
- Presiding officer restates the motion and asks the maker to speak to their motion.

---

<sup>16</sup> CBCJ 15.05.190(c)(7).

<sup>17</sup> CBJC 15.05.190(c)(8)(ii) & (iv).

<sup>18</sup> CBJC 15.05.190(c)(8)(v).

- The maker explains the reasons for their motion.
- The members discuss the arguments/evidence.
- Members then vote.

A change this year is a “deemed denied” default<sup>19</sup> meaning that, unless there is a majority vote to grant, alter, or remand an assessment, the appeal is considered denied and the assessment stands. This means you do not have to vote to deny an appeal.

(h) Sample Motions:

*“I move that the Board grant the appeal because the appellant has provided sufficient evidence of error showing the assessed valuation is . . . .”*

*“I move that the Board adjust the assessment to \_\_\_\_\_ as requested by the \_\_\_\_\_ because . . . .”*

*“I move that the Board remand the assessment to the assessor for further consideration because the appellant has proved there was error in valuation; however, the Board lacks sufficient evidence of valuation on the record.”*

Deemed Denied

\*For each of the scenarios above, if the vote fails, then the appeal is deemed denied and no further motions are necessary.

\*If the case presentation concludes and no member wishes to make a motion, then the appeal is deemed denied and no further action is necessary.

(i) FAQs/Reminders:

*Discretion:* BOE members have reasonable discretion to decide which items of evidence and arguments they find persuasive. Likewise, they have the discretion to interpret Code; members may—and are likely to—have varying thresholds of what constitutes “excessive” or “unequal.”

---

<sup>19</sup> CBJC 15.05.190(b)(2).

*Ex Parte Communication:* Generally, in the interests of fairness and credibility, BOE members should not discuss appeals with parties outside of appeal hearings. There are some minor exceptions, such as when the chair makes a ruling on supplemental evidence. For further guidance, BOE members should contact their CBJ attorney advisor.

*Due Process:* In essence, due process is the “opportunity to be heard and the right to adequately represent one’s interests[.]”<sup>20</sup> The reasonableness of the opportunity to be heard is based on the nature of the case.<sup>21</sup> The BOE’s current process has undergone and overcome several recent challenges.<sup>22</sup> A cornerstone of due process is fairness to the parties, so best practice is to afford each party equal opportunity (e.g., if one party receives extra time, the other should as well).<sup>23</sup>

*Absent Appellant:* Due process requires a reasonable opportunity—it does not require the appellant take advantage of their reasonable opportunity. If the appellant chooses not to attend after they were properly notified of the hearing, the Board may proceed without them.<sup>24</sup>

*Making a Record:* BOE members should articulate the reasons for their motions and votes in order to inform parties (and potentially the superior court) the bases for the BOE’s decision.

---

<sup>20</sup> *Fairbanks North Star Borough Assessor’s Office v. Golden Heart Utilities, Inc.*, 13 P.3d 263, 274 (Alaska 2000).

<sup>21</sup> *Markham v. Kodiak Island Borough of Equalization*, 441 P.3d 943, 953 (Alaska 2019).

*See Griswold v. Homer Bd. of Adjustment*, 426 P.3d 1044, 1045 (Alaska 2018) (“[P]rocedural due process under the Alaska Constitution requires notice and opportunity for hearing appropriate to the nature of the case.” (alteration in original) (quoting *Price v. Eastham*, 75 P.3d 1051, 1056 (Alaska 2003))).

<sup>22</sup> *See, e.g., James Sydney et al v. CBJ, Bd. of Equalization*, 1JU-21-00929 CI (Alaska Superior Court, Hon. Schally, Decision issued

<sup>23</sup> *See, e.g., CBJC 15.05.190(c)(7)*.

<sup>24</sup> AS 29.45.210(a); CBJC 15.05.190(c)(4).

## BOE Hearing Guideline

1. Presiding officer appointed by panel.
2. Call to order: “I call the [May 1, 2023] meeting of the Board of Equalization to order.”
3. Roll call: “Will the clerk please do a roll call?”
4. [If applicable] Presiding officer announces if there will be hearings regarding late-filed appeals and, if so, whether those will take place before or after the appeal hearings.
5. Presiding officer introduces the first appeal for hearing.
  - “We are on the record with respect to ‘Petition for Review of Assessed Value’ in Appeal [2023-0523] filed by [Coin Shop] with respect to Parcel Id. No. [1CO....].”
6. Presiding officer recites the hearing rules/procedures.
  - This should be done before each appeal hearing *unless* the appellant was in attendance for an earlier reading. The below statements are intended as guidance:
    - a. *The appellant has the burden of proving error in the assessment, which they can do by sufficiently showing—with factual evidence—the assessed value of their property was unequal, excessive, improper, or too low.<sup>25</sup>*
    - b. *The formal rules of evidence do not apply to this hearing. However, the presiding officer may exclude evidence irrelevant to the issues on appeal.*
    - c. *The appellant and the assessor will each have 15 minutes total to make their arguments and present their evidence.*
    - d. *The appellant will present first, followed by the assessor.*
    - e. *The appellant may reserve up to 10 minutes of their time for rebuttal after the assessor’s presentation. The appellant’s rebuttal is limited to issues raised by the assessor during the assessor’s presentation.*
    - f. *After the parties’ presentations, Board members may ask the parties questions.*
    - g. *After Board members are done questioning the parties, the presiding officer will call for a motion from the Board members. Once a motion is made, the Board members will discuss the motion and then vote on the motion.*
    - h. *Does either party have questions?*
    - i. *Are the parties ready to proceed?*
7. The Board will hear appeals.
  - The presiding officer should recite hearing rules/procedures as necessary (i.e., if the appellant was not present for an earlier reading).
8. [If applicable] The Board will hear late-filed appeals.
9. After the hearing, the chair will call for discussion and motions. If no motion is made, the appeal is deemed denied. If a motion is made and fails, the appeal is deemed denied.
10. Adjourn.

---

<sup>25</sup> AS 29.45.210(b); CBJC 15.05.190(c)(5)



**Office Of The Assessor  
155 South Seward Street  
Juneau, AK 99801**

BRADFORD JOINT REVOCABLE TRUST  
STEVEN O BRADFORD & NATALIE P BRADFORD,  
TRUSTEES  
4401 RIVERSIDE DR UNIT B3  
JUNEAU AK 99801

Meeting of Board of Equalization (BOE) Presentation of Real Property Appeal	
Date of BOE	6/15/2023
Location of BOE	Via Zoom Webinar
Time of BOE	5:30 PM
Mailing Date of Notice	6/5/2023
Parcel Identification	5B250151B003
Property Location	4401 Riverside Dr Unit B3
Appeal No.	APL2023-0158
Sent to Email Address:	sbradford@gci.net

Section E, Item 1.

**ATTENTION OWNER**

Under Alaska Statutes and CBJ Code, you, as the appellant, bear the burden of proof. The only grounds for adjustment of an assessment are proof of unequal, excessive, improper, or under valuation based on facts that are stated in your written appeal or proven at the appeal hearing.

Any evidence or materials you would like to include in your appeal must be submitted to the Assessor's Office {preferred method via email to [assessor.office@juneau.gov](mailto:assessor.office@juneau.gov) <mailto:assessor.office@juneau.gov> Attn.: Assessment Appeal} by 4:00 PM **June 7, 2023** and will be included in the packets for the Board so the members have an opportunity to review the materials before the hearing.

Your Board of Equalization packet will be sent to you through email by 2:00 PM, **June 8, 2023**. For a paper copy of your Board of Equalization packet or other questions please contact the City Clerk's Office at 907-586-5278.

You or your representative may be present at the hearing {via Zoom Webinar, participation/log in information will be listed on the agenda packet you receive for the hearing your appeal is scheduled for}. If you choose not to be present or be represented, the Board of Equalization will proceed in the absence of the appellant.

It should be noted that, between the date of this letter and the Board hearing date, your appeal may be resolved between you and the Assessor. If your appeal is resolved, you will not need to appear before the Board.

If you have any questions please contact the Assessor's Office at the number listed below.

CONTACT US: CBJ Assessor's Office			
Phone	Email	Website	Physical Location
Phone (907) 586-5215 ext 4906 Fax (907) 586-4520	<a href="mailto:Assessor.Office@juneau.gov">Assessor.Office@juneau.gov</a>	<a href="http://www.juneau.org/finance/">http://www.juneau.org/finance/</a>	155 South Seward St Room 114



Petition for Review / Correction of Assessed value Real Property	
Assessment Year	2023
Parcel ID Number	SB 250151B003
Name of Applicant	BRADFORD REVOCABLE TRUST
Email Address	sbradford@gci.net

Office of the Assessor  
155 South Seward Street  
Juneau, Alaska 99801

MAR 20 2023  
CBJ-Assessors Office

## 2023 Filing Deadline: Monday April 3rd, 2023

Please attach all supporting documentation

ASSESSOR'S FILES ARE PUBLIC INFORMATION - DOCUMENTS FILED WITH AN APPEAL BECOME PUBLIC INFORMATION

Parcel ID Number	SB 250151B003		
Owner Name	BRADFORD JOINT REVOCABLE TRUST		
Primary Phone #	605-448-8585	Email Address	sbradford@gci.net
Physical Address	4401 RIVERSIDE DR UNIT B3 JUNEAU, AK 99801	Mailing Address	SAME

Why are you appealing your value? Check box and provide a detailed explanation below for your appeal to be valid.

- My property value is excessive/overvalued
- My property value is unequal to similar properties
- My property was valued improperly/incorrectly
- My property has been undervalued
- My exemption(s) was not applied

**THE FOLLOWING ARE NOT GROUNDS FOR APPEAL**

- Your taxes are too high
- Your value changed too much in one year.
- You can't afford the taxes

Provide specific reasons and provide evidence supporting the item(s) checked above:

SEE ATTACHED RECENT SALE INFO & ANALYSIS

Have you attached additional information or documentation?  Yes  No

Values on Assessment Notice:

Site	\$ 5000	Building	\$ 358,200	Total	\$ 363,200
------	---------	----------	------------	-------	------------

Owner's Estimate of Value:

Site	\$ 5000	Building	\$ 338,200	Total	\$ 343,200
------	---------	----------	------------	-------	------------

Purchase Price of Property:

Price	\$ 260,000	Purchase Date	9/2017
-------	------------	---------------	--------

Has the property been listed for sale?  Yes  No (if yes complete next line)

Listing Price	\$	Days on Market	
---------------	----	----------------	--

Was the property appraised by a licensed appraiser within the last year?  Yes  No (if yes provide copy of appraisal)

Certification:

I hereby affirm that the foregoing information is true and correct, I understand that I bear the burden of proof and I must provide evidence supporting my appeal, and that I am the owner (or owner's authorized agent) of the property described above.

Signature:  Date: 3/11/2023

Contact Us: CBJ Assessors Office

Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	http://www.juneau.org/finance	155 South Seward St. Rm. 114 Juneau AK 99801



Picture Count	MLS #	Address	Address 2	Legal Description	City	Price	Status	Closing Date	Approx. SQFT	Approx. Garage SQFT	Days On Market
26	22175	4401 Riverside Drive	H1	RIVERSIDE CONDOMINIUMS UNIT H1	Juneau	\$335,000	Sold & Closed	3/11/2022	1,213		4
14	22382	4401 Riverside Drive	Unit C-2	RIVERSIDE CONDOMINIUMS UNIT C2	Juneau	\$387,000	Sold & Closed	5/10/2022	1,213		4
14	22463	4401 Riverside Drive	Unit H2	Riverside Condominiums, Unit H2	Juneau	\$319,001	Sold & Closed	6/30/2022	1,213		13
28	22879	4401 Riverside Drive	Unit H6	RIVERSIDE CONDOMINIUMS UNIT H6	Juneau	\$322,000	Sold & Closed	2/8/2023	1,213		66
					Average	\$340,750					

RECENT SALES:

THE AVERAGE OF UNIT H1, H2, & H6 IS \$325,333

335  
319  
322  
976

UNIT C2 SOLD HIGH BECAUSE OF SIGNIFICANT IMPROVEMENTS MADE BY THE OWNER.

I BELIEVE THE J UNITS (J2) IS APPRAISED AT \$239/SF FOR BUILDING ONLY. THIS SEEMS LOW AS THE AVERAGE OF H1, H2, H6 IS  $\$325,333 \div 1213 \text{ SF} = \$268/\text{SF}$

EXCEPT FOR THE J BUILDING, I THINK YOUR APPRAISAL IS \$20,000/UNIT TOO HIGH.

THEREFORE I SUGGEST B-3 UNIT BE ASSESSED AT \$343,200

PARCEL #: 5B250151B003 APPEAL #: 0158 DATE FILED: 3/11/2023

Section E, Item 1.

**Appraiser to fill out**

Appraiser Jacob Clark Date of Review 4/5/2023

Comments: N/C - Fair and equitable  
2023 Value: Site: \$5,000 Improvements: \$358,200 Total: \$363,200  
Appellant rejected via email

**Post Review Assessment**

Site \$5,000 Building \$358,200 Total \$363,200

Exemptions \$0

Total Taxable Value \$363,200

**APPELLANT RESPONSE TO ACTION BY ASSESSOR**

I hereby  **Accept**  **Reject** the following assessment valuation in the amount of \$ 363,200  
 If rejected, appellant will be scheduled before the Board of Equalization and will be advised of the date & time to appear.

Appellant's Signature \_\_\_\_\_ Date: 4/5/2023

Appellant Accept Value	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No <i>(if no skip to Board of Equalization)</i>
Govern Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spreadsheet Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Corrected Notice of Assessed Value Sent	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**BOARD OF EQUALIZATION**

Scheduled BOE Date  Yes  No

10-Day Letter Sent  Yes  No

The Board of Equalization certifies its decision, based on the Findings of Fact and Conclusion of Law contained within the recorded hearing and record on appeal, and concludes that the appellant  **Met**  **Did not meet** the burden of proof that the assessment was unequal, excessive, improper or under/overvalued.

Notes:

Site \$ \_\_\_\_\_ Building \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

Exemptions \$ \_\_\_\_\_

Total Taxable Value \$ \_\_\_\_\_

**Contact Us: CBJ Assessors Office**

Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	<a href="http://www.juneau.org/finance">http://www.juneau.org/finance</a>	155 South Seward St. Rm. 114 Juneau AK 99801



# APPEAL #2023-0158

2023 REAL PROPERTY APPEAL PACKET

BOARD OF EQUALIZATION June 15th, 2023

## ASSESSOR OFFICE

Appellant: Bradford Joint Revocable Trust

Location: 4401 Riverside Dr. Unit B3

Parcel No.: 5B250151B003

Property Type: Residential Condominium

Appellant’s basis for appeal: My property value is excessive/overvalued, unequal to similar properties and improperly/incorrectly valued. “See attached recent sale info and analysis.”

Appellant’s Estimate of Value	Original Assessed Value	Recommended Value
Site: \$5000	Site: \$5000	Site: \$5,000
Buildings: <u>\$338,200</u>	Buildings: <u>\$358,200</u>	Buildings: <u>\$358,200</u>
Total: \$343,200	Total: \$363,200	Total: \$363,200

### Subject Photo:



# Table of Contents

Overview ..... 3

Photos ..... 4

Area Map & Aerial..... 7

Condominium Valuation Methodology ..... 8

Assessment History..... 10

Summary ..... 11

## Overview

The subject is a 1,213 square foot condominium of average quality and condition. The Condo is located at 4401 Riverside Dr. Unit B3 within the Riverside Condominium neighborhood. The original structure was built in 2017 and appears to have had adequate maintenance and updates. The condo resides on a typical condo lot with an upward adjustment for its placement along the riverfront.

### Unit Characteristics:

- 1,213 SF GLA
- Mendenhall River View/Frontage
- Average Quality
- Average Condition

**Front:**



**Rear:**





View:

Section E, Item 1.





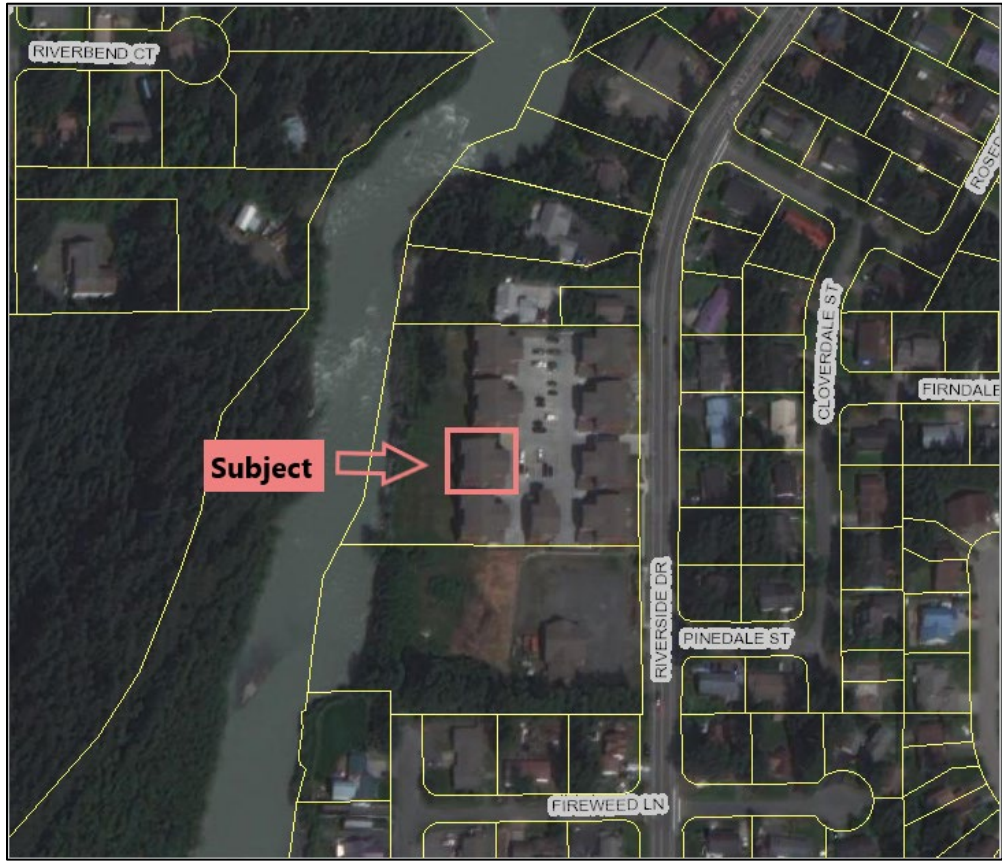
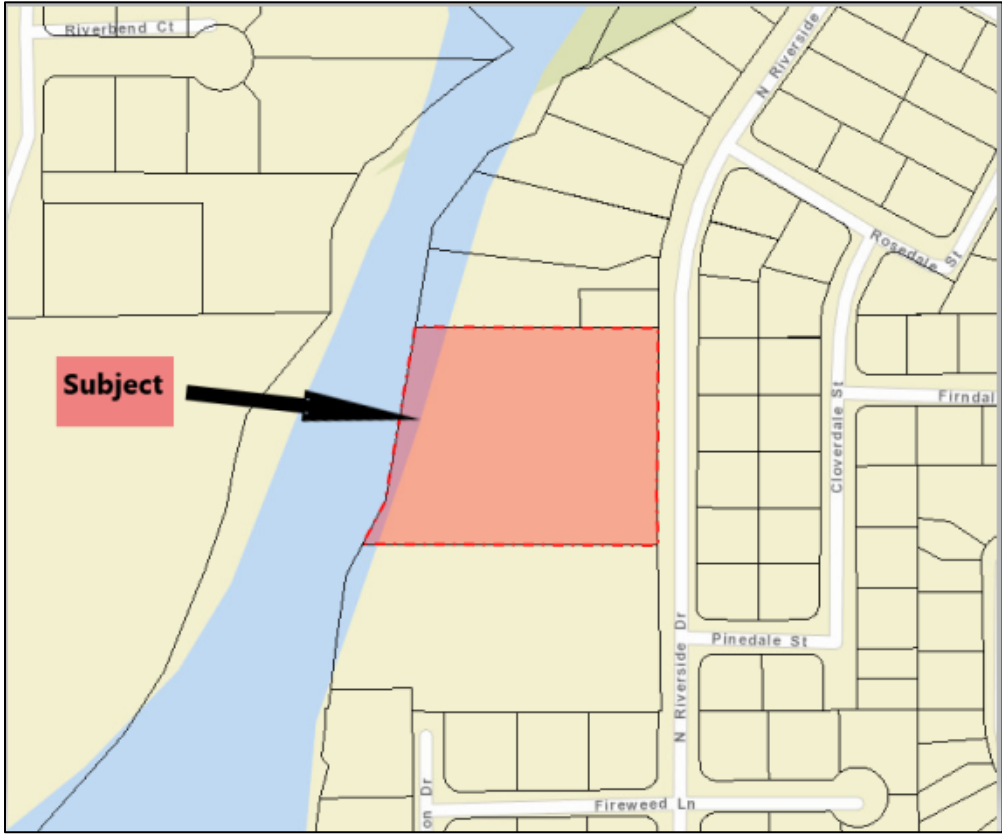


**Photo Provided by Appellant:**

-None-



# Area Map & Aerial



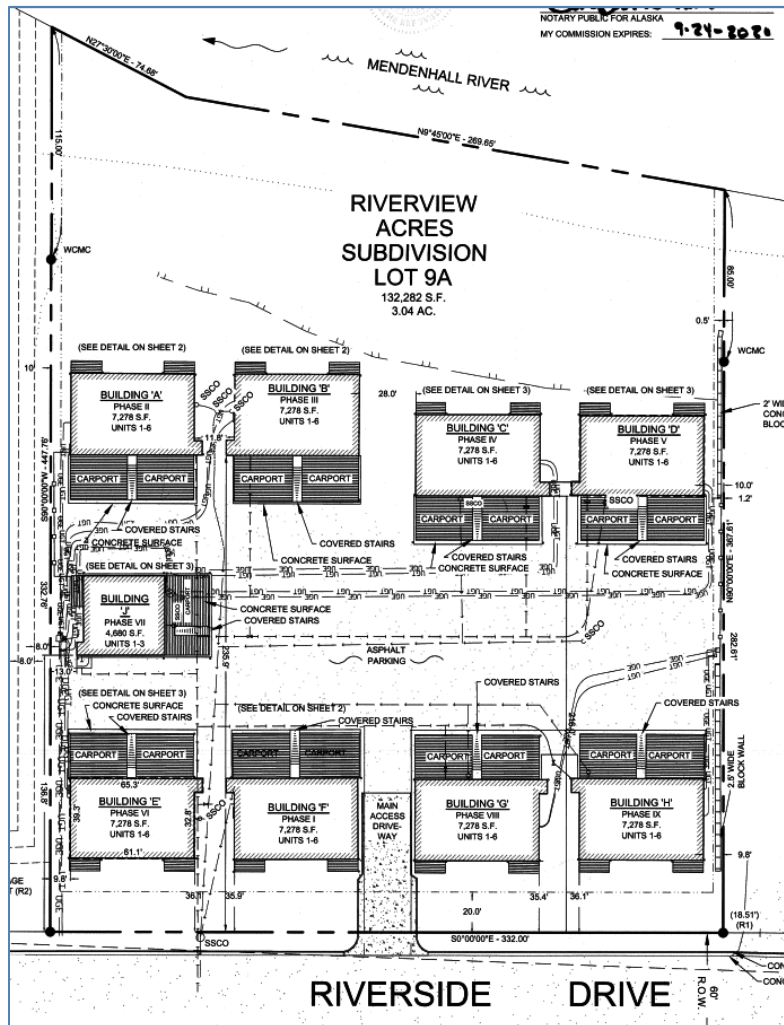
# Condominium Valuation Methodology

For residential condominium parcels, the original assessment is determined using the direct sales approach. Market trends based on our sales analysis are applied to the subject condo association annually to estimate full market value. Time adjustments are applied to unit sale prices to account for any market fluctuations occurring between the sale date and the legislated valuation date (January 1, 2023). Sales analysis is done annually to establish assessed values.

For the purposes of assessment, a place holder value of \$5K is applied to the land portion of the value while the remainder is applied to the building portion.

Within this condo development a valuation stratification occurs between those units facing the river and those not facing the river, this stratification is supported by sales analysis.

- Unit Characteristics:
  - 1,213 SF GLA
  - Mendenhall River View/Frontage
  - Average Quality
  - Average Condition



**Riverside Condominium Sales Data:**

NBHD		RIVERSIDE R 8		MEDIANS		319,001	319,001	1.135	367,516	351,750	0.969	
GRP		(All)										
PARCEL NUMBER	STREET	CIVIC	SALE_DATE	Sale Price	ADJUSTED SALE	A/S	Time Adj Sal	Assessed	FinalAS	Count		
5B250151A001	RIVERSIDE	4401	06/09/20	305,000	305,000	1.19	389,024	363,200	0.93	1		
5B250151A002	RIVERSIDE	4401	02/26/21	289,000	289,000	1.26	344,345	363,200	1.05	1		
5B250151C002	RIVERSIDE	4401	05/07/21	319,000	319,000	1.14	373,236	363,200	0.97	1		
5B250151C002	RIVERSIDE	4401	05/10/22	387,000	387,000	0.94	411,487	363,200	0.88	1		
5B250151D003	RIVERSIDE	4401	04/14/21	320,000	320,000	1.14	376,651	363,200	0.96	1		
5B250151D006	RIVERSIDE	4401	07/28/21	336,000	336,000	1.08	384,835	363,200	0.94	1		
5B250151E002	RIVERSIDE	4401	10/15/21	332,845	332,845	1.02	373,472	340,300	0.91	1		
5B250151G006	RIVERSIDE	4401	05/08/20	257,500	257,500	1.32	331,182	340,300	1.03	1		
5B250151H001	RIVERSIDE	4401	03/11/22	335,000	335,000	1.02	361,796	340,300	0.94	1		
5B250151H002	RIVERSIDE	4401	06/17/22	319,001	319,001	1.07	335,851	340,300	1.01	1		
5B250151H004	RIVERSIDE	4401	09/24/21	300,000	300,000	1.13	338,460	340,300	1.01	1		
5B250151H005	RIVERSIDE	4401	02/12/21	257,000	257,000	1.32	307,333	340,300	1.11	1		
RIVER FRONTAGE												

City and Borough of Juneau  
Assessment History Report  
5B250151B003  
BRADFORD JOINT REVOCABLE TRUST  
4401 RIVERSIDE DR UNIT B3

<u>YEAR_ID</u>	<u>LAND_VALUE</u>	<u>MISC_VALUE</u>	<u>BLDG_VALUE</u>	<u>CAMA_VALUE</u>
2023	\$5,000.00	\$0.00	\$358,200.00	\$363,200.00
2022	\$5,000.00		\$288,100.00	\$293,100.00
2021	\$5,000.00		\$250,500.00	\$255,500.00
2020	\$5,000.00		\$235,000.00	\$240,000.00
2019	\$5,000.00		\$235,000.00	\$240,000.00
2018	\$5,000.00		\$235,000.00	\$240,000.00

## Summary

As a result of this petition for review **no changes were made**; the land and buildings are valued using the same methods and standards as all other properties across the borough.

The appellant states that “value is excessive”. State statute requires the Assessor to value property at “full and true value”. According to appraisal standards and practices set by the Alaska Association of Assessing Officers, the State of Alaska Office of the State Assessor, and the International Association of Assessing Officers, correct procedures of assessment were followed for the subject. These standards and practices include consideration of any market value increase or decrease as determined by analysis of sales. Values have risen in Juneau; the current valuation of the subject reflects this increase.

The Assessor Office proposes **no change** to the appellant’s 2023 Assessment.

**Mary Hammond**

---

**From:** Jacob Clark  
**Sent:** Wednesday, April 5, 2023 3:13 PM  
**To:** Steve Bradford  
**Subject:** RE: Petition for Review - 5B250151B003  
**Attachments:** BOE Hearing of Appeal Code.pdf

Ok. I've attached the BOE code above.

Thanks,

**Jacob Clark**  
Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)



---

**From:** Steve Bradford <[sbradford@gci.net](mailto:sbradford@gci.net)>  
**Sent:** Wednesday, April 5, 2023 2:51 PM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 5B250151B003

Jacob, I respectfully reject your assessment and request that you have the Clerk's Office schedule my appeal with the Board of Equalization.

Thank you, Steve Bradford

Sent from Steve's iPad.

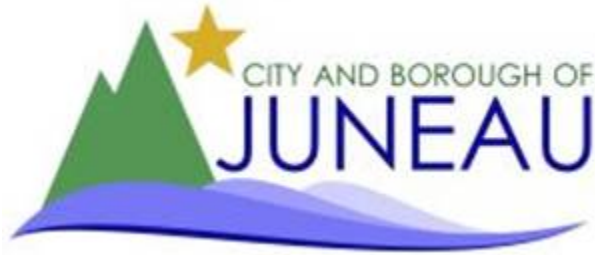
On Apr 5, 2023, at 1:20 PM, Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

**\*Correction\* If I do not receive a response to this email by April 12th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

**Jacob Clark**



Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)



**From:** Jacob Clark  
**Sent:** Wednesday, April 5, 2023 12:19 PM  
**To:** 'Sbradford@gci.net' <[Sbradford@gci.net](mailto:Sbradford@gci.net)>  
**Subject:** RE: Petition for Review - 5B250151B003

Hi,

I looked over our sales and your building location. The reason for your building being assessed at a higher rate is because people are willing to pay more for a view. Being that your building is right on the river, it is more attractive to potential buyers. Below you will see our sales in your area. After they are time adjusted to January 1<sup>st</sup>, 2023. You can see we are within 5% of full market value. There is also a Riverside condo on the road listed for \$349,900 which is over our assessed value for those buildings. I believe you to be well within equity of your neighbors and warrant no adjustments. You will find my proposal below. If you have any questions or would like to discuss this further, please call me at 586-5215 ext. 4038.

[4401 RIVERSIDE DR, Juneau, AK 99801 For Sale | MLS# 23171 | RE/MAX \(remax.com\)](#)

PARCEL NUMBER	STREET	CIVIC	SALE_DATE	Sale Price	A/S	Time Ad
5B250151A001	RIVERSIDE	4401	06/09/20	305,000	1.19	389
5B250151A002	RIVERSIDE	4401	02/26/21	289,000	1.26	344
5B250151C002	RIVERSIDE	4401	05/07/21	319,000	1.14	373
5B250151C002	RIVERSIDE	4401	05/10/22	387,000	0.94	411
5B250151D003	RIVERSIDE	4401	04/14/21	320,000	1.14	376
5B250151D006	RIVERSIDE	4401	07/28/21	336,000	1.08	384
5B250151E002	RIVERSIDE	4401	10/15/21	332,845	1.02	373
5B250151G006	RIVERSIDE	4401	05/08/20	257,500	1.32	331
5B250151H001	RIVERSIDE	4401	03/11/22	335,000	1.02	361
5B250151H002	RIVERSIDE	4401	06/17/22	319,001	1.07	335
5B250151H004	RIVERSIDE	4401	09/24/21	300,000	1.13	338
5B250151H005	RIVERSIDE	4401	02/12/21	257,000	1.32	307

**Grand Total**

Upon review of your appeal, I find our assessment of your property to be fair and equitable and propose no change to your 2023 Assessment.

**Please respond by email stating your acceptance of no change to the 2023 assessed value. Upon receipt of your acceptance, I withdraw the appeal. If you reject these proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization and you will be notified of the date.**

**If I do not receive a response to this email by March 24th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

Something that I would like to stress is that the primary task of the Board of Equalization is to review the work of my office for errors and review your evidence to prove we have erred. A feeling that your home is overvalued or out of equity is not evidence. The burden of proof is on the appellant to prove with actual evidence that your property is overvalued or in your case, unequally valued. To see a change in value, you are required to have substantial evidence proving an error or inequity in your assessment vs your neighbors (treating you differently than your neighbors). Please be sure to address these errors with me so that we can discuss them and have a better understanding on both sides, yours being why you believe there is an error, and mine showing we are not making an error – if that is the case.

**Jacob Clark**  
Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)



---

**From:** Jacob Clark  
**Sent:** Wednesday, April 5, 2023 11:09 AM  
**To:** [Sbradford@gci.net](mailto:Sbradford@gci.net)  
**Subject:** Petition for Review - 5B250151B003

Hi,

My name is Jacob and I am an Appraiser with the CBJ Assessors Office. I will be reviewing your appeal for 4401 Riverside Dr. Unit B3. Once I am finished reviewing your property and sales in your neighborhood, I’ll send an email with a proposal. If you happen to be unfamiliar with our valuation process, I added extra information regarding how we come to our assessments. Should you have any questions about the appeal process or would like to discuss this further, please call me at 586-5215 ext. 4038.

Alaska State Statute requires boroughs throughout the State to assess at an estimate of “full market value” as of January 1<sup>st</sup> of the assessment year. To do this, the Assessor is tasked with



gleaning market information for individual neighborhoods throughout the borough and looking at what the median difference between our replacement cost new and actual sale prices for those homes sold in a specific neighborhood is, this is called a neighborhood adjustment. Neighborhood adjustments are applied to every parcel within the given neighborhood for which the adjustment has been calculated. This is why you see an increase in value each year. As the market continues to trend upwards, your value increases.

So, to appraise all homes in the Borough, we use what is called replacement cost new less depreciation, where we take the structural elements of your building and look at what it would cost to build that same structure in today's market and then apply depreciation to account for the age and condition of the structure. The data for our calculation of replacement cost new less depreciation is provided by a firm called Marshall & Swift which provides Assessor's Offices nationwide with regional and local information regarding building supply costs and factors of inflation. We then add the site value and apply our neighborhood adjustment to get within 5% of market value.

We use the assessed value and divide it by the time-adjusted sales price to determine the neighborhood adjustment for your neighborhood or the "A/S" ratio.

Land values are developed on a neighborhood basis. The land is examined to understand the typical land characteristics in the neighborhood. These characteristics include size, slope, view, water frontage, significant wetlands and others and are used to develop a neighborhood land valuation model. This model is tested and refined in consideration of sales of vacant and developed parcels. The resulting model is then applied to all of the land in the neighborhood to establish assessed site values.

Below are more links to helpful articles:

[Understanding Your Assessment](#)

[For the Property Owner Who Wants to Know](#)

[2023 Assessment Report Residential Final](#)

**Jacob Clark**  
Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)





**Office Of The Assessor  
155 South Seward Street  
Juneau, AK 99801**

DEBORAH A HOLBROOK SOLO 401K TRUST  
301 E 3RD STREET  
JUNEAU AK 99801

Meeting of Board of Equalization (BOE) Presentation of Real Property Appeal	
Date of BOE	6/15/2023
Location of BOE	Via Zoom Webinar
Time of BOE	5:30 PM
Mailing Date of Notice	6/5/2023
Parcel Identification	1C070A110130
Property Location	229 Franklin St
Appeal No.	APL2023-0368
Sent to Email Address:	debbyholbrook@gmail.com

Section E, Item 2.

**ATTENTION OWNER**

Under Alaska Statutes and CBJ Code, you, as the appellant, bear the burden of proof. The only grounds for adjustment of an assessment are proof of unequal, excessive, improper, or under valuation based on facts that are stated in your written appeal or proven at the appeal hearing.

Any evidence or materials you would like to include in your appeal must be submitted to the Assessor's Office {preferred method via email to [assessor.office@juneau.gov](mailto:assessor.office@juneau.gov) <mailto:assessor.office@juneau.gov> Attn.: Assessment Appeal} by 4:00 PM **June 7, 2023** and will be included in the packets for the Board so the members have an opportunity to review the materials before the hearing.

Your Board of Equalization packet will be sent to you through email by 2:00 PM, **June 8, 2023**. For a paper copy of your Board of Equalization packet or other questions please contact the City Clerk's Office at 907-586-5278.

You or your representative may be present at the hearing {via Zoom Webinar, participation/log in information will be listed on the agenda packet you receive for the hearing your appeal is scheduled for}. If you choose not to be present or be represented, the Board of Equalization will proceed in the absence of the appellant.

It should be noted that, between the date of this letter and the Board hearing date, your appeal may be resolved between you and the Assessor. If your appeal is resolved, you will not need to appear before the Board.

If you have any questions please contact the Assessor's Office at the number listed below.

CONTACT US: CBJ Assessor's Office			
Phone	Email	Website	Physical Location
Phone (907) 586-5215 ext 4906 Fax (907) 586-4520	<a href="mailto:Assessor.Office@juneau.gov">Assessor.Office@juneau.gov</a>	<a href="http://www.juneau.org/finance/">http://www.juneau.org/finance/</a>	155 South Seward St Room 114



Office of the Assessor  
155 South Seward Street  
Juneau, Alaska 99801

Petition for Review / Correction of Assessed Value Real Property	
Assessment Year	
Parcel ID Number	
Name of Applicant	
Email Address	

## 2023 Filing Deadline: Monday April 3rd, 2023

Please attach all supporting documentation

ASSESSOR'S FILES ARE PUBLIC INFORMATION – DOCUMENTS FILED WITH AN APPEAL BECOME PUBLIC INFORMATION

Parcel ID Number	1C070A110130		
Owner Name	Deborah A. Holbrook Solo 401K Trust		
Primary Phone #	(907) 723-6338	Email Address	debbyholbrook@gmail.com
Physical Address	229 N. Franklin	Mailing Address	301 E. Third St.
	Juneau AK 99801		Juneau AK 99801
<b>Why are you appealing your value?</b> Check box and provide a detailed explanation below for your appeal to be valid.			
<input checked="" type="checkbox"/> My property value is excessive/overvalued <input type="checkbox"/> My property value is unequal to similar properties <input type="checkbox"/> My property was valued improperly/incorrectly <input type="checkbox"/> My property has been undervalued <input type="checkbox"/> My exemption(s) was not applied		<b>THE FOLLOWING ARE NOT GROUNDS FOR APPEAL</b> <ul style="list-style-type: none"> <li>Your taxes are too high</li> <li>Your value changed too much in one year.</li> <li>You can't afford the taxes</li> </ul>	
Provide specific reasons and provide evidence supporting the item(s) checked above:			
We purchased the property in early November 2022 for \$240,000. We immediately removed the encroaching enclosed porch and must replace roof and siding ASAP. The second floor has little headroom & is basically an attic space.			
Have you attached additional information or documentation?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Values on Assessment Notice:			
Site	\$ 186,000.	Building	\$ 195,900.
Total	\$ 301,900.		
Owner's Estimate of Value:			
Site	\$ 100,000.	Building	\$ 140,000.
Total	\$ 240,000.		
Purchase Price of Property:			
Price	\$ 240,000.	Purchase Date	11/1/2022
Has the property been listed for sale? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (if yes complete next line) (just bought it)			
Listing Price	\$	Days on Market	
Was the property appraised by a licensed appraiser within the last year? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (if yes provide copy of appraisal)			
<b>Certification:</b> I hereby affirm that the foregoing information is true and correct, I understand that I bear the burden of proof and I must provide evidence supporting my appeal, and that I am the owner (or owner's authorized agent) of the property described above.			
Signature Deborah A. Holbrook, Trustee		Date 4/2/2023	

Contact Us: CBJ Assessors Office			
Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov attn: Mary	http://www.juneau.org/finance	155 South Seward St. Rm. 114 Juneau AK 99801

PARCEL #: \_\_\_\_\_ APPEAL #: \_\_\_\_\_ DATE FILED: \_\_\_\_\_

Appraiser to fill out			
Appraiser		Date of Review	
Comments:			
<b>Post Review Assessment</b>			
Site	\$	Building	\$
Exemptions		\$	
Total Taxable Value		\$	
<b>APPELLANT RESPONSE TO ACTION BY ASSESSOR</b>			
I hereby <input type="checkbox"/> Accept <input type="checkbox"/> Reject the following assessment valuation in the amount of \$ _____			
If rejected, appellant will be scheduled before the Board of Equalization and will be advised of the date & time to appear.			
Appellant's Signature _____		Date: _____	

Appellant Accept Value	<input type="checkbox"/> Yes	<input type="checkbox"/> No <i>(if no skip to Board of Equalization)</i>
Govern Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spreadsheet Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Corrected Notice of Assessed Value Sent	<input type="checkbox"/> Yes	<input type="checkbox"/> No

BOARD OF EQUALIZATION	
Scheduled BOE Date	<input type="checkbox"/> Yes <input type="checkbox"/> No
10-Day Letter Sent	<input type="checkbox"/> Yes <input type="checkbox"/> No
The Board of Equalization certifies its decision, based on the Findings of Fact and Conclusion of Law contained within the recorded hearing and record on appeal, and concludes that the appellant <input type="checkbox"/> Met <input type="checkbox"/> Did not meet the burden of proof that the assessment was unequal, excessive, improper or under/overvalued.	
Notes:	
Site	\$
Building	\$
Total	\$
Exemptions	\$
Total Taxable Value	\$

Contact Us: CBJ Assessors Office			
Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	http://www.juneau.org/finance	155 South Seward St. Rm. 114 Juneau AK 99801



**EARNEST MONEY AGREEMENT**

THIS AGREEMENT is entered into by and between RANDOL SHORT and TAIA YOUNG, formerly married but now single persons, whose mailing address is 1610 SW Athens Avenue, Pendleton OR 97801 (hereinafter called Sellers) and the DEBORAH A. HOLBROOK SOLO 401k TRUST, a Qualified Retirement Plan, whose address is 301 E. Third Street, Juneau, Alaska 99801 (hereinafter called Purchaser);

**WITNESSETH**

**1. Purchase and Sale of Real Property.** Subject to the terms of this Agreement, Sellers agree to sell and Purchaser agrees to purchase the following described real property:

Fraction of Lot 8, Block 11, Townsite of Juneau, Juneau Recording District, First Judicial District, State of Alaska, more commonly referred to as 229 N. Franklin Street, Juneau, Alaska 99801;

TOGETHER WITH the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining; and

SUBJECT TO reservations, restrictions, and easements of record.

**2. Purchase Price.** The total purchase price for the real property is Two Hundred Forty Thousand Dollars (\$240,000), payable as follows: Three Thousand Dollars (\$3,000) earnest money that has been paid by the Purchaser along with the signing of this Agreement, is being held in the Re/Max of Juneau Trust Account, and will be applied by the Sellers to the purchase price. Purchaser shall pay the Sellers the balance due of Two Hundred Thirty-Seven Thousand Dollars (\$237,000.00) at Closing.

**3. Personal Property.** Sellers agree that all drapes, curtains, window furnishings, fixtures, oil and propane tanks, kitchen appliances (including the refrigerator, stove, sink, dishwasher, range hood vent, and garbage disposal), sump pumps, bathroom appliances, washer, dryer, smoke detectors, carbon monoxide detectors, and lighting fixtures shall remain with the real property. Purchaser accepts the appliances in the “as is” state of repair and condition of cleanliness that existed during Purchaser’s inspection on October 20, 2022.

**4. Title Report.** The Sellers obtained a preliminary commitment for title insurance in connection with a proposed sale to a different Purchaser and have provided a copy of that report to the undersigned Purchaser.

**5. Structural Condition of Premises.** Sellers represent that they have fully complied with their obligations under AS 34.70 et seq., entitled *Disclosures in Residential Real Property Transfers*. Purchaser acknowledges that it has received a copy of the Sellers’ *State of Alaska Residential Real Property Transfer Disclosure Statement* and the Sellers’ *Lead Based Paint Disclosure*. Purchaser waives its right to conduct

*Short/Young-Deborah Holbrook Solo 401k Trust  
Earnest Money Agreement*

further inspections or tests and accepts the real property in the condition represented by the Sellers in these disclosures.

**6. Closing Costs.** The Sellers shall pay for the cost of a *Preliminary Commitment for Title Insurance Report* and shall additionally pay the cost of obtaining *Owner's Title Insurance*. The Sellers and the Purchaser shall divide and equally pay for the recording fees and escrow costs associated with the Closing. The Sellers and the Purchaser shall each bear his, her, or its own attorney's fees, if any, incurred in connection with this Agreement and the Closing.

**7. Method of Conveyance and Closing.** Closing shall occur on or about October 31, 2022. Purchaser shall be given access to perform a walk-through of the real property immediately prior to the Closing. At Closing, Sellers shall deliver a statutory warranty deed conveying good and clear title to the Purchaser, subject only to the restrictions and easements of record. Sellers and Purchaser will prorate the 2022 taxes and insurance as of the Closing date. Purchaser will make arrangements for the electrical and water-sewer utilities to be transferred into Purchaser's name as of the Closing date. Sellers will pay the cost of keeping the real property heated through the date of Closing so as to avoid damage to the water, plumbing and sewer systems. Purchaser will not be charged for any oil, fuel or propane remaining in the tanks as of the date of Closing.

**8. Default Remedies.** If the Sellers are able to convey good and clear title and the Purchaser fails to consummate the sale, the earnest money shall be forfeited to the Sellers. If the Sellers are unable or refuse to convey good and clear title, or if the Sellers fail to comply with any of the terms of this agreement, the earnest money shall be returned to the Purchaser.

**9. Broker.** The Sellers have employed a real estate broker or agent in connection with this transaction. The Sellers agree to hold the Purchaser harmless from any claim against Purchaser for Sellers' broker or agency fees associated with this transaction.

**10. Binding Effect.** This Agreement shall be binding upon and inure to the benefit of the heirs, executors, administrators, successors and assigns of the parties hereto.

**11. Survival of Terms.** There are no verbal or other agreements between the parties that modify or alter the terms of this Agreement. The terms of this Agreement shall survive the closing.

DATED this \_\_\_\_ day of 10/20/2022 2022.

*Randol D. Short*

\_\_\_\_\_  
Randol Short, Seller  
1610 SW Athens Ave. Pendleton OR 97801

2

*Short/Young-Deborah Holbrook Solo 401k Trust  
Earnest Money Agreement*

DATED this \_\_\_\_ day of 10/20/2022 2022.

Taia N. Young  
Taia Young, Seller  
1610 SW Athens Ave. Pendleton OR 97801

DATED this 19<sup>th</sup> day of October 2022.

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

Deborah A Holbrook  
Deborah A Holbrook, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

O. Alexander Hoke  
Owen Alexander Hoke, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

American Land Title Association

ALTA Settlement Statement Section E, Item 2.

Adopted 05-01-2015

File No.: 0231-4008970  
 Printed: 10/27/2022, 11:28 AM  
 Officer/Escrow Officer: Jill Weyant/jw  
 Settlement Location:  
 8251 Glacier Hwy, Juneau, AK 99801

First American Title Insurance Company

8251 Glacier Hwy • Juneau, AK 99801  
 Phone: (907)789-5252 Fax: (907)789-7395



First American

Estimated Settlement Statement

Property Address: 229 N Franklin Street, Juneau, AK 99801

Buyer: Deborah A. Holbrook Solo 401K Trust

Seller: Randol Douglas Short; Taia Young

Lender:

Settlement Date: 10/31/2022

Disbursement Date:

Description	Buyer	
	Debit	Credit
<b>Financial</b>		
Sale Price	240,000.00	
Deposit: Receipt No. 23117725 on 10/27/2022 by Deborah A. Holbrook Solo 401K Trust		237,764.03
Total Deposit/Earnest Money		3,000.00
<b>Prorations/Adjustments</b>		
County Taxes 10/31/22 to 12/31/22 @\$2,709.70/yr	460.28	
<b>Title Charges &amp; Escrow / Settlement Charges</b>		
Escrow/Closing Fee \$550.00 Sales Tax: \$27.50 to First American Title Insurance Company	288.75	
<b>Government Recording and Transfer Charges</b>		
Record Warranty Deed-First to Department of Natural Resources	15.00	
<b>Subtotals</b>	240,764.03	240,764.03
Due From/To Buyer		
<b>Totals</b>	240,764.03	240,764.03

Our wire instructions do not change. If you receive an email or other communication that appears to be from us and contains revised wiring instructions, you should consider it suspect and you must call our office at an independently verified phone number. Do not inquire with the sender.

### Acknowledgement

We/I have carefully reviewed the Estimated ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements to be made on my account or by me in this transaction and further certify that I have received a copy of the Estimated ALTA Settlement Statement. This Estimated Settlement Statement is subject to changes, corrections or additions at the time of final computation of Escrow Settlement Statement. We/I authorize First American Title Insurance Company to cause the funds to be disbursed in accordance with the Final ALTA Settlement Statement to be provided to me/us at closing.



**Buyer(s):**

Section E, Item 2.

Deborah A. Holbrook Solo 401K Trust

DocuSigned by:

*Deborah A Holbrook*

493018C26000416...

Deborah A Holbrook, Trustee

DocuSigned by:

*Owen Alexander Hoke*

0C33C8B833247E...

Owen Alexander Hoke, Trustee

---

Escrow Officer: Jill Weyant

# Cost Report - Residential

Section E, Item 2.

1349		Record	1
Parcel Code Number	1C070A110130	Building Type	
Owner Name	DEBORAH A HOLBROOK SOLO 401K TRUST	Quality	3
Parcel Address	229 N FRANKLIN ST	Construction	Stud Frame
Effective Year Built	1990	Total Livable	1137
Year Built	1910	Style	1 1/2 Story Finished

Improvement	Description	Quantity	Unit Cost	Percent	+/-	Total
<b>Base</b>						
Exterior	Frame, Siding, Wood		109.00	100%		
Roof	Composition Shingle		3.03	100%	-needs replacement	
Heating	Forced Air Furnace		0.00	100%	z	
Adjusted Base Cost		1,137	112.03			127,378
<b>Basement Area</b>						
Basement	Total Basement Area (SF)	246	35.50			8,733
Basement	Minimal Finish Area (SF)	246	9.85			2,423
<b>Total</b>						<b>11,156</b>
<b>Exterior Improvement(s)</b>						
Porch	Wood Deck (SF) with Roof	92	45.75			4,209
Porch	Enclosed Porch (SF), Solid Wall:	44	76.50		gone	3,366
<b>Total</b>						<b>7,575</b>
<b>Additional Feature(s)</b>						
Feature	Fixture	7				12,600
<b>Total</b>						<b>12,600</b>
<b>Sub Total</b>						<b>158,709</b>

Condition	Average					
Local Multiplier			1.22	[X]		193,625
Current Multiplier			1.14	[X]		220,733
Quality Adjustment	2nd floor is attic			[X]		220,733
Neighborhood Multiplier				[X]		220,733
Depreciation - Physical			1.00 [X]		42.00 [-]	92,708
Depreciation - Functional					[-]	0
Depreciation - Economic					[-]	0
Percent Complete					100.00 [-]	128,025
Cost to Cure						
Neighborhood Adjustment					153 [X]	67,853

**Replacement Cost less Depreciation** **195,878**

7/25/00 per rtnd tax bill;  
 5/17/99 per rtnd po addr;  
 11/20/06 ChgMailAddrPerTreas;  
 11/5/7 PerStatWarrDeeddd10/3/7;  
 10/14/9ChgMailAddrPerUSPS/tlu;  
 2/4/10ChgMailAddrPerTreas /tlu;  
 4/1/10PerQuitclaimDeed2010-001310-0Rec3/16/2010/tlu;  
 03/23/12 Per area canvas; updated file, sketch and photo. dlp  
 9/25/12 - Parcel 1C070A110130 - Quit Claim Deed 2012-005702-0 REC 9/11/2012 from Randol Douglas Short (Grantor), to Randol Douglas Short and Taia Nicole Young (Grantees) / pplumb;  
 Reviewed, chg EYB 2010 to 2006, chg slab to EP and PU room count & bsmt sq ft. Valued as SV 110100 IV 143200 AV 253300.  
 Dora\_Prince - 2/29/2016 1:52:45 PM  
 12/09/2019 Canvass: photos, sketch = n/c, EYB 2009 -> 1990 per visit, roof failing/tarped, remove OR, update land value, revalue - GM  
 greg\_morris - 1/7/2020 3:31:29 PM

<b>Total Improvement Value</b>	<b>[Rounded]</b>	<b>\$195,900</b>
--------------------------------	------------------	------------------

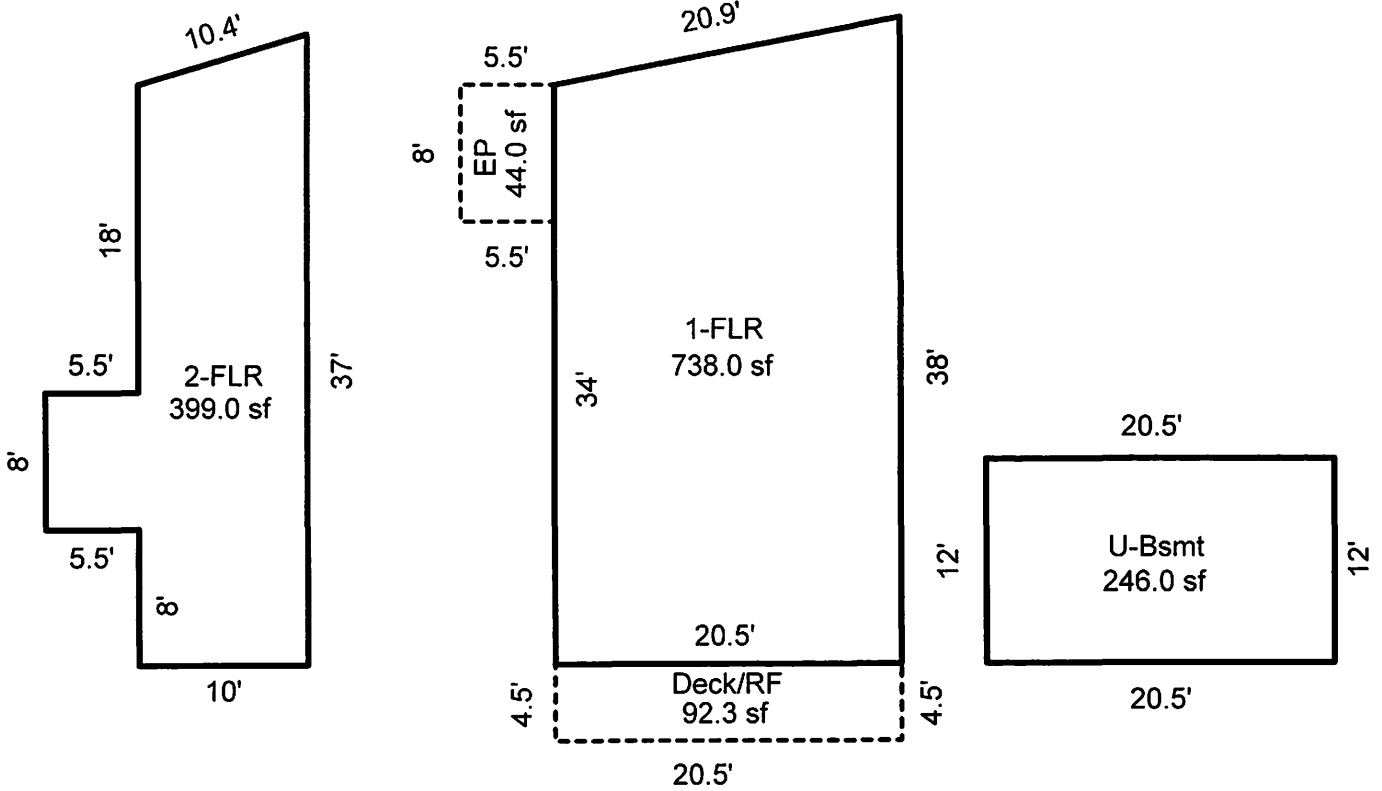
# SKETCH/AREA TABLE ADDENDUM

Section E, Item 2.

## SUBJECT INFO

File No.: \_\_\_\_\_ Parcel No.: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ ZipCode: \_\_\_\_\_  
 Owner: \_\_\_\_\_  
 Client: \_\_\_\_\_ Client Address: \_\_\_\_\_  
 Appraiser Name: \_\_\_\_\_ Inspection Date: \_\_\_\_\_

## SKETCH



Sketch by ApexSketch

### AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	1-FLR	1.0	738.0	113.4	738.0
GLA2	2-FLR	1.0	399.0	102.4	399.0
BSMT2	U-Bsmt	1.0	246.0	65.0	246.0
P/P2	Deck/RF	1.0	92.3	50.0	92.3
P/P3	EP	1.0	44.0	27.0	44.0

### COMMENT TABLE 1

### COMMENT TABLE 2

### COMMENT TABLE 3

Net LIVABLE                      cnt                      2                      (rounded)                      1,137



# ALASKA REAL ESTATE COMMISSION CONSUMER DISCLOSURE

This Consumer Disclosure, as required by law, provides you with an outline of the duties of a real estate licensee (licensee). This document is not a contract. By signing this document you are simply acknowledging that you have read the information herein provided and understand the relationship between you, as a consumer, and a licensee. (AS 08.88.600 – 08.88.695)

There are different types of relationships between a consumer and a licensee. Following is a list of such relationships created by law:

### Specific Assistance

The licensee does not represent you. Rather the licensee is simply responding to your request for information. And, the licensee may "represent" another party in the transaction while providing you with specific assistance.

*Unless you and the licensee agree otherwise, information you provide the licensee is not confidential.*

Duties owed to a consumer by a licensee providing specific assistance include:

- a. Exercise of reasonable skill and care;
- b. Honest and good faith dealing;
- c. Timely presentation of all written communications;
- d. Disclosing all material information known by a licensee regarding the physical condition of a property; and
- e. Timely accounting of all money and property received by a licensee.

### Representation

The licensee represents only one consumer unless otherwise agreed to in writing by all consumers in a transaction.

Duties owed by a licensee when representing a consumer include:

- a. Duties owed by a licensee providing specific assistance as described above;
- b. Not intentionally take actions which are adverse or detrimental to a consumer;
- c. Timely disclosure of conflicts of interest to a consumer;
- d. Advising a consumer to seek independent expert advice if a matter is outside the expertise of a licensee;
- e. Not disclosing consumer confidential information during or after representation without written consent of the consumer unless required by law; and
- f. Making a good faith and continuous effort to accomplish a consumer's real estate objective(s).

### Neutral Licensee

A neutral licensee is a licensee that provides specific assistance to both consumers in a real estate transaction but does not "represent" either consumer. A neutral licensee must, prior to providing specific assistance to such consumers, secure a Waiver of Right to be Represented (form 08-4212) signed by both consumers.

Duties owed by a neutral licensee include:

- a. Duties owed by a licensee providing specific assistance as described above;
- b. Not intentionally taking actions which are adverse or detrimental to a consumer;
- c. Timely disclosure of conflicts of interest to both consumers for whom the licensee is providing specific assistance;
- d. If a matter is outside the expertise of a licensee, advise a consumer to seek independent expert advice;
- e. Not disclosing consumer confidential information during or after representation without written consent of the consumer unless required by law; and
- f. Not disclosing the terms or the amount of money a consumer is willing to pay or accept for a property if different than what a consumer has offered or accepted for a property.

If authorized by the consumers, the neutral licensee may analyze and provide information on the merits of a property or transaction, discuss price terms and conditions that might be offered or accepted, and suggest compromise solutions to assist consumers in reaching an agreement.

### Designated Licensee

In a real estate company, a broker may designate one licensee to represent or provide specific assistance to a consumer and another licensee in the same office to represent or provide specific assistance to another consumer in the same transaction.

**ACKNOWLEDGEMENT:**

I/We, Alexander Hoke & Debby Holbrook have read the information provided in this Alaska Real Estate  
(print consumer's name(s))

Consumer Disclosure and understand the different types of relationships I/we may have with a real estate licensee. I/We

understand that Debbie Lewis of Re/Max of Juneau  
(licensee name) (brokerage name)

will be working with me/us under the relationship(s) selected below.

(Initial)

\_\_\_\_\_ Specific assistance without representation.

\_\_\_\_\_ Representing the Seller/Lessor only. (may provide specific assistance to t Buyer/Lessee)

OK AH \_\_\_\_\_ Representing the Buyer/Lessee only. (may provide specific assistance to Seller/Lessor)

\_\_\_\_\_ Neutral Licensee. (must attach Waiver of Right to be Represented, form 08-4212)

Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
(Licensee) Debbie Lewis

Date: 10/10/22

Signature: Deborah A Holbrook  
(Consumer)

Date: 10/10/2022

Signature: Alexander Hoke  
(Consumer)

**THIS CONSUMER DISCLOSURE IS NOT A CONTRACT**



**First American Title Insurance Company**

8251 Glacier Hwy  
Juneau, AK 99801  
Phone: (907)789-5252 / Fax: (907)789-7395

PR: 0239

Ofc: 0239

**Invoice**

**To:** Martin McKeown  
3031 Clinton DR  
JUNEAU, AK 99801-8080

**Invoice No.:**  
**Date:** October 03, 2022

**Our File No.:** 0231-4003423  
**Title Officer:** Christopher Mack  
**Escrow:** Jill Weyant

Attention:

Your Reference No.:

**RE:** Property:  
229 N Franklin Street, Juneau, AK 99801

**Liability**  
**Owners:** \$ 240,000.00  
**Lenders:** \$ 0.00

**Buyers:** Harris Homes LLC  
**Sellers:** Randol D. Short, Taia N. Young

Description of Charge	Invoice Amount
-----------------------	----------------

Service: Minimum Cancellation Fee	\$ 250.00
-----------------------------------	-----------

<b>Invoice Total</b>	<b>\$ 250.00</b>
----------------------	------------------

The charges on this invoice are reflective of the minimum cost of production of the products or services provided and are due and payable within 30 days of the above date. Charges on this invoice may be fully credited towards the final policy premiums upon closing.

**Credit may be given if a future Policy is issued on the subject property within 2 years from the date of this invoice.**

Comments:

Thank you for your business!

*To assure proper credit, please send a copy of this Invoice and Payment to  
First American Title Insurance Company  
Attn: Accounts Receivable Department*



**ALTA Commitment for Title Insurance**  
 ISSUED BY  
**First American Title Insurance Company**  
 File No: 0231-4003423

**COMMITMENT FOR TITLE INSURANCE**

**Issued By**

**FIRST AMERICAN TITLE INSURANCE COMPANY**

**NOTICE**

**IMPORTANT-READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, **First American Title Insurance Company**, a Nebraska Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**First American Title Insurance Company**

Kenneth D. DeGiorgio, President

Greg L. Smith, Secretary

**If this jacket was created electronically, it constitutes an original document.**

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 1 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--

**COMMITMENT CONDITIONS**

**1. DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements; and
- (f) Schedule B, Part II—Exceptions.

**4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

**5. LIMITATIONS OF LIABILITY**

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I—Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 2 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--



**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 3 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--



First American

# Schedule A

## ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

File No: 0231-4003423

**Transaction Identification Data for reference only:**

Issuing Agent: First American Title Insurance Company

Issuing Office: 8251 Glacier Hwy, Juneau, AK 99801

Issuing Office's ALTA® Registry ID: 1019196

Issuing Office File No.: 0231-4003423

Commitment No.: 0231-4003423

Property Address: 229 N Franklin Street, Juneau, AK 99801

Revision No.:

### SCHEDULE A

1. Commitment Date: September 28, 2022 8:00 AM
2. Policy (or Policies) to be issued:
  - (a) 2006 ALTA® Standard Owner's Policy  
 Proposed Insured: Harris Homes LLC  
 Proposed Policy Amount: \$240,000.00  
 Premium: \$1,002.00

3. The estate or interest in the Land described or referred to in this Commitment is

**Fee Simple**

4. The Title is, at the Commitment Date, vested in:

**Randol Douglas Short and Taia Nicole Young**

5. The Land is described as follows:

**A tract of land in Lot 8, Block 11, TOWNSITE OF JUNEAU, Juneau Recording District, First Judicial District, State of Alaska, described as:**

**Begin on the Southwest line of said lot at a point North 41° 17' West 20.00 feet from the South Corner of said lot, run thence North 60° 35' East 50.00 feet to the Northeast line of said lot; thence North 41° 17' West, on said Northeast line, 25.00 feet; thence South 60° 35' West 50.00 feet to said Southwest line; thence South 41° 17' East 25.00 feet to the point of beginning;**

**TOGETHER WITH an easement for walkway and maintenance of part of a building over the Southeast 3.00 feet of the property adjoining on the Northwest.**

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 4 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--

**First American Title Insurance Company**



Christopher Mack, Title Officer

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 5 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--

 <p><b>First American</b></p> <p><b>Schedule BI &amp; BII</b></p>	<p><b>ALTA Commitment for Title Insurance</b></p> <p>ISSUED BY</p> <p><b>First American Title Insurance Company</b></p> <p>File No: 0231-4003423</p>
--	--

**SCHEDULE B, PART I**  
**Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Releases(s) or Reconveyance(s) of Item(s):
6.
  1. If any document in the completion of this transaction is to be executed by an attorney-in-fact, the contemplated Power of Attorney form should be submitted for review prior to closing.
  2. The State of Alaska, Division of Insurance has issued its Order R92-1. The order in part, requires the immediate billing and collection of the minimum charge for this Commitment within 30 days of the first billing. In the event this transaction fails to close, the minimum billing will be the cancellation fee in accordance with our filed rate schedule.

NOTICE

In 1999, the Alaska Department of Natural Resources began recording maps of claimed rights of way which may have been created under a federal law known as "RS 2477", pursuant to Alaska Statute 19.30.400. Because the maps are imprecise, the exception from coverage shown on Section 2, Part 1, Paragraph 4 has been taken. Questions regarding the State's RS 2477 claims should be directed to the Department of Natural Resources. Public Information Center 550 W. 7th Avenue, Suite 1260, Anchorage, Alaska 99501 (907) 269-8400.

NOTICE

The attached plat, if any, is furnished as a courtesy only by First American Title Insurance Company, and is not part of Commitment or the Policy.


The plat is furnished solely for the purpose of assisting in locating the Land and does not purport to show all highways, roads or easements affecting the Land. No reliance should be placed upon this plat for location or dimensions of the Land and no liability is assumed for the correctness thereof.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 6 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--

	<b>First American</b>	<b>ALTA Commitment for Title Insurance</b>
<b>Schedule BI &amp; BII (Cont.)</b>		ISSUED BY <b>First American Title Insurance Company</b>
		File No: 0231-4003423

**SCHEDULE B, PART II**

**Exceptions**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records.
3. Any facts, rights, interests, or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
4. Easements, claims of easement or encumbrances which are not shown by the Public Records.
5. Rights of the state or federal government and/or the public in and to any portion of the Land for right of way as established by Federal Statute RS2477 (whether or not such rights are shown by recordings of maps in the Public Records by the State of Alaska showing the general location of these rights of way.)
6. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the Public Records.
7. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
8. Any lien, or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 7 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--



- 9. Reservations or exceptions in patents or in acts authorizing the issuance thereof.
- 10. Taxes and/or Assessments due The City and Borough of Juneau for the year 2022. (Tax Information 907-586-5218):

Tax Account No.: 1C070A110130  
 Levied Amount: \$2,709.70  
 Balance Due: \$0.00  
 Due Date: September 30th  
 Land Valuation: \$96,300.00  
 Improvements: \$160,300.00  
 Exemption(s): 0.00 None  
 Mill Levy: 10.560  
 Assessments: No Unpaid Assessments Reported

- 11. The rights of the public in and to that portion of the premises herein described lying within the limits of streets, roads and highways.
- 12. Easement, including terms and provisions contained therein:  
 Recording Information: August 11, 1949 in Book 41 Page 415  
 In Favor of: property owners adjoining on the Northwest and Southeast  
 For: walkway
- 13. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:  
 Recording Information: August 11, 1949 in Book 41 Page 415
- 14. Deed of Trust and the terms and conditions thereof.

Grantor/Trustor: Randol D. Short and Michelle A. Short, husband and wife  
 Grantee/Beneficiary: Alaska Pacific Bank  
 Trustee: Title Insurance Agency  
 Amount: \$150,000.00  
 Dated: August 1, 2008  
 Recorded: August 6, 2008  
 Recording Information: Serial Number 2008-007693-0

- 15. Requirement that this Company be furnished with a copy of the Articles of Organization and Operating Agreement of Harris Homes LLC together with all amendments thereto, evidencing who has authority to sign on behalf of said entity. Upon review of said documents, further requirements may be made.

NOTE: If said entity does not have an Operating Agreement then ALL members will be required to sign on behalf of said entity.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 8 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--



**Note: This Deed of Trust contains Line of Credit privileges.** If the current balance owing on said obligation is to be paid in full in the forthcoming transaction, confirmation should be made that the beneficiary will issue a proper request for full reconveyance.

- 16. The right, title and interest of the spouse of the vestee herein, if married, pursuant to Alaska Statute 34.15.010.

**NOTE: This Company will require the vestee's spouse join in the deed to be insured. If the property is not the marital domicile, it must be stated on the deed**

**Note: Our search of the 'public records' as defined in the Policy of Title Insurance to issue, discloses no matters against Harris Homes LLC.**

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

Form 50003700 (8-23-18)	Page 9 of 11	ALTA Commitment for Title Insurance (8-1-16) Alaska
-------------------------	--------------	--

**EARNEST MONEY AGREEMENT**

THIS AGREEMENT is entered into by and between RANDOL SHORT and TAIA YOUNG, formerly married but now single persons, whose addresses are \_\_\_\_\_ and \_\_\_\_\_, respectively, (hereinafter called Sellers) and the DEBORAH A. HOLBROOK SOLO 401k TRUST, a Qualified Retirement Plan, whose address is 301 E. Third Street, Juneau, Alaska 99801 (hereinafter called Purchaser);

**WITNESSETH**

**1. Purchase and Sale of Real Property.** Subject to the terms of this Agreement, Sellers agree to sell and Purchaser agrees to purchase the following described real property:

Fraction of Lot 8, Block 11, Townsite of Juneau, Juneau Recording District, First Judicial District, State of Alaska, more commonly referred to as 229 N. Franklin Street, Juneau, Alaska 99801;

TOGETHER WITH the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining; and

SUBJECT TO reservations, restrictions, and easements of record.

**2. Purchase Price.** The total purchase price for the real property is Two Hundred Fifty-Nine Thousand Dollars (\$259,000), payable as follows: Three Thousand Dollars (\$3,000) earnest money that is being paid by the Purchaser along with the signing of this Agreement and will be applied by the Sellers to the purchase price. Purchaser shall pay the Sellers the balance due of Two Hundred Fifty-Six Thousand Dollars (\$256,000.00) at Closing.

**3. Personal Property.** Sellers agree that all drapes, curtains, window furnishings, fixtures, oil and propane tanks, furnace, kitchen appliances (refrigerator, stove, sink, dishwasher, range hood vent, garbage disposal), bathroom appliances, washer, dryer, smoke detectors, carbon monoxide detectors, and lighting fixtures shall remain with the real property. Sellers shall remove all other personal property, debris and trash from the real property prior to the Closing and shall leave the premises in a good state of repair and in a broom-swept and clean condition.

**4. Title Insurance.** The Sellers will obtain a preliminary commitment for title insurance report within ten (10) days of the signing of this Agreement. Purchaser will then have ten (10) days to review the report. If Purchaser cites dissatisfaction with the title report as grounds to avoid the purchase, Purchaser must indicate the relevant portion of the title report to the Sellers. Sellers shall then have a reasonable time to cure any title defect to the satisfaction of the Purchaser.

*Short/Young-Deborah Holbrook Solo 401k Trust  
Earnest Money Agreement*



5. **Structural Condition of Premises.** Sellers represent that they have fully complied with AS 34.70 et seq., entitled *Disclosures in Residential Real Property Transfers*. Purchaser shall have twenty-one days after the signing of this Agreement to have any experts inspect the real property and perform any desired tests.

6. **Closing Costs.** The Sellers shall pay for the cost of obtaining a Preliminary Commitment for Title Insurance Report and shall additionally pay the cost of obtaining Owner's Title Insurance if they wish to have such coverage. The Sellers and the Purchaser shall divide and equally pay for any recording fees or escrow costs associated with the Closing. The Sellers and the Purchaser shall each bear his, her, or its own attorney's fees, if any, incurred in connection with this Agreement and the Closing.

7. **Method of Conveyance and Closing.** Closing shall occur on or about November 21, 2022. Purchaser shall be given access to perform a walk-through of the real property prior to the Closing. At Closing, Sellers shall deliver a statutory warranty deed conveying good and clear title to the Purchaser, subject only to restrictions and easements of record. Sellers and Purchaser will prorate the 2022 taxes and insurance as of the Closing date. Purchaser will make arrangements for the electrical and water-sewer utilities to be transferred into Purchaser's name as of the Closing date. The Purchaser will not be obligated to pay the Sellers for the heating oil, fuel or propane remaining in the tanks on the premises as of the date of Closing.

8. **Default Remedies.** If the Sellers are able to convey good and clear title and the Purchaser fails to consummate the sale, the earnest money shall be forfeited to the Sellers. If the Sellers are unable to convey good and clear title, or if the Sellers are able to convey good and clear title but refuse to do so, the earnest money shall be returned to the Purchaser.

9. **Broker.** The Sellers have employed a real estate broker or agent in connection with this transaction. The Sellers agree to hold the Purchaser harmless from any claim against Purchaser for Sellers' broker or agency fees associated with this transaction.

10. **Binding Effect.** This Agreement shall be binding upon and inure to the benefit of the heirs, executors, administrators, successors and assigns of the parties hereto.

11. **Survival of Terms.** There are no verbal or other agreements between the parties that modify or alter the terms of this Agreement. The terms of this Agreement shall survive the closing.

DATED this \_\_\_\_ day of \_\_\_\_\_, 2022.

\_\_\_\_\_  
Randol Short

2  
*Short/Young-Deborah Holbrook Solo 401k Trust*  
*Earnest Money Agreement*

Address: \_\_\_\_\_

DATED this \_\_\_\_ day of \_\_\_\_\_, 2022.

\_\_\_\_\_  
Taia Young

Address: \_\_\_\_\_

DATED this 16<sup>th</sup> day of October, 2022.

DEBORAH A HOLBROOK SOLO 401k TRUST

Deborah A Holbrook  
Deborah A Holbrook, Trustee

DEBORAH A HOLBROOK SOLO 401k TRUST

O. Alexander Hoke  
Owen Alexander Hoke, Trustee

**EARNEST MONEY AGREEMENT**

THIS AGREEMENT is entered into by and between RANDOL SHORT and TAIA YOUNG, formerly married but now single persons, whose addresses are \_\_\_\_\_ and \_\_\_\_\_, respectively, (hereinafter called Sellers) and the DEBORAH A. HOLBROOK SOLO 401k TRUST, a Qualified Retirement Plan, whose address is 301 E. Third Street, Juneau, Alaska 99801 (hereinafter called Purchaser);

**WITNESSETH**

**1. Purchase and Sale of Real Property.** Subject to the terms of this Agreement, Sellers agree to sell and Purchaser agrees to purchase the following described real property:

Fraction of Lot 8, Block 11, Townsite of Juneau, Juneau Recording District, First Judicial District, State of Alaska, more commonly referred to as 229 N. Franklin Street, Juneau, Alaska 99801;

TOGETHER WITH the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining; and

SUBJECT TO reservations, restrictions, and easements of record.

**2. Purchase Price.** The total purchase price for the real property is Two Hundred Forty Thousand Dollars (\$240,000), payable as follows: Three Thousand Dollars (\$3,000) earnest money that is being paid by the Purchaser along with the signing of this Agreement and will be applied by the Sellers to the purchase price. Purchaser shall pay the Sellers the balance due of Two Hundred Thirty-Seven Thousand Dollars (\$237,000.00) at Closing.

**3. Personal Property.** Sellers agree that all drapes, curtains, window furnishings, fixtures, oil and propane tanks, furnace, kitchen appliances (including refrigerator, stove, sink, dishwasher, range hood vent, garbage disposal), sump pumps, bathroom appliances, washer, dryer, smoke detectors, carbon monoxide detectors, and lighting fixtures shall remain with the real property. Sellers shall leave the personal property and appliances in good working order at Closing. Sellers shall leave the premises in the same state of repair and condition of cleanliness that existed during Purchaser's inspection on October 9, 2022.

**4. Title Report.** The Sellers obtained a preliminary commitment for title insurance in connection with a proposed sale to Harris Homes LLC and have provided a copy of that report to the Purchaser.

**5. Structural Condition of Premises.** Sellers represent that they have fully complied with their obligations under AS 34.70 et seq., entitled *Disclosures in Residential Real Property Transfers*. Purchaser acknowledges that it has received a copy

*Short/Young-Deborah Holbrook Solo 401k Trust  
Earnest Money Agreement*



of the Sellers' *State of Alaska Residential Real Property Transfer Disclosure Statement* and the Sellers' *Lead Based Paint Disclosure* and accepts the real property in the condition represented by the Sellers.

6. **Closing Costs.** The Sellers shall pay for the cost of a *Preliminary Commitment for Title Insurance Report* and shall additionally pay the cost of obtaining *Owner's Title Insurance* if they wish to have such coverage. The Sellers and the Purchaser shall divide and equally pay for the recording fees and escrow costs associated with the Closing. The Sellers and the Purchaser shall each bear his, her, or its own attorney's fees, if any, incurred in connection with this Agreement and the Closing.

7. **Method of Conveyance and Closing.** Closing shall occur on or about November 1, 2022. Purchaser shall be given access to perform a walk-through of the real property immediately prior to the Closing. At Closing, Sellers shall deliver a statutory warranty deed conveying good and clear title to the Purchaser, subject only to the restrictions and easements of record. Sellers and Purchaser will prorate the 2022 taxes and insurance as of the Closing date. Purchaser will make arrangements for the electrical and water-sewer utilities to be transferred into Purchaser's name as of the Closing date. Sellers will pay the cost of keeping the real property heated through the date of Closing so as to avoid damage to the water and sewer systems. Purchaser will not be charged for any oil, fuel or propane remaining in the tanks as of the date of Closing.

8. **Default Remedies.** If the Sellers are able to convey good and clear title and the Purchaser fails to consummate the sale, the earnest money shall be forfeited to the Sellers. If the Sellers are unable or refuse to convey good and clear title, or if the Sellers fail to comply with any of the terms of this agreement, the earnest money shall be returned to the Purchaser.

9. **Broker.** The Sellers have employed a real estate broker or agent in connection with this transaction. The Sellers agree to hold the Purchaser harmless from any claim against Purchaser for Sellers' broker or agency fees associated with this transaction.

10. **Binding Effect.** This Agreement shall be binding upon and inure to the benefit of the heirs, executors, administrators, successors and assigns of the parties hereto.

11. **Survival of Terms.** There are no verbal or other agreements between the parties that modify or alter the terms of this Agreement. The terms of this Agreement shall survive the closing.

DATED this \_\_\_\_ day of \_\_\_\_\_, 2022.

\_\_\_\_\_  
Randol Short, Seller

2  
*Short/Young-Deborah Holbrook Solo 401k Trust*  
*Earnest Money Agreement*



Address: \_\_\_\_\_

DATED this \_\_\_\_ day of \_\_\_\_\_, 2022.

\_\_\_\_\_  
Taia Young, Seller

Address: \_\_\_\_\_

DATED this 18<sup>th</sup> day of October, 2022.

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

Deborah A Holbrook  
Deborah A Holbrook, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

O. Alexander Hoke  
Owen Alexander Hoke, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

**EARNEST MONEY AGREEMENT**

THIS AGREEMENT is entered into by and between RANDOL SHORT and TAIA YOUNG, formerly married but now single persons, whose mailing address is 1610 SW Athens Avenue, Pendleton OR 97801 (hereinafter called Sellers) and the DEBORAH A. HOLBROOK SOLO 401k TRUST, a Qualified Retirement Plan, whose address is 301 E. Third Street, Juneau, Alaska 99801 (hereinafter called Purchaser);

**WITNESSETH**

**1. Purchase and Sale of Real Property.** Subject to the terms of this Agreement, Sellers agree to sell and Purchaser agrees to purchase the following described real property:

Fraction of Lot 8, Block 11, Townsite of Juneau, Juneau Recording District, First Judicial District, State of Alaska, more commonly referred to as 229 N. Franklin Street, Juneau, Alaska 99801;

TOGETHER WITH the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining; and

SUBJECT TO reservations, restrictions, and easements of record.

**2. Purchase Price.** The total purchase price for the real property is **Two Hundred Forty Thousand Dollars (\$240,000)**, payable as follows: Three Thousand Dollars (\$3,000) earnest money that has been paid by the Purchaser along with the signing of this Agreement, is being held in the Re/Max of Juneau Trust Account, and will be applied by the Sellers to the purchase price. Purchaser shall pay the Sellers the balance due of Two Hundred Thirty-Seven Thousand Dollars (\$237,000.00) at Closing.

**3. Personal Property.** Sellers agree that all drapes, curtains, window furnishings, fixtures, oil and propane tanks, kitchen appliances (including the refrigerator, stove, sink, dishwasher, range hood vent, and garbage disposal), sump pumps, bathroom appliances, washer, dryer, smoke detectors, carbon monoxide detectors, and lighting fixtures shall remain with the real property. Purchaser accepts the appliances in the "as-is" state of repair and condition of cleanliness that existed during Purchaser's inspection on October 20, 2022.

**4. Title Report.** The Sellers obtained a preliminary commitment for title insurance in connection with a proposed sale to a different Purchaser and have provided a copy of that report to the undersigned Purchaser.

**5. Structural Condition of Premises.** Sellers represent that they have fully complied with their obligations under AS 34.70 et seq., entitled *Disclosures in Residential Real Property Transfers*. Purchaser acknowledges that it has received a copy of the Sellers' *State of Alaska Residential Real Property Transfer Disclosure Statement* and the Sellers' *Lead Based Paint Disclosure*. Purchaser waives its right to conduct

*Short/Young-Deborah Holbrook Solo 401k Trust  
Earnest Money Agreement*



further inspections or tests and accepts the real property in the condition represented by the Sellers in these disclosures.

6. **Closing Costs.** The Sellers shall pay for the cost of a *Preliminary Commitment for Title Insurance Report* and shall additionally pay the cost of obtaining *Owner's Title Insurance*. The Sellers and the Purchaser shall divide and equally pay for the recording fees and escrow costs associated with the Closing. The Sellers and the Purchaser shall each bear his, her, or its own attorney's fees, if any, incurred in connection with this Agreement and the Closing.

7. **Method of Conveyance and Closing.** Closing shall occur on or about October 31, 2022. Purchaser shall be given access to perform a walk-through of the real property immediately prior to the Closing. At Closing, Sellers shall deliver a statutory warranty deed conveying good and clear title to the Purchaser, subject only to the restrictions and easements of record. Sellers and Purchaser will prorate the 2022 taxes and insurance as of the Closing date. Purchaser will make arrangements for the electrical and water-sewer utilities to be transferred into Purchaser's name as of the Closing date. Sellers will pay the cost of keeping the real property heated through the date of Closing so as to avoid damage to the water, plumbing and sewer systems. Purchaser will not be charged for any oil, fuel or propane remaining in the tanks as of the date of Closing.

8. **Default Remedies.** If the Sellers are able to convey good and clear title and the Purchaser fails to consummate the sale, the earnest money shall be forfeited to the Sellers. If the Sellers are unable or refuse to convey good and clear title, or if the Sellers fail to comply with any of the terms of this agreement, the earnest money shall be returned to the Purchaser.

9. **Broker.** The Sellers have employed a real estate broker or agent in connection with this transaction. The Sellers agree to hold the Purchaser harmless from any claim against Purchaser for Sellers' broker or agency fees associated with this transaction.

10. **Binding Effect.** This Agreement shall be binding upon and inure to the benefit of the heirs, executors, administrators, successors and assigns of the parties hereto.

11. **Survival of Terms.** There are no verbal or other agreements between the parties that modify or alter the terms of this Agreement. The terms of this Agreement shall survive the closing.

DATED this \_\_\_\_ day of 10/20/2022 2022.

*Randol D. Short*  
\_\_\_\_\_  
Randol Short, Seller  
1610 SW Athens Ave. Pendleton OR 97801

2  
*Short/Young-Deborah Holbrook Solo 401k Trust*  
*Earnest Money Agreement*

DATED this \_\_\_\_ day of 10/20/2022 2022.

Taia N. Young  
Taia Young, Seller  
1610 SW Athens Ave. Pendleton OR 97801

DATED this 19<sup>th</sup> day of October 2022.

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

Deborah A Holbrook  
Deborah A Holbrook, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

DEBORAH A HOLBROOK SOLO 401k TRUST,  
PURCHASER

O. Alexander Hoke  
Owen Alexander Hoke, Trustee  
301 E. 3<sup>rd</sup> Street  
Juneau, Alaska 99801

PARCEL #: 1C070A110130 APPEAL #: 0368

DATE FILED: 4/2/2023

Section E, Item 2.

**Appraiser to fill out**

Appraiser Jacob Clark Date of Review 5/16/2023

Comments: 5/16/2023 Appeal. 2014 listing photos. Chng 2nd fl GLA -> finished attic, chng quality 3 -> fair 2.5, chng EYB 1990 ->1996. Revalued. -JC  
 2023 Original Value: Site: \$106,000 Improvements: \$195,900 Total: \$301,900  
 2023 Proposed Value: Site: \$106,000 Improvements: \$150,800 Total: \$256,800  
 Appellant rejected proposal - BOE

**Post Review Assessment**

Site \$106,000 Building \$150,800 Total \$256,800

Exemptions \$

Total Taxable Value \$256,800

**APPELLANT RESPONSE TO ACTION BY ASSESSOR**

I hereby  **Accept**  **Reject** the following assessment valuation in the amount of \$ 256,800  
 If rejected, appellant will be scheduled before the Board of Equalization and will be advised of the date & time to appear.

Appellant's Signature \_\_\_\_\_ Date: 5/16/2023

Appellant Accept Value	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No <i>(if no skip to Board of Equalization)</i>
Govern Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spreadsheet Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Corrected Notice of Assessed Value Sent	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**BOARD OF EQUALIZATION**

Scheduled BOE Date  Yes  No

10-Day Letter Sent  Yes  No

The Board of Equalization certifies its decision, based on the Findings of Fact and Conclusion of Law contained within the recorded hearing and record on appeal, and concludes that the appellant  **Met**  **Did not meet** the burden of proof that the assessment was unequal, excessive, improper or under/overvalued.

Notes:

Site \$ \_\_\_\_\_ Building \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

Exemptions \$ \_\_\_\_\_

Total Taxable Value \$ \_\_\_\_\_

**Contact Us: CBJ Assessors Office**

Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	<a href="http://www.juneau.org/finance">http://www.juneau.org/finance</a>	155 South Seward St. Rm. 114 Juneau AK 99801



# APPEAL #2023-0368

2023 REAL PROPERTY APPEAL PACKET

BOARD OF EQUALIZATION JUNE 15th, 2023

## ASSESSOR OFFICE

Appellant: Deborah Holbrook

Location: 229 N Franklin St.

Parcel No.: 1C070A110130

Property Type: Single Family Residence

Appellant’s basis for appeal: My property value is excessive/overvalued. “We purchased the property in early November 2022 for \$240,000. We immediately removed the encroaching enclosed porch and must replace the roof and siding ASAP. The second floor has little headroom and is basically attic space.”

Appellant’s Estimate of Value		Original Assessed Value		Recommended Value	
Site:	\$100,000	Site:	\$106,000	Site:	\$106,000
Buildings:	<u>\$140,000</u>	Buildings:	<u>\$195,900</u>	Buildings:	<u>\$150,800</u>
Total:	\$240,000	Total:	\$301,900	Total:	\$256,800

### Subject Photo





**Table of Contents**

Overview ..... 3

Photos ..... 4

Area Map & Aerial..... 8

Land Valuation ..... 9

Building Valuation ..... 10

Cost Report ..... 11

Assessment History..... 12

Summary ..... 13

## Overview

The subject is a 738 square foot Fair + (below average quality) single family residence with a 246sf unfinished basement and 399sf recreational attic. The residence is located on a 1,223sf lot at 229 N Franklin St in Juneau Townsite neighborhood. The original structure was built in 1910 according to CBJ records and appears to lack typical maintenance and updates. The subject is a smaller than typical downtown neighborhood lot with no location or view adjustments. Due to its small size and limited functionality, an adjustment is applied.

### Subject Characteristics:

- Land
  - 1,137sf lot
  - Size adjustment
- Building
  - Fair+ (Below Average Quality)
  - Fair Condition
  - 738sf GLA
  - 399sf Rec Fin Attic
  - 246sf Unfinished Basement

### Front:







**Older Photos:**





**View:**  
-No View-

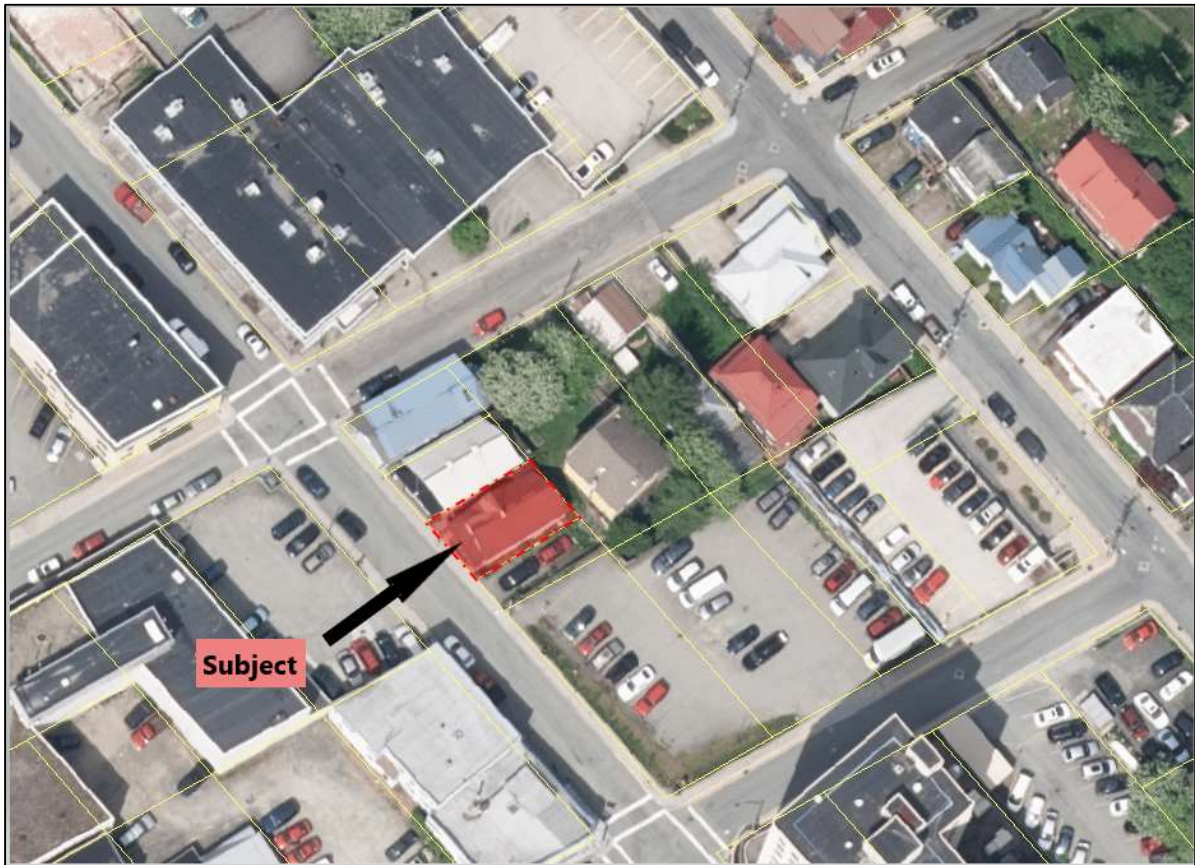
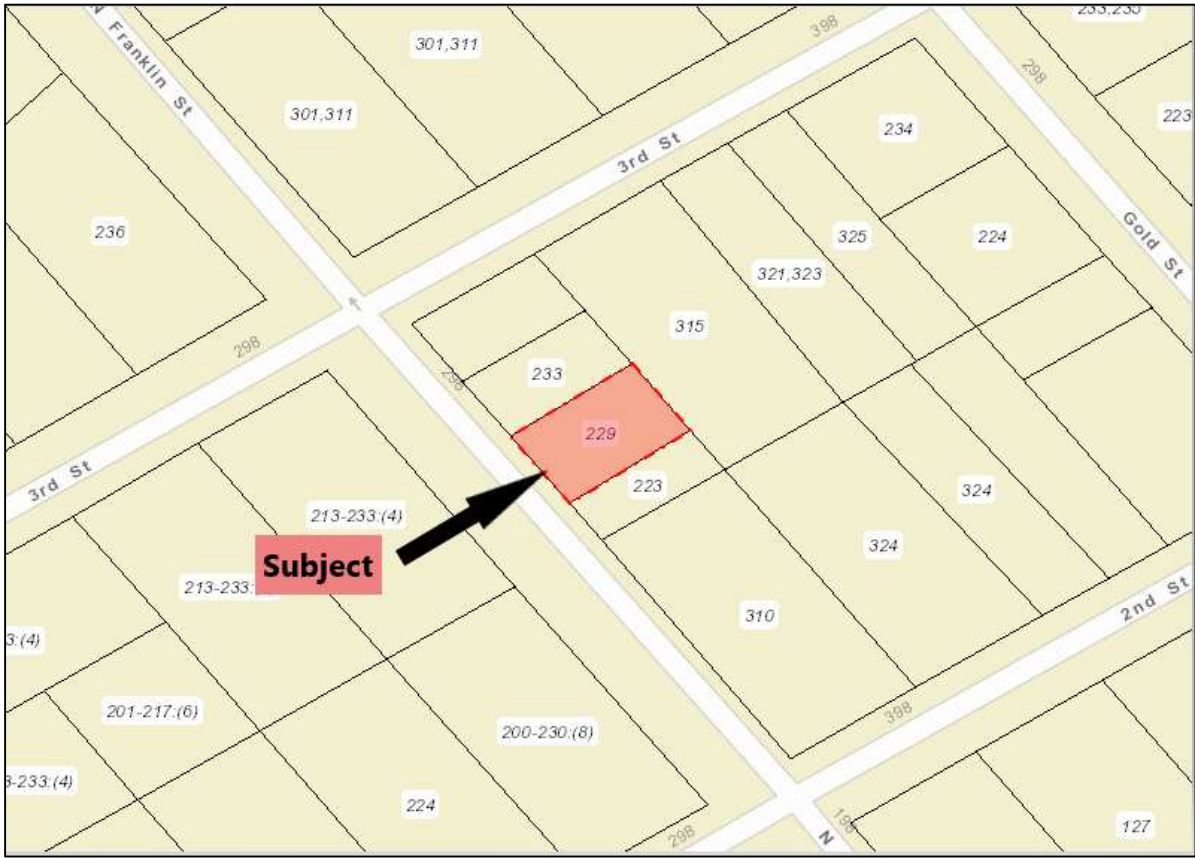
















## Building Valuation

Buildings are valued using the cost approach to value by: (1) calculating the current cost to reproduce or replace improvements such as buildings and (2) subtracting out physical, functional, or economic depreciation evident in the structures. This provides a uniform basis for the valuation of all buildings within the Borough.

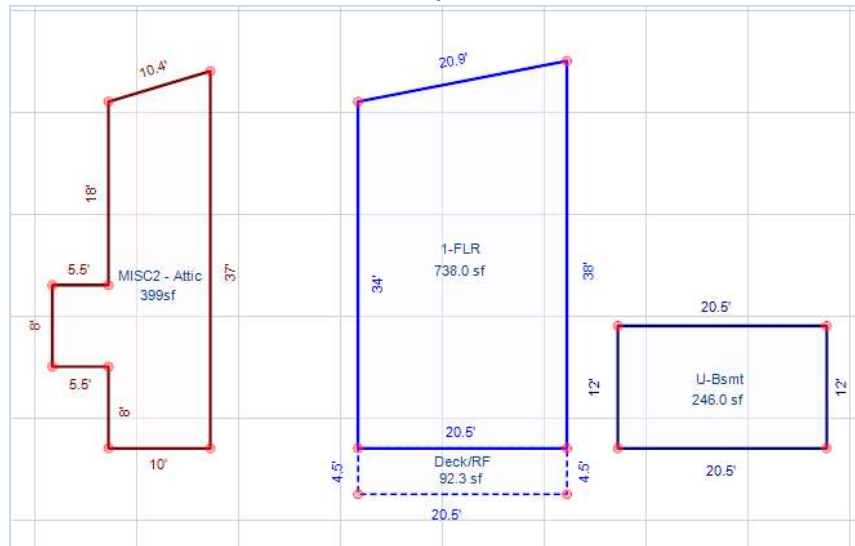
For any given parcel, the buildings are valued by the cost approach and the land value is determined by the neighborhood model. These two values are combined to produce a total basis value for the parcel. This combined value is then adjusted to market value by application of neighborhood adjustments developed by analysis of neighborhood sales. This sales analysis is done each year to establish assessed values.

Upon visiting the site, we noticed that the enclosed porch was indeed removed from the building, thus this portion of the structure was removed and not valued. Additionally, it was noted that the quality of the structure is of slightly less than typical quality and the value was adjusted accordingly.

While reviewing the 2014 listing photos, our office came to the conclusion that the second floor living area did not meet ANSI standards for gross living area. The upper level was changed to recreational attic space and valued as such. The appellant refused to allow an in-person interior inspection, submit interior photos, or provide a purchase appraisal. Therefore, the appellant did not provide meaningful evidence that would warrant an adjustment to the current condition of the building.

- Building Characteristics:
  - Fair+ Quality / Slightly below average
  - Average Condition for the age of the structure
  - 738sf of GLA
  - 246sf of Unfinished Basement
  - 399sf of Recreational Attic Space
  - 37% Depreciated

**Sketch of Improvements:**



Area Code	Base Area	Actual Area	Heated Area	Heated Percentage	Living Area	Effective Area	Perimeter
Unfinished Basement	246	246	0		0	246	65
Main Living Area	738	738	738		738	738	113
Attic Area	399	399	0		0	399	102
Wood Deck w/Roof	92	92	0		0	92	50

Cost Report

5/25/2023 2:31:47PM

Page 1

Cost Report - Residential

1349		Record	1
Parcel Code Number	1C070A110130	Building Type	R- Single-family Residence
Owner Name	DEBORAH A HOLBROOK SOLO 401K TRUST	Quality	2
Parcel Address	229 N FRANKLIN ST	Construction	Stud Frame
Effective Year Built	1998	Total Livable	738
Year Built	1910	Style	1 1/2 Story Finished

Improvement	Description	Quantity	Unit Cost	Percent	+/-	Total	
<b>Base</b>							
Exterior	Frame, Siding, Wood		98.50	100%			
Roof	Composition Shingle		2.60	100%			
Heating	Forced Air Furnace		0.00	100%			
Adjusted Base Cost		738	101.10			74,612	
<b>Basement Area</b>							
Basement	Total Basement Area (SF)	246	32.50			7,995	
Basement	Minimal Finish Area (SF)	246	8.47			2,084	
<b>Total</b>						<b>10,079</b>	
<b>Exterior Improvement(s)</b>							
Porch	Wood Deck (SF) with Roof	92	41.25			3,795	
<b>Total</b>						<b>3,795</b>	
<b>Additional Feature(s)</b>							
Feature	Fixture	7				10,010	
<b>Total</b>						<b>10,010</b>	
<b>Sub Total</b>						<b>98,495</b>	
Condition	Average						
Local Multiplier				1.22	[X]	120,164	
Current Multiplier				1.14	[X]	136,987	
Quality Adjustment				1.09	[X]	149,316	
Neighborhood Multiplier					[X]	149,316	
Depreciation - Physical			1.00	[X]	37.00	[-]	55,247
Depreciation - Functional						[-]	0
Depreciation - Economic						[-]	0
Percent Complete					100.00	[-]	94,069
Cost to Cure							
Neighborhood Adjustment					153	[X]	49,857
<b>Replacement Cost less Depreciation</b>						<b>143,926</b>	

<b>Miscellaneous Improvements</b>						
Attic Rec Fin					[+]	6,900
<b>Total Miscellaneous Improvements</b>						<b>6,900</b>
<b>Total Improvement Value</b>					<b>[Rounded]</b>	<b>\$150,800</b>

City and Borough of Juneau  
Assessment History Report

1C070A110130  
DEBORAH A HOLBROOK SOLO 401K TRUST  
229 N FRANKLIN ST  
JUNEAU TOWNSITE BL 11 LT 8 FR

<u>YEAR ID</u>	<u>LAND VALUE</u>	<u>MISC VALUE</u>	<u>BLDG VALUE</u>	<u>CAMA VALUE</u>
2023	\$106,000.00	\$0.00	\$195,900.00	\$301,900.00
2022	\$96,300.00		\$160,300.00	\$256,600.00
2021	\$96,300.00		\$135,900.00	\$232,200.00
2020	\$96,300.00		\$133,000.00	\$229,300.00
2019	\$117,877.00		\$153,261.00	\$271,138.00
2018	\$117,877.00		\$153,261.00	\$271,138.00
2017	\$119,068.00		\$154,809.00	\$273,877.00
2016	\$115,600.00		\$150,300.00	\$265,900.00
2015	\$110,100.00		\$162,600.00	\$272,700.00
2014	\$109,400.00		\$159,700.00	\$269,100.00
2013	\$109,400.00		\$155,700.00	\$265,100.00

**Summary**

As a result of this petition for review **several changes to the improvements were made**. The changes include converting the second floor from gross living area to recreational attic, removing the enclosed porch, and adjusting the quality from average to fair+.

The appellant states that “value is excessive”. State statute requires the Assessor to value property at “full and true value”. According to appraisal standards and practices set by the Alaska Association of Assessing Officers, the State of Alaska Office of the State Assessor, and the International Association of Assessing Officers, correct procedures of assessment were followed for the subject. These standards and practices include consideration of any market value increase or decrease as determined by analysis of sales. Values have risen in Juneau; the current valuation of the subject reflects this increase.

The Assessor Office proposes **a change** to the appellant’s 2023 Assessment as follows:

**2023 Proposed Value: Site: \$106,000      Improvements: \$150,800      Total: \$256,800**



## Mary Hammond

---

**From:** Debby Holbrook <debbyholbrook@gmail.com>  
**Sent:** Tuesday, May 16, 2023 11:51 AM  
**To:** Jacob Clark  
**Subject:** Re: Petition for Review - 1C070A110130

**Categories:** BOE

Gosh Jacob, I'm pretty sure that I wrote you on May 5, 2023 and stated: "I do not agree that 229 N. Franklin Street had a fair market value of \$256,800 . . ." I thought that was equivalent to saying I reject your proposal. However, if that was not clear, I will state again that I reject your proposal.

thanks,

Debby Holbrook

On May 16, 2023, at 9:59 AM, Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Debby,

I have yet to hear from you regarding my previous emails. Please **accept** or **reject** my proposal. **If I do not hear from you by Friday May 19<sup>th</sup>, I will assume that you want to go in front of the Board of Equalization. So, I will have the Clerk's Office schedule the case for the next available Board of Equalization, and you will be notified of the date.**

**Jacob Clark**

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

---

**From:** Jacob Clark  
**Sent:** Thursday, May 11, 2023 8:16 AM  
**To:** 'Debby Holbrook' <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Subject:** RE: Petition for Review - 1C070A110130

Debby,

Attached is the official BOE Code. I need confirmation that you have rejected my previous proposal. Can you please state in an email that you **reject** my proposed value of \$256,800 so I can have the Clerk's office schedule an official hearing with the Board of Equalization.

If this isn't something you would like to do, please respond by **accepting** my proposal.

Thanks,

**Jacob Clark**

Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Jacob Clark  
**Sent:** Tuesday, May 9, 2023 10:04 AM  
**To:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Subject:** RE: Petition for Review - 1C070A110130

Yes, I received it. I doubt that your sale would be qualified in our data given the lack of MLS information. So, based on the evidence you provided, I believe my proposal to be fair and equitable.

Thanks,

**Jacob Clark**

Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Sent:** Tuesday, May 9, 2023 9:43 AM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 1C070A110130

Hi Jacob, I just want to make sure that you received a copy of the earnest money agreement and closing statement for our recent purchase of 229 N. Franklin?

Thanks,

Debby Holbrook

On Mon, May 8, 2023 at 11:37 AM Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Deborah,

I removed the enclosed porch as one of my adjustments. Since the porch doesn't have the same value as gross living area, the adjustment was rather small. The adjustment with the most weight was changing the second-floor gross living area to finished attic space. The building has a large amount of depreciation given its age and damage to the roof.

Unfortunately, I cannot make any further adjustments without current interior photos of whole. If you would like to submit interior photos, I am more than willing to re assess. If not, consider this proposal final and I will have the Clerk’s office schedule an official hearing for the Board of Equalization. Something that I would like to stress is that the primary task of the Board of Equalization is to review the work of my office for errors and review your evidence to prove we have erred. A feeling that your home is overvalued or out of equity is not evidence. The burden of proof is on the appellant to prove with actual evidence that your property is overvalued or in your case, unequally valued. To see a change in value, you are required to have substantial evidence proving an error or inequity in your assessment vs your neighbors (treating you differently than your neighbors). Please be sure to address these errors with me so that we can discuss them and have a better understanding on both sides, yours being why you believe there is an error, and mine showing we are not making an error – if that is the case.

Here is my proposal:

2023 Original Value:	Site: \$106,000	Improvements: \$195,900	Total: \$301,900
2023 Proposed Value:	Site: \$106,000	Improvements: \$150,800	Total: \$256,800

**Please respond by clearly stating your acceptance or rejection of this change. Upon receipt of your acceptance, I will take this to the Assessor for approval, at which point a letter of correction will be issued. If you reject these proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization, and you will be notified of the date.**

**If I do not receive a response to this email by May 10th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

**Jacob Clark**  
Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Sent:** Friday, May 5, 2023 1:21 PM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 1C070A110130

Hello Jacob,

I do not agree that 229 N. Franklin street had a fair market value of \$256,800 less than 8 weeks after we paid \$240,000 in the open Juneau market and immediately removed about 72 sf of a pantry that was attached to the next building. The CBJ will never have more accurate evidence of what a property is worth than a recent closed sale between a willing seller and a willing buyer. And, based on square footage the property is worth less now than what we paid for it.

Thanks,  
Deborah Holbrook

On Wed, May 3, 2023 at 3:04 PM Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Deborah,

Upon review of your appeal, I find our assessment of your property to be overvalued and propose a change to your 2023 Assessment.

After talking with you on the phone, I was able to adjust the 2<sup>nd</sup> floor to attic space. Since you purchased the property in early November of 2022, your sale price must be time trended to January 1<sup>st</sup>, 2023. I also looked at your land value and found it to be fair and equitable when compared to neighboring parcels. See land values attached. Below you will find my proposal. If you have any questions or would like to discuss this further, please call me at 586-5215 ext. 4038.

<image002.png>

Here is my proposal:

2023 Original Value:	Site: \$106,000	Improvements: \$195,900	Total: \$301,900
2023 Proposed Value:	Site: \$106,000	Improvements: \$150,800	Total: \$256,800

**Please respond by clearly stating your acceptance or rejection of this change. Upon receipt of your acceptance, I will take this to the Assessor for approval, at which point a letter of correction will be issued. If you reject these proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization, and you will be notified of the date.**

**If I do not receive a response to this email by May 10th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

**Jacob Clark**

Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

---

**From:** Jacob Clark  
**Sent:** Wednesday, May 3, 2023 2:53 PM  
**To:** [Debbyholbrook@gmail.com](mailto:Debbyholbrook@gmail.com)  
**Subject:** Petition for Review - 1C070A110130

Deborah,

My name is Jacob, and I am an Appraiser with the CBJ Assessors Office. I will be reviewing your appeal for **229 N Franklin St.** Once I have finished reviewing your property and sales in your neighborhood, I’ll send an email with a proposal. If you happen to be unfamiliar with our valuation process, I added extra information regarding how we come to our assessments. Should you have any questions about the appeal process or would like to discuss this further, please call me at 586-5215 ext. 4038.

Alaska State Statute requires boroughs throughout the State to assess at an estimate of “full market value” as of January 1<sup>st</sup> of the assessment year. To do this, the Assessor is tasked with gleaning market information for individual neighborhoods throughout the borough and looking at what the median difference between our replacement cost new and actual sale prices for those homes sold in a specific neighborhood is, this is called a neighborhood adjustment. Neighborhood adjustments are applied to every parcel within the given

neighborhood for which the adjustment has been calculated. This is why you see an increase in value each year. As the market continues to trend upwards, your value increases.

So, to appraise all homes in the Borough, we use what is called replacement cost new less depreciation, where we take the structural elements of your building and look at what it would cost to build that same structure in today's market and then apply depreciation to account for the age and condition of the structure. The data for our calculation of replacement cost new less depreciation is provided by a firm called Marshall & Swift which provides Assessor's Offices nationwide with regional and local information regarding building supply costs and factors of inflation. We then add the site value and apply our neighborhood adjustment to get within 5% of market value.

We use the assessed value and divide it by the time-adjusted sales price to determine the neighborhood adjustment for your neighborhood or the "A/S" ratio.

Land values are developed on a neighborhood basis. The land is examined to understand the typical land characteristics in the neighborhood. These characteristics include size, slope, view, water frontage, significant wetlands and others and are used to develop a neighborhood land valuation model. This model is tested and refined in consideration of sales of vacant and developed parcels. The resulting model is then applied to all the land in the neighborhood to establish assessed site values.

Below are more links to helpful articles:

[Understanding Your Assessment](#)

[For the Property Owner Who Wants to Know](#)

[2023 Assessment Report Residential Final](#)

**Jacob Clark**

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>



**Mary Hammond**

---

**From:** Debby Holbrook <debbyholbrook@gmail.com>  
**Sent:** Friday, June 2, 2023 11:41 AM  
**To:** Jacob Clark  
**Subject:** Re: Petition for Review - 1C070A110130

Hello Jacob,

The interior condition was similar to this 431 Seward Street property but the bigger problem was (and is) the condition of the roof and the siding. The roof developed a serious leak about 9 years ago and the previous owners simply placed a tarp over the defective roofing and never repaired it. In addition, the painted wood siding is peeling badly everywhere and has significant spots where the wood is rotten and will have to be replaced. Everyone realized that the property would have required more than One Hundred Fifty Thousand Dollars in repair costs in order to qualify for a bank loan. I will send you pictures of the outside condition later today.

Debby Holbrook

On Jun 1, 2023, at 11:07 AM, Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Debby,

I ran across a recent listing of a comparable property at 431 Seward St. The interior has signs of significant neglect and was wondering if your building's condition is better or worse than the photos in the listing? Let me know.

[https://www.zillow.com/homedetails/431-Seward-St-Juneau-AK-99801/74505536\\_zpid/](https://www.zillow.com/homedetails/431-Seward-St-Juneau-AK-99801/74505536_zpid/)

Thanks,

**Jacob Clark**

Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Jacob Clark  
**Sent:** Tuesday, May 16, 2023 12:00 PM  
**To:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Subject:** RE: Petition for Review - 1C070A110130

Debby,

Thank you for getting back to me. I will have the Clerk’s Office schedule the hearing. Something that I would like to stress is that the primary task of the Board of Equalization is to review the work of my office for errors and review your evidence to prove we have erred. A feeling that your home is overvalued or out of equity is not evidence. The burden of proof is on the appellant to prove with actual evidence that your property is overvalued or in your case, unequally valued. To see a change in value, you are required to have substantial evidence proving an error or inequity in your assessment vs your neighbors (treating you differently than your neighbors). Please be sure to address these errors with me so that we can discuss them and have a better understanding on both sides, yours being why you believe there is an error, and mine showing we are not making an error – if that is the case.

**State Law reference**— Independent investigation, AS 29.45.130; grounds for adjustment, AS 24.45.210(b).

By law, “THE APPELLANT BEARS THE BURDEN OF PROOF. The only grounds for adjustment of assessment are proof of unequal, excessive, improper, or under valuation based on facts that are stated in a valid written appeal or proven at the appeal hearing. If a valuation is found to be too low, the Board of Equalization may raise the assessment.” AS 29.45.210.(b)

Thanks,

**Jacob Clark**  
Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Sent:** Tuesday, May 16, 2023 11:51 AM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 1C070A110130

Gosh Jacob, I’m pretty sure that I wrote you on May 5, 2023 and stated: “I do not agree that 229 N. Franklin Street had a fair market value of \$256,800 . . .” I thought that was equivalent to saying I reject your proposal. However, if that was not clear, I will state again that I reject your proposal.

thanks,

Debby Holbrook

On May 16, 2023, at 9:59 AM, Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Debby,

I have yet to hear from you regarding my previous emails.

Please **accept** or **reject** my proposal.

**If I do not hear from you by Friday May 19<sup>th</sup>, I will assume that you want to go in front of the Board of Equalization. So, I will have the Clerk's Office schedule the case for the next available Board of Equalization, and you will be notified of the date.**

**Jacob Clark**

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

---

**From:** Jacob Clark

**Sent:** Thursday, May 11, 2023 8:16 AM

**To:** 'Debby Holbrook' <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>

**Subject:** RE: Petition for Review - 1C070A110130

Debby,

Attached is the official BOE Code. I need confirmation that you have rejected my previous proposal. Can you please state in an email that you **reject** my proposed value of \$256,800 so I can have the Clerk's office schedule an official hearing with the Board of Equalization.

If this isn't something you would like to do, please respond by **accepting** my proposal.

Thanks,

**Jacob Clark**

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

---

**From:** Jacob Clark

**Sent:** Tuesday, May 9, 2023 10:04 AM

**To:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>

**Subject:** RE: Petition for Review - 1C070A110130

Yes, I received it. I doubt that your sale would be qualified in our data given the lack of MLS information. So, based on the evidence you provided, I believe my proposal to be fair and equitable.

Thanks,

**Jacob Clark**

Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Sent:** Tuesday, May 9, 2023 9:43 AM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 1C070A110130

Hi Jacob, I just want to make sure that you received a copy of the earnest money agreement and closing statement for our recent purchase of 229 N. Franklin?

Thanks,

Debby Holbrook

On Mon, May 8, 2023 at 11:37 AM Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Deborah,

I removed the enclosed porch as one of my adjustments. Since the porch doesn't have the same value as gross living area, the adjustment was rather small. The adjustment with the most weight was changing the second-floor gross living area to finished attic space. The building has a large amount of depreciation given its age and damage to the roof.

Unfortunately, I cannot make any further adjustments without current interior photos of whole rooms. If you would like to submit interior photos, I am more than willing to re assess. If not, consider this proposal final and I will have the Clerk's office schedule an official hearing for the Board of Equalization.

Something that I would like to stress is that the primary task of the Board of Equalization is to review the work of my office for errors and review your evidence to prove we have erred. A feeling that your home is overvalued or out of equity is not evidence. The burden of proof is on the appellant to prove with actual evidence that your property is overvalued or in your case, unequally valued. To see a change in value, you are required to have substantial evidence proving an error or inequity in your assessment vs your neighbors (treating you differently than your neighbors). Please be sure to address these errors with me so that we can discuss them and have a better understanding on both sides, yours being why you believe there is an error, and mine showing we are not making an error – if that is the case.

Here is my proposal:

2023 Original Value: Site: \$106,000      Improvements: \$195,900      Total: \$301,900

2023 Proposed Value: Site: \$106,000      Improvements: \$150,800      Total: \$256,800

**Please respond by clearly stating your acceptance or rejection of this change. Upon receipt of your acceptance, I will take this to the Assessor for approval, at which point a letter of correction will be issued. If you reject these**

**proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization, and you will be notified of the date.**

**If I do not receive a response to this email by May 10th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

**Jacob Clark**

Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

---

**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>

**Sent:** Friday, May 5, 2023 1:21 PM

**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>

**Subject:** Re: Petition for Review - 1C070A110130

Hello Jacob,

I do not agree that 229 N. Franklin street had a fair market value of \$256,800 less than 8 weeks after we paid \$240,000 in the open Juneau market and immediately removed about 72 sf of a pantry that was attached to the next building. The CBJ will never have more accurate evidence of what a property is worth than a recent closed sale between a willing seller and a willing buyer. And, based on square footage the property is worth less now than what we paid for it.

Thanks,  
Deborah Holbrook

On Wed, May 3, 2023 at 3:04 PM Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Deborah,

Upon review of your appeal, I find our assessment of your property to be overvalued and propose a change to your 2023 Assessment.

After talking with you on the phone, I was able to adjust the 2<sup>nd</sup> floor to attic space. Since you purchased the property in early November of 2022, your sale price must be time trended to January 1<sup>st</sup>, 2023. I also looked at your land value and found It to be fair and equitable when compared to neighboring parcels. See land values attached. Below you will find my proposal. If you have any questions or would like to discuss this further, please call me at 586-5215 ext. 4038.

<image002.png>

Here is my proposal:

2023 Original Value:	Site: \$106,000	Improvements: \$195,900	Total:
	\$301,900		
2023 Proposed Value:	Site: \$106,000	Improvements: \$150,800	Total:
	\$256,800		



**Please respond by clearly stating your acceptance or rejection of this change. Upon receipt of your acceptance, I will take this to the Assessor for approval, at which point a letter of correction will be issued. If you reject these proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization, and you will be notified of the date. If I do not receive a response to this email by May 10th, 2023, I will consider this case closed and your tax bill will reflect the original assessed value.**

**Jacob Clark**  
Appraiser I  
Assessor’s Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)  
<image001.jpg>

---

**From:** Jacob Clark  
**Sent:** Wednesday, May 3, 2023 2:53 PM  
**To:** [Debbyholbrook@gmail.com](mailto:Debbyholbrook@gmail.com)  
**Subject:** Petition for Review - 1C070A110130

Deborah,

My name is Jacob, and I am an Appraiser with the CBJ Assessors Office. I will be reviewing your appeal for **229 N Franklin St**. Once I have finished reviewing your property and sales in your neighborhood, I’ll send an email with a proposal. If you happen to be unfamiliar with our valuation process, I added extra information regarding how we come to our assessments. Should you have any questions about the appeal process or would like to discuss this further, please call me at 586-5215 ext. 4038.

Alaska State Statute requires boroughs throughout the State to assess at an estimate of “full market value” as of January 1<sup>st</sup> of the assessment year. To do this, the Assessor is tasked with gleaning market information for individual neighborhoods throughout the borough and looking at what the median difference between our replacement cost new and actual sale prices for those homes sold in a specific neighborhood is, this is called a neighborhood adjustment. Neighborhood adjustments are applied to every parcel within the given neighborhood for which the adjustment has been calculated. This is why you see an increase in value each year. As the market continues to trend upwards, your value increases.

So, to appraise all homes in the Borough, we use what is called replacement cost new less depreciation, where we take the structural elements of your building and look at what it would cost to build that same structure in today’s market and then apply depreciation to account for the age and condition of the structure. The data for our calculation of replacement cost new less depreciation is provided by a firm called Marshall & Swift which provides Assessor’s Offices nationwide with regional and local information regarding

building supply costs and factors of inflation. We then add the site value and apply our neighborhood adjustment to get within 5% of market value.

We use the assessed value and divide it by the time-adjusted sales price to determine the neighborhood adjustment for your neighborhood or the “A/S” ratio.

Land values are developed on a neighborhood basis. The land is examined to understand the typical land characteristics in the neighborhood. These characteristics include size, slope, view, water frontage, significant wetlands and others and are used to develop a neighborhood land valuation model. This model is tested and refined in consideration of sales of vacant and developed parcels. The resulting model is then applied to all the land in the neighborhood to establish assessed site values.

Below are more links to helpful articles:

[Understanding Your Assessment](#)

[For the Property Owner Who Wants to Know](#)

[2023 Assessment Report Residential Final](#)

**Jacob Clark**

Appraiser I

Assessor’s Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

<image001.jpg>

**Mary Hammond**

---

**From:** Jacob Clark  
**Sent:** Friday, June 2, 2023 1:54 PM  
**To:** Debby Holbrook  
**Subject:** RE: Third photo of 229 N. Franklin Street

**Categories:** Appeal Info

Debby,

Thank you for comparing and sending more exterior photos. Are you going to follow up with photos of the interior as well?

I went out to grab photos of the exterior a little while back, so we are already aware of the roof and exterior issues. Your building is currently depreciated by 37%, this accounts for the age of the building and issues associated with the leaking roof and siding. If the inside of the building looks the same way, all I need is photos showing so and I will happily make the required adjustments. An appraisal would also be good supporting evidence if you've had one done recently. Without either, my proposal remains the same.

The BOE schedule is still subject to change but as it stands right now your hearing will likely be scheduled for June 15<sup>th</sup>, 2023. As always, if you have any questions feel free to reach out.

Thanks,

**Jacob Clark**  
Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)



---

**From:** Debby Holbrook <debbyholbrook@gmail.com>  
**Sent:** Friday, June 2, 2023 12:25 PM  
**To:** Jacob Clark <Jacob.Clark@juneau.gov>  
**Subject:** Third photo of 229 N. Franklin Street

Somehow my email got sent without this photo attached?

Debby Holbrook



Sent from my iPhone



**Mary Hammond**

**From:** Aaron Landvik  
**Sent:** Tuesday, June 6, 2023 10:00 AM  
**To:** Debby Holbrook  
**Cc:** Jacob Clark  
**Subject:** Market Exposure/Appraisal

Good morning,

I am reviewing your petition for review in preparation for the Board of Equalization and would like to get a little clarity on the nature of the sale transaction.

I am unable to locate any marketing information for this parcel outside of a 2014 listing. Was this property offered on the open market?

Was a purchase appraisal performed on the property? If so, can you please our office with a copy?

Have you attached additional information or documentation?					<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Values on Assessment Notice:						
Site	\$ 186,000.	Building	\$ 195,900.	Total	\$ 301,900.	
Owner's Estimate of Value:						
Site	\$ 180,000.	Building	\$ 140,000.	Total	\$ 240,000.	
Purchase Price of Property:						
Price	\$ 240,000.		Purchase Date	11/1/2022		
Has the property been listed for sale? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (if yes complete next line) (just bought)						
Listing Price	\$		Days on Market			
Was the property appraised by a licensed appraiser within the last year? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (if yes provide copy						
Certification: I hereby affirm that the foregoing information is true and correct, I understand that I bear the burden of proof and I must provide evidence supporting my appeal, and that I am the owner (or owner's authorized agent) of the property described above.						
Signature Debby A. Holbrook, Trustee				Date 4/2/2023		

Kind regards,

Aaron

**Aaron Landvik**  
Deputy Assessor  
Assessor's Office  
City and Borough of Juneau, AK

PHONE (907) 586-5215 ext 4037 – FAX (907) 586-4520  
[aaron.landvik@juneau.gov](mailto:aaron.landvik@juneau.gov)



**From:** Jacob Clark  
**Sent:** Friday, June 2, 2023 1:54 PM  
**To:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Subject:** RE: Third photo of 229 N. Franklin Street

---

Debby,

Thank you for comparing and sending more exterior photos. Are you going to follow up with photos of the interior as well?

I went out to grab photos of the exterior a little while back, so we are already aware of the roof and exterior issues. Your building is currently depreciated by 37%, this accounts for the age of the building and issues associated with the leaking roof and siding. If the inside of the building looks the same way, all I need is photos showing so and I will happily make the required adjustments. An appraisal would also be good supporting evidence if you've had one done recently. Without either, my proposal remains the same.

The BOE schedule is still subject to change but as it stands right now your hearing will likely be scheduled for June 15<sup>th</sup>, 2023. As always, if you have any questions feel free to reach out.

Thanks,

**Jacob Clark**  
Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)



**From:** Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
**Sent:** Friday, June 2, 2023 12:25 PM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Third photo of 229 N. Franklin Street

---

Somehow my email got sent without this photo attached?

Section E, Item 2.

Debby Holbrook



Sent from my iPhone







**From:** [Tony Perletti](#)  
**To:** [City Clerk](#)  
**Cc:** [Di Cathcart](#); [Beth McEwen](#)  
**Subject:** FW: MLS listing for 229 N. Franklin Street BOE appeal  
**Date:** Monday, June 12, 2023 2:25:57 PM  
**Attachments:** [229 Franklin St. Listing Info.pdf](#)

---

Good afternoon,

Our office has decided to pass along to you evidence for APL2023-0368 that was submitted to us from the appellant past the 6/7/23 deadline for the 6/15/23 BOE meeting. If you are able to add it to their packet or not please let me know and I will relay that information to the appellant.

Thank you,

Tony Perletti  
Administrative Assistant II  
Assessor's Office  
City and Borough of Juneau, AK  
907-586-5215 ext 4034-Office  
907-586-4520-Fax

-----Original Message-----

From: Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
Sent: Monday, June 12, 2023 2:20 PM  
To: Tony Perletti <[Tony.Perletti@juneau.gov](mailto:Tony.Perletti@juneau.gov)>  
Subject: FW: MLS listing for 229 N. Franklin Street BOE appeal

Hey Tony,

Debby Holbrook our appellant for 229 N Franklin St (1C070A110130) submitted late evidence. Can you please send this up to the Clerk's Office?

Thanks,

Jacob Clark  
Appraiser I  
Assessor's Office  
City and Borough of Juneau, AK  
  
(907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

-----Original Message-----

From: Debby Holbrook <[debbyholbrook@gmail.com](mailto:debbyholbrook@gmail.com)>  
Sent: Monday, June 12, 2023 1:44 PM  
To: Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>; Aaron Landvik <[Aaron.Landvik@juneau.gov](mailto:Aaron.Landvik@juneau.gov)>  
Subject: MLS listing for 229 N. Franklin Street BOE appeal

Dear Aaron and Jacob,

Attached is the MLS listing information that our broker Debbie Lewis just forwarded to me. You mentioned that you could not find it so I asked her. Please add it to my appeal packet.

thanks,  
Debby Holbrook

**LISTING DETAIL**

Section E, Item 2.



MLS # **23013**  
 Status **Sold & Closed**  
 Type **Single Family**  
 Address **229 Franklin Street**  
 City **Juneau**  
 State **AK**  
 Zip **99801**  
 Area **DOWNTOWN JUNEAU**  
 Class **RESIDENTIAL**  
 Asking Price **\$240,000**  
 Sold Price **\$240,000**

**Deborah Lewis**  
**RE/MAX of Juneau**  
**Office: 907-789-4794**  
**CELL: 907-321-3076**  
**3031 Clinton Drive**  
**Juneau AK 99801**  
**debbielewis@gci.net**

**GENERAL**

# of Bedrooms	<b>1</b>	Approx. Lot Dimensions		Living Rm Level	<b>M</b>
Baths	<b>1 1/2</b>	Elementary School	<b>Harborview</b>	Family Rm Level	
Levels	<b>2 Story</b>	Middle School	<b>Dzantik'l Heeni</b>	Dining Rm Level	<b>M</b>
Covered Parking Capacity	<b>0</b>	High School	<b>Juneau- Open</b>	Kitchen Level	<b>M</b>
Parking Type	<b>None</b>		<b>Enrollment</b>	Master Bedroom Level	<b>U</b>
Waterfront	<b>No</b>	Year Built	<b>1910</b>	Bedroom 2 Level	
Construction Status	<b>Existing</b>	Approx. SQFT	<b>1,137</b>	Bedroom 3 Level	
Sub/Condo/MHP	<b>Juneau Townsite</b>	Approx. Lot SQFT	<b>1,223</b>	Laundry Level	<b>L</b>
Site Disclosure	<b>see assoc docs</b>	Approx. Garage SQFT			
Legal Description	<b>JUNEAU TOWNSITE BL 11 LT 8FR</b>				
Borough Parcel Number	<b>1C070A110130</b>				

**FEATURES**

EXTERIOR <b>Wood Siding</b>	WINDOWS <b>Wood</b>
STYLE <b>Contemporary</b>	WINDOW TREATMENT <b>All Stay</b>
ROOF <b>Shingle</b>	WATER SUPPLY <b>Public Water</b>
PORCH/PATIO <b>Porch Covered</b>	SEWER <b>Public Sewer</b>
APPLIANCES <b>Dishwasher, Refrigerator, Elec. Range/Oven, Washer, Dryer</b>	INTERIOR AMENITIES <b>Hardwood Floors, Tile Floors</b>
OIL HEATING <b>Forced Air</b>	ACCESS <b>Paved, Public</b>
	LAUNDRY <b>Basement</b>
	LOT DESCRIPTION <b>Level</b>
	VIEW <b>Water</b>
	BASEMENT/FOUNDATION <b>Crawl Space, Slab</b>

**FINANCIAL**

Taxes		Tax Year	
Mill Rate		HOA Dues/MO	
Assessed Value: Land	<b>\$96,300</b>	Electric Avg. \$	
Assessed Value: Buildings	<b>\$160,300</b>		
Total Assessed Value	<b>\$256,600</b>		
LID			
Financing Terms			

**REMARKS**

Downtown living on N. Franklin St! This single family home has 1 bed, 1.5 bath, an office, hardwood floors, covered porch and lot of opportunity for some sweat equity. Renovation loan or cash only as this home needs a roof and some siding.



**Office Of The Assessor  
155 South Seward Street  
Juneau, AK 99801**

KURT D WEST  
KRISTI L WEST  
16700 OCEAN VIEW DR  
JUNEAU AK 99801

Meeting of Board of Equalization (BOE) Presentation of Real Property Appeal	
Date of BOE	6/15/2023
Location of BOE	Via Zoom Webinar
Time of BOE	5:30 PM
Mailing Date of Notice	6/5/2023
Parcel Identification	8B3301060010
Property Location	16700 OCEAN VIEW DR
Appeal No.	APL2023-0437
Sent to Email Address:	jackcreek08@gmail.com

Section E, Item 3.

**ATTENTION OWNER**

Under Alaska Statutes and CBJ Code, you, as the appellant, bear the burden of proof. The only grounds for adjustment of an assessment are proof of unequal, excessive, improper, or under valuation based on facts that are stated in your written appeal or proven at the appeal hearing.

Any evidence or materials you would like to include in your appeal must be submitted to the Assessor's Office {preferred method via email to [assessor.office@juneau.gov](mailto:assessor.office@juneau.gov) <mailto:assessor.office@juneau.gov> Attn.: Assessment Appeal} by 4:00 PM **June 7, 2023** and will be included in the packets for the Board so the members have an opportunity to review the materials before the hearing.

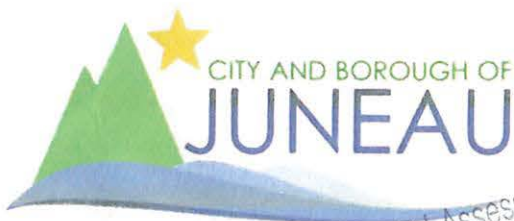
Your Board of Equalization packet will be sent to you through email by 2:00 PM, **June 8, 2023**. For a paper copy of your Board of Equalization packet or other questions please contact the City Clerk's Office at 907-586-5278.

You or your representative may be present at the hearing {via Zoom Webinar, participation/log in information will be listed on the agenda packet you receive for the hearing your appeal is scheduled for}. If you choose not to be present or be represented, the Board of Equalization will proceed in the absence of the appellant.

It should be noted that, between the date of this letter and the Board hearing date, your appeal may be resolved between you and the Assessor. If your appeal is resolved, you will not need to appear before the Board.

If you have any questions please contact the Assessor's Office at the number listed below.

CONTACT US: CBJ Assessor's Office			
Phone	Email	Website	Physical Location
Phone (907) 586-5215 ext 4906 Fax (907) 586-4520	<a href="mailto:Assessor.Office@juneau.gov">Assessor.Office@juneau.gov</a>	<a href="http://www.juneau.org/finance/">http://www.juneau.org/finance/</a>	155 South Seward St Room 114



Office of the Assessor  
155 South Seward Street  
Juneau, Alaska 99801

CBJ-Assessor's Office  
APR 03 2023

Section E, Item 3.

Petition for Review / Correction of Assessed Value Real Property	
Assessment Year	
Parcel ID Number	8B3301060010
Name of Applicant	Kurt & Kristi West
Email Address	jackcreek08@gmail.com

## 2023 Filing Deadline: Monday April 3rd, 2023

Please attach all supporting documentation

*ASSESSOR'S FILES ARE PUBLIC INFORMATION – DOCUMENTS FILED WITH AN APPEAL BECOME PUBLIC INFORMATION*

Parcel ID Number	8B3301060010		
Owner Name	Kurt & Kristi West		
Primary Phone #	321-3836	Email Address	jackcreek08@gmail.com
Physical Address	16700 Ocean View Drive	Mailing Address	16700 Ocean View Drive
	Juneau		Juneau, AK 99801

Why are you appealing your value? Check box and provide a detailed explanation below for your appeal to be valid.

- My property value is excessive/overvalued
- My property value is unequal to similar properties
- My property was valued improperly/incorrectly
- My property has been undervalued
- My exemption(s) was not applied

**THE FOLLOWING ARE NOT GROUNDS FOR APPEAL**

- Your taxes are too high
- Your value changed too much in one year.
- You can't afford the taxes

Provide specific reasons and provide evidence supporting the item(s) checked above:

Our home is identical to one of the attachments and very similar to the other attachment, but our assessment is much higher. Bottom line is we still have a one bedroom log cabin, have not made any improvements, and our assessment has continued to skyrocket. It's disturbing that the year we qualify for the \$150K exemption, our assessment goes up \$150K.

Have you attached additional information or documentation?  Yes  No

Values on Assessment Notice:

Site	\$167,200	Building	\$574,500	Total	\$741,700
------	-----------	----------	-----------	-------	-----------

Owner's Estimate of Value:

Site	\$150,000	Building	\$440,000	Total	\$590,000
------	-----------	----------	-----------	-------	-----------

Purchase Price of Property:

Price	\$375,000	Purchase Date	July 2013
-------	-----------	---------------	-----------

Has the property been listed for sale?  Yes  No (if yes complete next line)

Listing Price	\$	Days on Market	
---------------	----	----------------	--

Was the property appraised by a licensed appraiser within the last year?  Yes  No (if yes provide copy of appraisal)

Certification:

I hereby affirm that the foregoing information is true and correct, I understand that I bear the burden of proof and I must provide evidence supporting my appeal, and that I am the owner (or owner's authorized agent) of the property described above.

Signature		Date	3/27/23
-----------	--	------	---------

**Contact Us: CBJ Assessors Office**

Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	<a href="http://www.juneau.org/finance">http://www.juneau.org/finance</a>	155 South Seward St. Rm. 114 Juneau AK 99801



Kurt West cover letter and attachments in support of assessment appeal.

First of all I want to stress the need for the assessor's office to devise a new method of assessing log cabins or log homes. They cannot be assessed like a new 5-star stick built home. Log homes are cheaper to build if using spruce logs and can be completed in a much shorter period.

Below I have included 3 local log home comparisons. The difference in assessments noted is only reflecting the building values.

Attachments 1 and 2 are of the log home we copied when designing our home. Their log home is assessed \$220,000 less than ours and was built by the same company as ours.

Comparable #2, attachment 3, is assessed \$228,000 less than ours. It was also built by the same company as our home. Comparable #2 includes 11 acres.

Comparable 3, attachment 4, is a much older log home on a large lot with one of the nicest beaches in Juneau. It is assessed almost \$300,000 less than ours.

Attachment 5 is across the street from our house and was built 3 years after ours by Peak construction. It is a 5-star energy rated home with an apartment. It is assessed \$239,000 less than ours.

Attachment 6 is next to attachment 5. It was built in 2018, has 3 bedrooms and 2 bathrooms. It is assessed \$210,000 less than ours.

Our assessment went up \$145,200 in 2023. It has gone up \$215,000 since 2020. It's very frustrating that the year we qualify for the senior exemption, our assessment is increased almost as much as the exemption.

Attachment 7 is the complete log package cost including assembling and delivering to our lot.

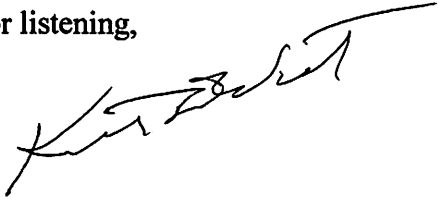
Attachment 8 depicts the beauty of building a log home. AML delivered the log trailers to our lot on a Thursday afternoon. Friday morning the two brothers from Whitehorse, myself, wife, son and a good friend with a boom truck, began putting the numbered logs back together that had been built in Whitehorse a few weeks earlier, numbered and disassembled for shipment to our lot. We finished assembling the log package on Sunday afternoon, two and a half days later.

We have very few interior walls and not much sheetrock. The only complaints I have about building with spruce logs is that the logs twist and check a lot, and leak pitch.

Attachment 9 shows the roof being framed and sheathed. Unfortunately I hired the cheapest and worst contractor in Juneau at the time to frame that part. Note the difference in elevation between the dormer roof and the front of the house. This wasn't in the plans and created some real headaches when it came time to put the metal roof down.

In closing, I am asking that you consider the comparisons and attachments that I included. Please look into finding a more equitable way to assess log homes and cabins that are built affordably and in a shorter period and apply that method equally to all log structures. A log cabin like ours does not take the man hours or materials that go into a conventional home. Spruce logs are cheap. I had 3 dump truck loads delivered to my driveway last year for free. This was almost enough to build a home like ours. Instead those logs are heating our house.

Thanks for listening,

A handwritten signature in black ink, appearing to read "Kurt Zedler", written in a cursive style.



## Assessor's Database

### Current Owner

THOMAS R MILLER & DIANA M MILLER  
PO BOX 211211, AUKE BAY AK 99821

**Parcel #:** 3B4101000050 ([Map](#))

**Address:** 24325 AMALGA  
HARBOR RD

**Legal Desc. 1:** USS 1375 FR

**Legal Desc. 2:**

**Prev. Owner:** CHESTER T  
MILLER

**Site Value:** \$128500.00

**Building PV:** \$352900.00

**Total PV:** \$481400.00

**Use Code:** Residential

**Exempt:** Senior Citizen

**Zoning:** Rural Reserve

**Tax Year:** 2022

**No. of Units:** 001

**Year Built:** 2006

**Lot Size:** 1.50

**Gross Liv. Area:** 001642 sqft

**Garage:** No

**Garage Area:** 000000

**Exempt Total:** 150000

**Last Trans:** 20050113

**City Water:** No

**City Sewer:** No

**Road/No Road:** No Data

**Exempt Land:** 150000

**Exempt Building:** 0

## Search the Database

Search the database using the search box below. The field accepts any search parameter (owner's name, address, parcel number, year built, etc.).





2

2





## Assessor's Database

### Current Owner

RICHARD LEROY MALONEY

PO BOX 211184, AUKE BAY AK 99821

**Parcel #:** 3B4101010050 ([Map](#))

**Prev. Owner:** RICHARD LEROY MALONE

**Use Code:** Multiple Improvements

**No. of Units:** 001

**Garage:** No

**City Water:** No

**Exempt Land:** 150000

**Address:** 25115 GLACIER HWY

**Site Value:** \$168400.00

**Exempt:** Senior Citizen

**Year Built:** 0

**Garage Area:** 000000

**City Sewer:** No

**Exempt Building:** 0

**Legal Desc. 1:** USS 1375 FR

**Building PV:** \$346900.00

**Zoning:** Rural Reserve

**Lot Size:** 11.00

**Exempt Total:** 150000

**Legal Desc. 2:**

**Total PV:** \$515300.00

**Tax Year:** 2022

**Gross Liv. Area:** 001357 sqft

**Last Trans:** 20221012

**Road/No Road:** No Data

## Search the Database

Search the database using the search box below. The field accepts any search parameter (owner's name, address, parcel number, year built, etc.).

3



## Assessor's Database

### Current Owner

DAVID AND KRISTIN GRAY LIVING TRUST  
16585 PT LENA LOOP RD, JUNEAU AK 99801

<b>Parcel #:</b> 8B3301000130 ( <a href="#">Map</a> )	<b>Address:</b> 16585 PT LENA LOOP RD	<b>Legal Desc. 1:</b> USS 3053 LT 4	<b>Legal Desc. 2:</b>
<b>Prev. Owner:</b> ALAN G GRAY	<b>Site Value:</b> \$384400.00	<b>Building PV:</b> \$260700.00	<b>Total PV:</b> \$645100.00
<b>Use Code:</b> Residential	<b>Exempt:</b> Senior Citizen	<b>Zoning:</b> -Single Family and Duplex -12,000 sq.ft minimum lot size -3 units per acre	<b>Tax Year:</b> 2022
<b>No. of Units:</b> 001	<b>Year Built:</b> 1943		<b>Gross Liv. Area:</b> 001166 sqft
<b>Garage:</b> Yes	<b>Garage Area:</b> 000360	<b>Lot Size:</b> 34412.00	<b>Last Trans:</b> 20210309
<b>City Water:</b> Yes	<b>City Sewer:</b> No	<b>Exempt Total:</b> 150000	<b>Road/No Road:</b> Routed
<b>Exempt Land:</b> 150000	<b>Exempt Building:</b> 0		

## Search the Database

Search the database using the search box below. The field accepts any search parameter (owner's name, address, parcel number, year built, etc.).





## Assessor's Database

### Current Owner

CONSTANCE JOAN SATHRE  
PO BOX 211104, AUKE BAY AK 99821

**Parcel #:** 8B3301050060 ([Map](#))

**Address:** 16701 OCEAN VIEW  
DR

**Legal Desc. 1:** SOUTH LENA BL  
B LT 6

**Legal Desc. 2:**

**Prev. Owner:** CITY AND  
BOROUGH OF

**Site Value:** \$203200.00

**Building PV:** \$335800.00

**Total PV:** \$539000.00

**Use Code:** Residential

**Exempt:** Senior Citizen

**Zoning:** -Single Family and  
Duplex -12,000 sq.ft minimum  
lot size -3 units per acre

**Tax Year:** 2022

**No. of Units:** 002

**Year Built:** 2016

**Gross Liv. Area:** 001905 sqft

**Garage:** Yes

**Garage Area:** 000576

**Lot Size:** 37709.00

**Last Trans:** 20070727

**City Water:** Yes

**City Sewer:** No

**Exempt Total:** 150000

**Road/No Road:** Roded

**Exempt Land:** 150000

**Exempt Building:** 0

## Search the Database

Search the database using the search box below. The field accepts any search parameter (owner's name, address, parcel number, year built, etc.).



## Assessor's Database

### Current Owner

ADAM S ANDERSON & NADJA B ANDERSON

16671 OCEAN VIEW DR, JUNEAU AK 99801

**Parcel #:** 8B3301050050 ([Map](#))

**Address:** 16671 OCEAN VIEW DR

**Legal Desc. 1:** SOUTH LENA BL B LT 5

**Legal Desc. 2:**

**Prev. Owner:** DON E WELLS

**Site Value:** \$211200.00

**Building PV:** \$302100.00

**Total PV:** \$513300.00

**Use Code:** Residential

**Exempt:** No Data

**Zoning:** -Single Family and Duplex -12,000 sq.ft minimum lot size -3 units per acre

**Tax Year:** 2022

**No. of Units:** 001

**Year Built:** 2018

**Gross Liv. Area:** 001560 sqft

**Garage:** No

**Garage Area:** 000000

**Lot Size:** 47811.00

**Last Trans:** 20170508

**City Water:** Yes

**City Sewer:** No

**Exempt Total:** 0

**Road/No Road:** Routed

**Exempt Land:** 0

**Exempt Building:** 0

## Search the Database

Search the database using the search box below. The field accepts any search parameter (owner's name, address, parcel number, year built, etc.).

Keizer Logworks

Final Invoice for West log home	2/1/2013
Payments received	18,113.00 US
	18,427.43 US
	13,584.75 Canadian
Final payment	4,528.25
Screw jacks supplied by Keizer instead of West	<u>385.00</u>
Balance owed	\$4,913.25

59,950.  
7,000  
66,950

AML transport Whitehorse  
to our lot

7





8





6



PARCEL #: 8B3301060010 APPEAL #: 0437 DATE FILED: 3/27/2023

Section E, Item 3.

Appraiser to fill out			
Appraiser	Jacob Clark	Date of Review	5/15/2023
Comments: 5/22/2023 Appeal. Reviewed appraisals 2012 and 2016. R/C. -JC 2023 Value: Site: \$167,200 Improvements: \$574,500 Total: \$741,700 Appellant rejected via phone call - BOE			
Post Review Assessment			
Site	\$167,200	Building	\$574,500
		Total	\$741,700
Exemptions	\$		
Total Taxable Value	\$741,700		
APPELLANT RESPONSE TO ACTION BY ASSESSOR			
I hereby <input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject the following assessment valuation in the amount of \$			<u>741,700</u>
If rejected, appellant will be scheduled before the Board of Equalization and will be advised of the date & time to appear.			
Appellant's Signature _____			Date: <u>5/22/2023</u>

Appellant Accept Value	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No (if no skip to Board of Equalization)
Govern Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spreadsheet Updated	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Corrected Notice of Assessed Value Sent	<input type="checkbox"/> Yes	<input type="checkbox"/> No

BOARD OF EQUALIZATION	
Scheduled BOE Date	<input type="checkbox"/> Yes <input type="checkbox"/> No
10-Day Letter Sent	<input type="checkbox"/> Yes <input type="checkbox"/> No
The Board of Equalization certifies its decision, based on the Findings of Fact and Conclusion of Law contained within the recorded hearing and record on appeal, and concludes that the appellant <input type="checkbox"/> Met <input type="checkbox"/> Did not meet the burden of proof that the assessment was unequal, excessive, improper or under/overvalued.	
Notes:	
Site	\$
Building	\$
Total	\$
Exemptions	\$
Total Taxable Value	\$

Contact Us: CBJ Assessors Office			
Phone/Fax	Email	Website	Address
Phone # (907) 586-5215 ext 4906 Fax # (907) 586-4520	Assessor.Office@juneau.gov	<a href="http://www.juneau.org/finance">http://www.juneau.org/finance</a>	155 South Seward St. Rm. 114 Juneau AK 99801



To: Board of Equalization

From Kurt & Kristi West

6/6/23

I am attaching a few pictures that were taken on 6/6/23 that give a few examples of the ongoing issues we are dealing with, having built a log home with green spruce logs.

Pictures 1, 2, and 3 show how much the logs have shrunk over time and slid down the sheetrock and shrunk inward away from the sheetrock.

In picture 4, the top horizontal trim on both the inside and outside have been pushed down over time as the logs settled. This has occurred to all the window and door trim in the downstairs. Each piece will have to be removed carefully, trimmed and replaced.

Picture 5 shows how the settling has pushed down on the vertical trim around the door and caused the trim to bow out from the door.

Picture 6 is of more concern and may become a structural issue. The roof purlin has twisted and most of the purlin is now resting on the edge of the post supporting it.

Picture 7 is of the bottom log on the southside of our house. It to has twisted and checked and is showing some signs of deteriorating.

Picture 8 is of the entrance to the downstairs bathroom. Because we were initially told that the logs would settle 4 – 7 inches over time, the few interior walls we have could not be connected to the ceiling. So whatever goes on in that bathroom is shared with the rest of the house.

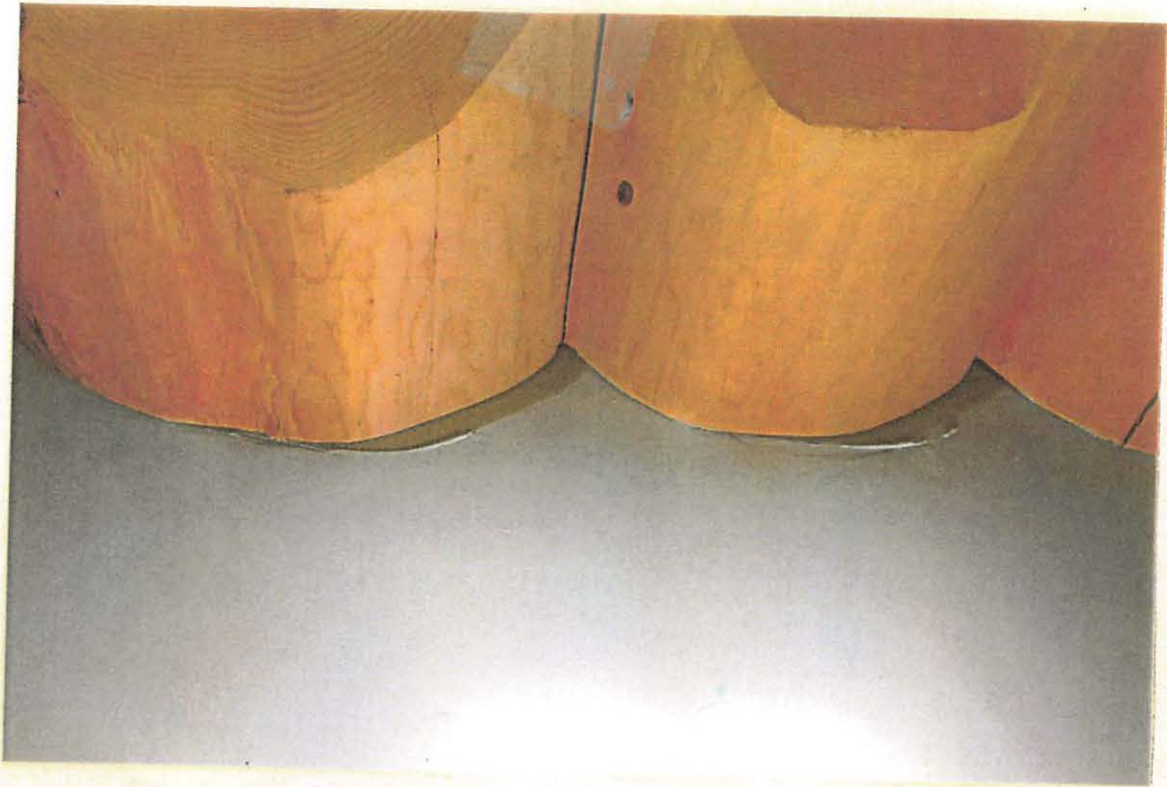
In addition to these pictures, I am also including my appeal that I gave to the assessor's office in April and a letter from Mike Lockridge, one of the contractors who we subbed portions of the construction to.

We invited the assessor to come and take a look at our house, but were told they had enough information.

We have argued that we have a one bedroom loghome, built with the most affordable materials we could find, and were able to accomplish it with much less man hours than a stick frame house. We have also argued that the assessor's office cannot apply the same formula to a log home and a stick frame home. We have not received a response to these concerns. I doubt there are any other one bedroom homes assessed at \$741,000.

Thanks for listening and participating on the board.





1



2  
del





3

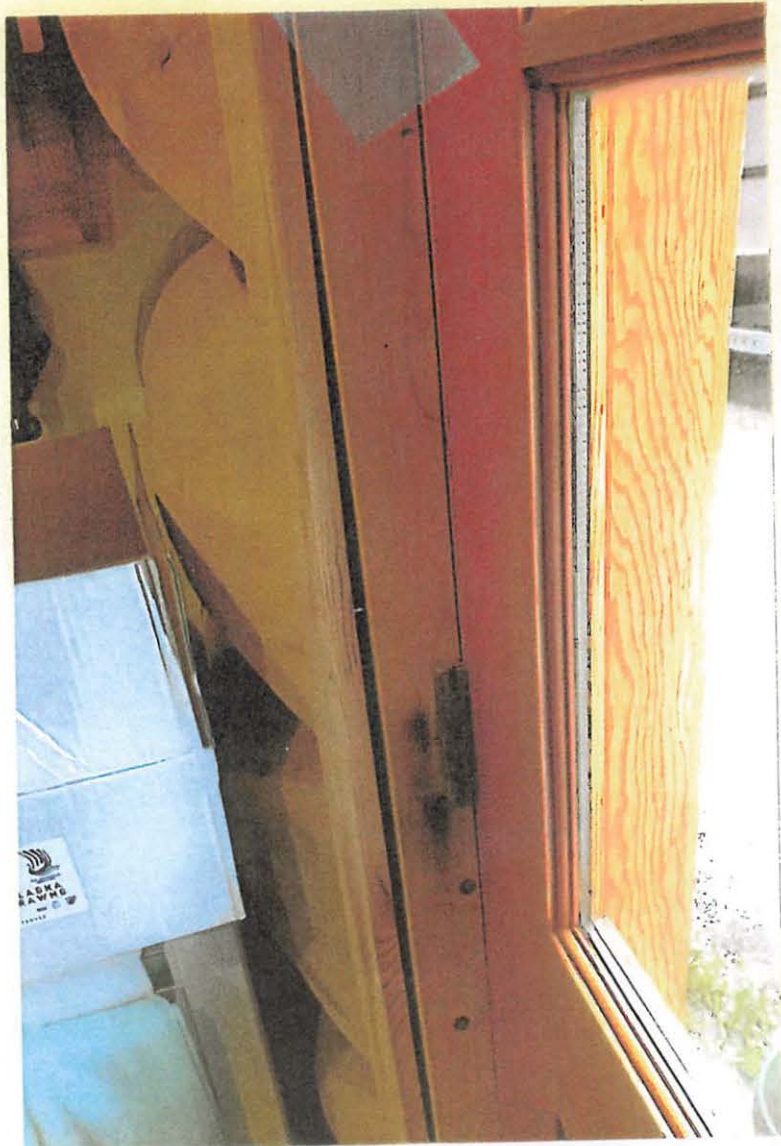


TOP



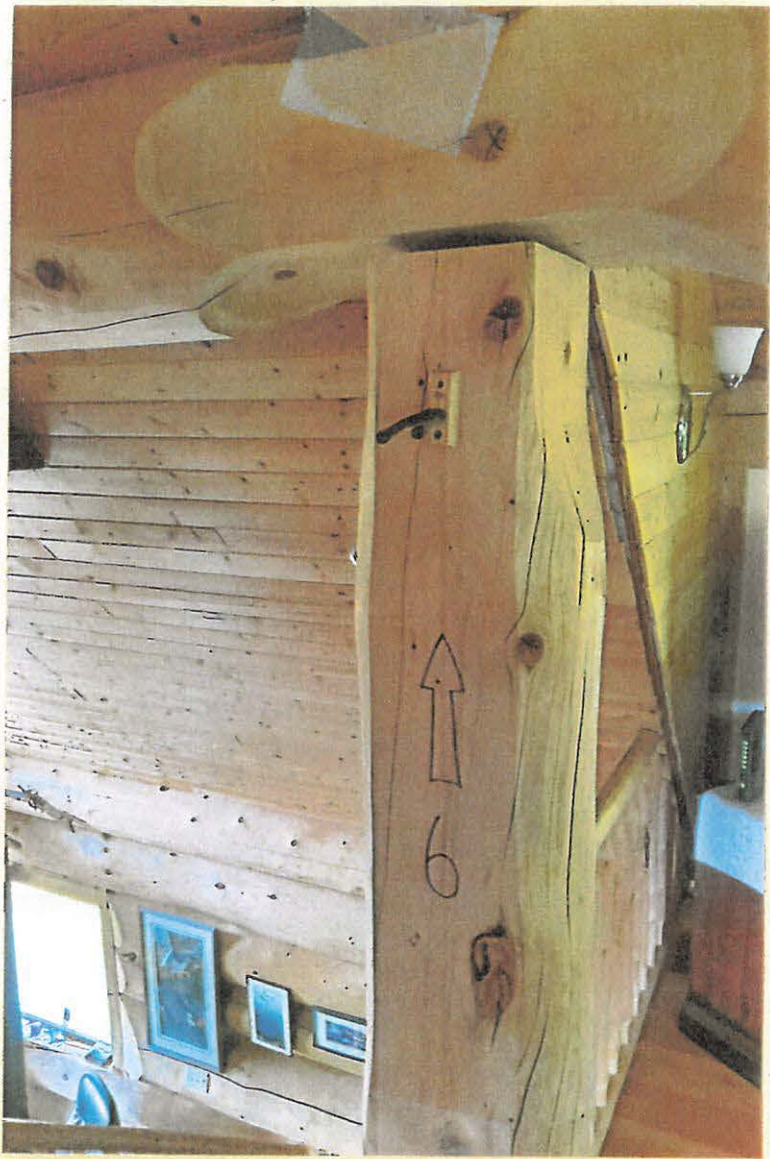
↑

4



5

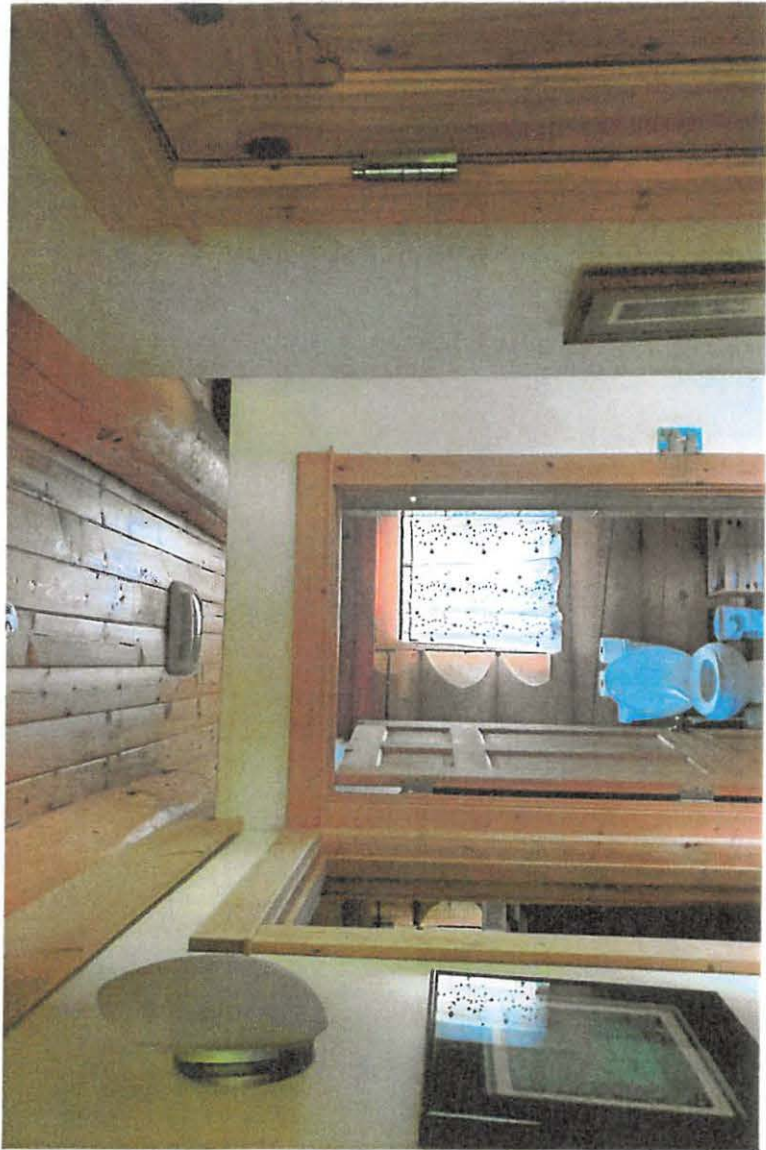




6



7



8



June 7, 2023

My name is Michael Lockridge. I have been involved in construction in Juneau since 1980 and have had several businesses during this time. I am presently building a house with my son.

The West's hired me for several pieces of their log home, including setting the logs in place with my boom truck and installing the metal roof and flashing. The raising of the log kit took a little more than two days in November of 2012. Not much day light in November, so we did not work long days. The log kit was equivalent to framing a traditional stick frame house, but went together in a fraction of the time, and with very few hands involved.

Ted Dinnan framed the interior walls which are below the ceiling to allow for the logs to settle. He completed these walls by himself in 3 days.

The floor plan is mostly open so moving materials, tools, and equipment around was much easier than a traditional home.

To initiate construction in November





and be living in it by June shows how simple ~~the~~ the log cabin really is.

My only concerns with the project were

(1) The contractor that framed roof with 2x12's failed to follow the plans and the roof has a higher elevation where the dormer meets the 12/12 pitch on the front half of the cabin. This made installing the metal roofing more difficult and not pleasing to look at.

(2) The back 30-40 percent of the West's property is a 45° slope that made swinging the boom truck around when setting the logs very difficult. I ~~do~~ do worry about the stability of that slope.

I was shocked when I was told what this cabin was assessed at, especially being a 1 bedroom. If it were on a water front lot, maybe it could be that high.

Sincerely,

Michael Lockridge





Kurt West cover letter and attachments in support of assessment appeal.

First of all I want to stress the need for the assessor's office to devise a new method of assessing log cabins or log homes. They cannot be assessed like a new 5-star stick built home. Log homes are cheaper to build if using spruce logs and can be completed in a much shorter period.

Below I have included 3 local log home comparisons.

Attachments 1 and 2 are of the log home we copied when designing our home. Their log home is assessed \$165,100 less than ours and was built by the same company as ours.

Comparable #2, attachment 3, is assessed \$119,700 less than ours. It was also built by the same company as our home. Comparable #2 includes 11 acres.

Comparable 3, attachment 4, is a much older log home on a large lot with one of the nicest beaches in Juneau. It is assessed \$100,000 more than ours.

Attachment 5 is across the street from our house and was built 3 years after ours by Peak construction. It is a 5-star energy rated home with an apartment. It is assessed \$127,100 less than ours.

Attachment 6 is next to attachment 5. It was built in 2018, has 3 bedrooms and 2 bathrooms. It is assessed \$152,900 less than ours.

Our assessment went up \$145,200 in 2023. It has gone up \$215,000 since 2020. It's very frustrating that the year we qualify for the senior exemption, our assessment is increased almost as much as the exemption.

Attachment 7 is the complete log package cost including assembling and delivering to our lot.

Attachment 8 depicts the beauty of building a log home. AML delivered the log trailers to our lot on a Thursday afternoon. Friday morning the two brothers from Whitehorse, myself, wife, son and a good friend with a boom truck, began putting the numbered logs back together that had been built in Whitehorse a few weeks earlier, numbered and disassembled for shipment to our lot. We finished assembling the log package on Sunday afternoon, two and a half days later.

We have very few interior walls and not much sheetrock. The only complaints I have about building with spruce logs is that the logs twist and check a lot, and leak pitch.

Attachment 9 shows the roof being framed and sheathed. Unfortunately I hired the cheapest and worst contractor in Juneau at the time to frame that part. Note the difference in elevation between the dormer roof and the front of the house. This wasn't in the plans and created some real headaches when it came time to put the metal roof down.

In closing, I am asking that you consider the comparisons and attachments that I included. Please look into finding a more equitable way to assess log homes and cabins that are built affordably

and in a shorter period and apply that method equally to all log structures. A log cabin like ours does not take the man hours or materials that go into a conventional home. Spruce logs are cheap. I had 3 dump truck loads delivered to my driveway last year for free. This was almost enough to build a home like ours. Instead those logs are heating our house.

Thanks for listening,





## Assessor's Database

### Current Owner

THOMAS R MILLER & DIANA M MILLER

PO BOX 211211, AUKE BAY AK 99821

**Parcel #:** 3B4101000050 ([Map](#))

**Prev. Owner:** CHESTER T MILLER

**Use Code:** Residential

**No. of Units:** 001

**Garage:** No

**City Water:** No

**Exempt Land:** 150000

**Address:** 24325 AMALGA HARBOR RD

**Site Value:** \$128500.00

**Exempt:** Senior Citizen

**Year Built:** 2006

**Garage Area:** 000000

**City Sewer:** No

**Exempt Building:** 0

**Legal Desc. 1:** USS 1375 FR

**Building PV:** \$448100.00

**Zoning:** Rural Reserve

**Lot Size:** 1.50

**Exempt Total:** 150000

**Legal Desc. 2:**

**Total PV:** \$576600.00

**Tax Year:** 2023

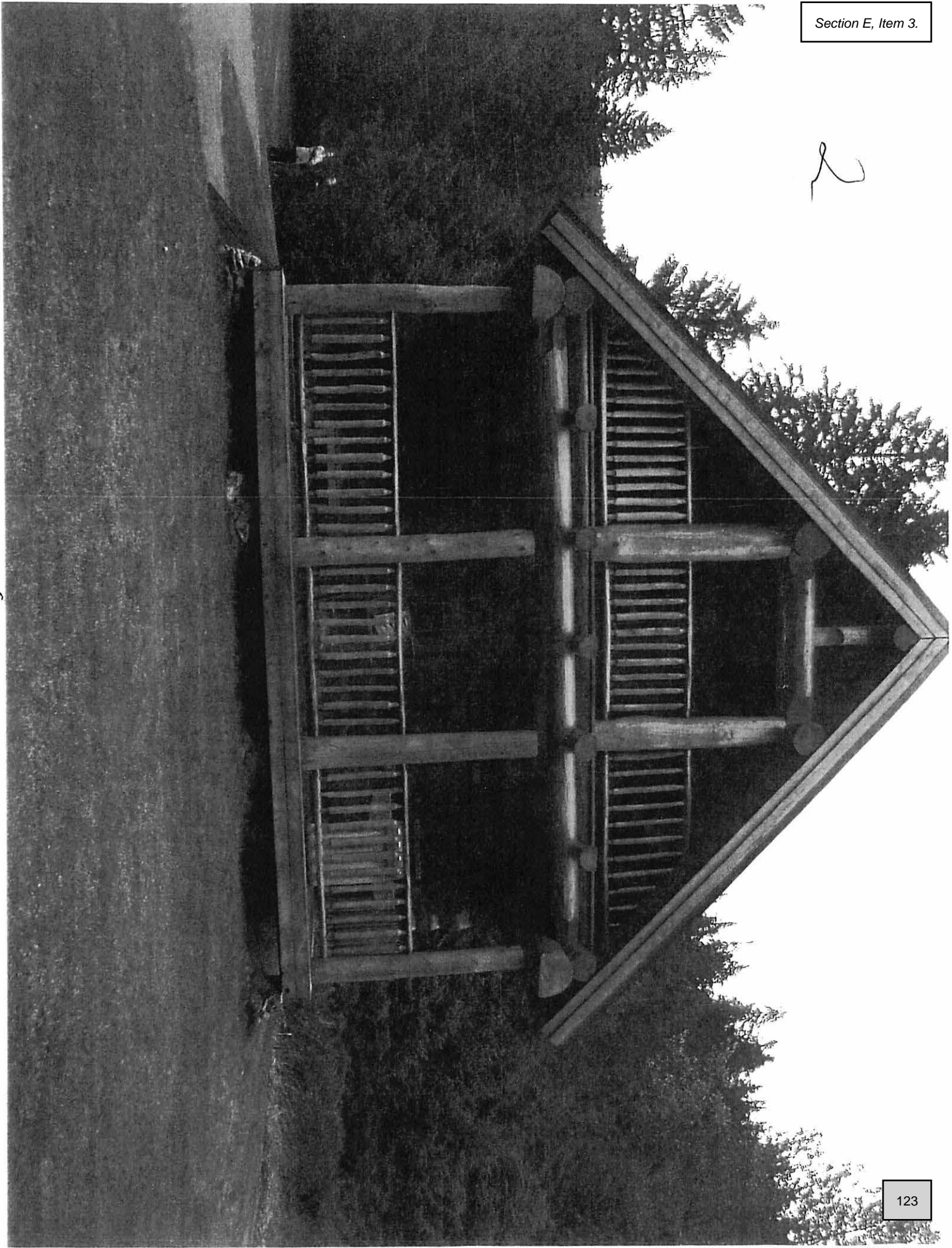
**Gross Liv. Area:** 001642 sqft

**Last Trans:** 20050113

**Road/No Road:** No Data

## Search the Database

2



2



M

# Assessor's Database

## Current Owner

STORM BLACKWELL HIESTAND  
34384 COLUMBINE TRL E, ELIZABETH CO 80107

**Parcel #:** 3B4101010050 ([Map](#))

**Prev. Owner:** RICHARD LEROY MALONE

**Use Code:** Multiple Improvements

**No. of Units:** 001

**Garage:** No

**City Water:** No

**Exempt Land:** 150000

**Address:** 25115 GLACIER HWY

**Site Value:** \$168400.00

**Exempt:** Senior Citizen

**Year Built:** 0

**Garage Area:** 000000

**City Sewer:** No

**Exempt Building:** 0

## Second Owner

RICHARD LEROY MALONEY II  
2322 CLAIBORNE CIR, SANTA ROSA CA 95403

**Legal Desc. 1:** USS 1375 FR

**Building PV:** \$453600.00

**Zoning:** Rural Reserve

**Lot Size:** 11.00

**Exempt Total:** 150000

**Legal Desc. 2:**

**Total PV:** \$622000.00

**Tax Year:** 2023

**Gross Liv. Area:** 001357 sqft

**Last Trans:** 20230406

**Road/No Road:** No Data

Search the Database





Handwritten mark resembling a stylized '4' or a signature.

## Assessor's Database

### Current Owner

DAVID AND KRISTIN GRAY LIVING TRUST  
16585 PT LENA LOOP RD, JUNEAU AK 99801

**Parcel #:** 8B3301000130 ([Map](#))

**Prev. Owner:** ALAN G GRAY

**Use Code:** Residential

**No. of Units:** 001

**Garage:** Yes

**City Water:** Yes

**Exempt Land:** 150000

**Address:** 16585 PT LENA LOOP RD

**Site Value:** \$416800.00

**Exempt:** Senior Citizen

**Year Built:** 1943

**Garage Area:** 000360

**City Sewer:** No

**Exempt Building:** 0

**Legal Desc. 1:** USS 3053 LT 4

**Building PV:** \$427300.00

**Zoning:** -Single Family and Duplex -12,000  
sq.ft minimum lot size -3 units per acre

**Lot Size:** 34412.00

**Exempt Total:** 150000

**Legal Desc. 2:**

**Total PV:** \$844100.00

**Tax Year:** 2023

**Gross Liv. Area:** 001166 sqft

**Last Trans:** 20210309

**Road/No Road:** Roaded

## Search the Database



## Assessor's Database

### Current Owner

CONSTANCE JOAN SATHRE  
PO BOX 211104, AUKE BAY AK 99821

**Parcel #:** 8B3301050060 ([Map](#))

**Prev. Owner:** CITY AND BOROUGH OF

**Use Code:** Residential

**No. of Units:** 002

**Garage:** Yes

**City Water:** Yes

**Exempt Land:** 150000

**Address:** 16701 OCEAN VIEW DR

**Site Value:** \$220300.00

**Exempt:** Senior Citizen

**Year Built:** 2016

**Garage Area:** 000576

**City Sewer:** No

**Exempt Building:** 0

**Legal Desc. 1:** SOUTH LENA BL B LT 6

**Building PV:** \$394300.00

**Zoning:** -Single Family and Duplex -12,000  
sq.ft minimum lot size -3 units per acre

**Lot Size:** 37709.00

**Exempt Total:** 150000

**Legal Desc. 2:**

**Total PV:** \$614600.00

**Tax Year:** 2023

**Gross Liv. Area:** 001905 sqft

**Last Trans:** 20070727

**Road/No Road:** Roaded

## Search the Database



6

# Assessor's Database

## Current Owner

ADAM S ANDERSON & NADJA B ANDERSON  
16671 OCEAN VIEW DR, JUNEAU AK 99801

**Parcel #:** 8B3301050050 ([Map](#))

**Prev. Owner:** DON E WELLS

**Use Code:** Residential

**No. of Units:** 001

**Garage:** No

**City Water:** Yes

**Exempt Land:** 0

**Address:** 16671 OCEAN VIEW DR

**Site Value:** \$229000.00

**Exempt:** No Data

**Year Built:** 2018

**Garage Area:** 000000

**City Sewer:** No

**Exempt Building:** 0

**Legal Desc. 1:** SOUTH LENA BL B LT 5

**Building PV:** \$359800.00

**Zoning:** -Single Family and Duplex -12,000  
sq.ft minimum lot size -3 units per acre

**Lot Size:** 47811.00

**Exempt Total:** 0

**Legal Desc. 2:**

**Total PV:** \$588800.00

**Tax Year:** 2023

**Gross Liv. Area:** 001560 sqft

**Last Trans:** 20170508

**Road/No Road:** Roaded

# Search the Database



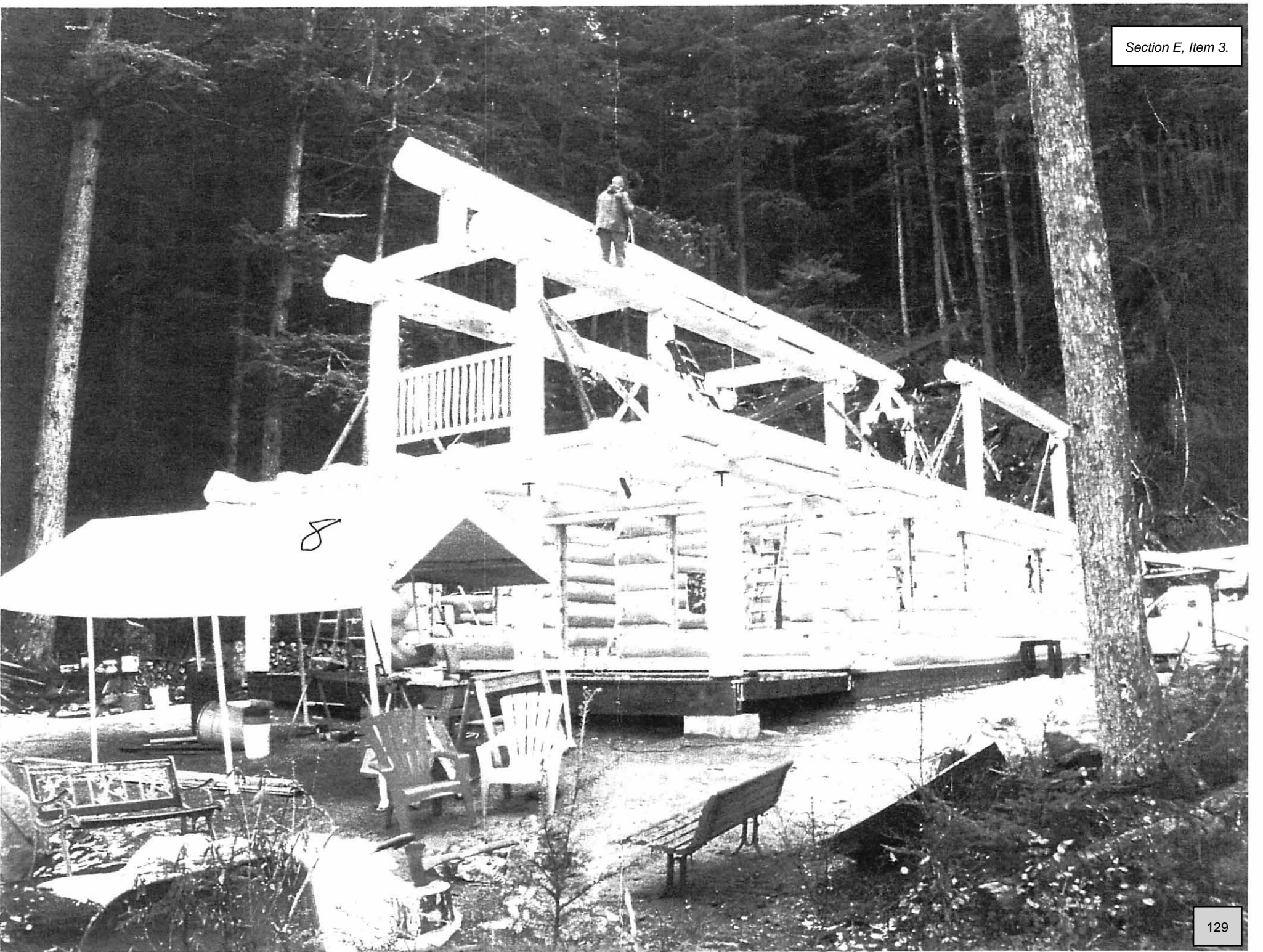
Keizer Logworks

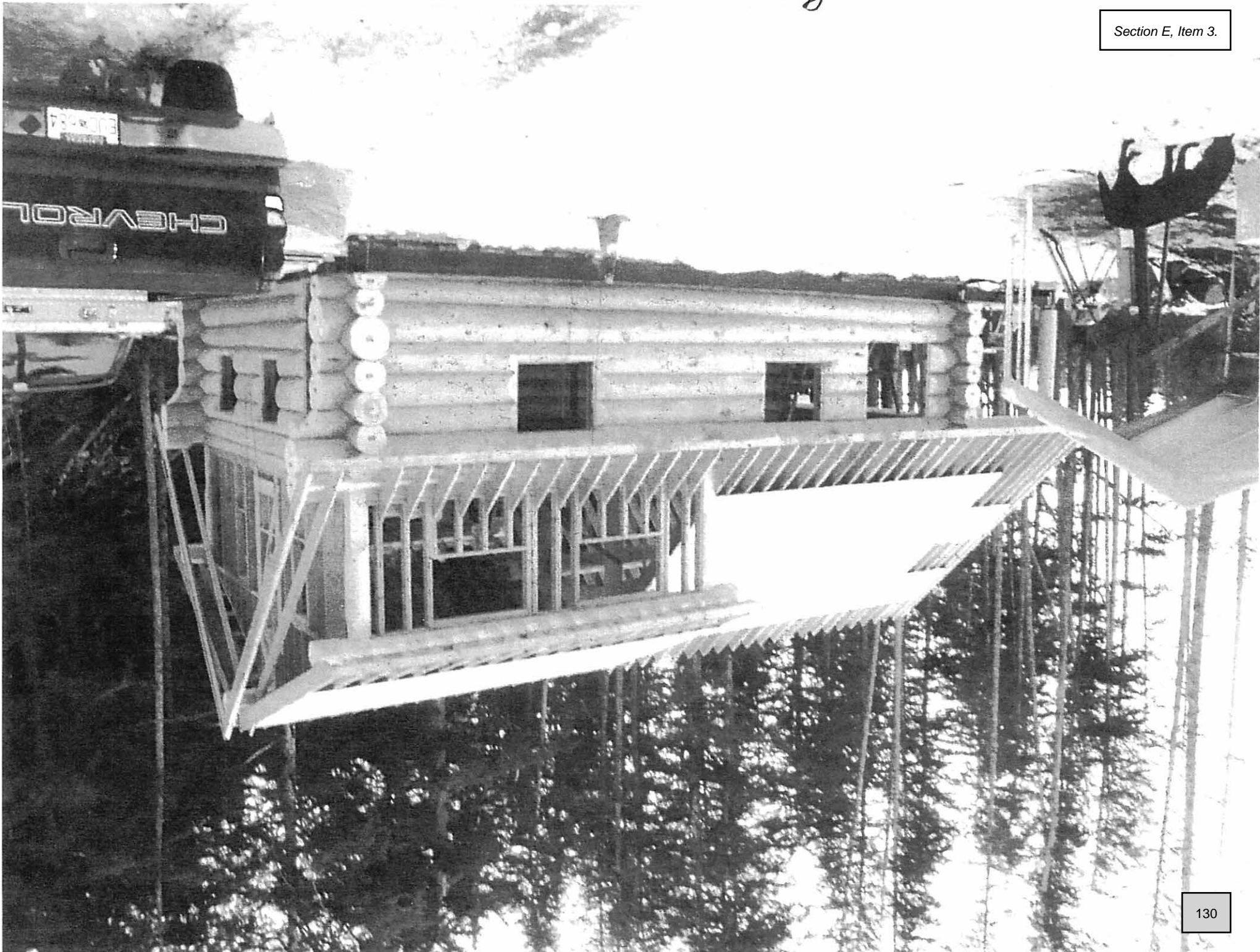
Final Invoice for West log home	2/1/2013
Payments received	18,113.00 US
	18,427.43 US
	13,584.75 Canadian
Final payment	4,528.25
Screw jacks supplied by Keizer instead of West	<u>385.00</u>
Balance owed	\$4,913.25

AML transport Whitehorse  
to our lot

59,950.  
7,000  
66,950

7









**ASSESSOR OFFICE**

**APPEAL #2023-0437**

Section E, Item 3.

2023 REAL PROPERTY APPEAL PACKET

BOARD OF EQUALIZATION JUNE 15th, 2023

Appellant: Kurt & Kristi West

Location: 16700 Ocean View Drive

Parcel No.: 8B3301060010

Property Type: Single Family Residence

Appellant’s basis for appeal: My property value is excessive / overvalued and unequal to similar properties. “Our home is identical to one of the attachments and very similar to the other attachment, but our assessment is much higher. Bottom line is we still have a one-bedroom log cabin, have not made any improvements, and our assessment has continued to skyrocket. It’s disturbing that the year we qualify for the \$150k exemption, our assessment goes up \$150K.

Appellant’s Estimate of Value		Original Assessed Value		Recommended Value	
Site:	\$150,000	Site:	\$167,200	Site:	\$167,200
Buildings:	<u>\$440,000</u>	Buildings:	<u>\$574,500</u>	Buildings:	<u>\$574,500</u>
Total:	\$590,000	Total:	\$741,700	Total:	\$741,700

**Subject Photo**



**Table of Contents**

Overview ..... 3

Photos ..... 4

Area Map & Aerial..... 9

Land Valuation ..... 10

Building Valuation ..... 11

Cost Report ..... 12

Assessment History..... 13

Summary ..... 14

## Overview

The subject is a 1,771 square foot average plus quality single family residence that includes a detached garage. The residence is located on a 0.93-acre lot at 16700 Ocean View Drive in the Point Louisa neighborhood. The original structure was built in 2012 according to CBJ records and appears to have had adequate maintenance and updates over the years. The house is situated at an elevation but receives no view adjustments.

### Subject Characteristics:

- Land
  - 0.93-acre / 40,323 Sf lot
  - Typical view
  - Steeper than average topography; adjustment applied
  - Shape adjustment
  
- Building
  - Above Average
  - Average Condition for the year built
  - 1,771 SF GLA
  - 840 SF Detached Garage

### Front:













**View:**  
-No View-

**Photo Provided by Appellant:**

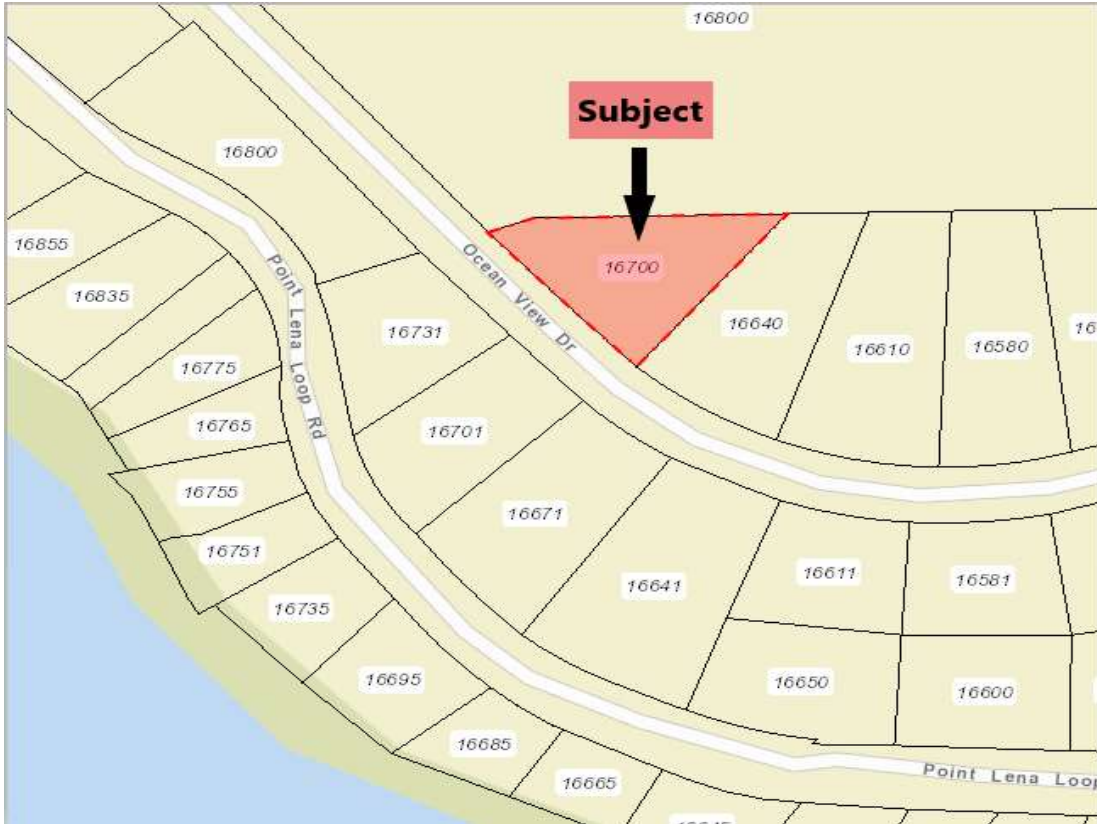
















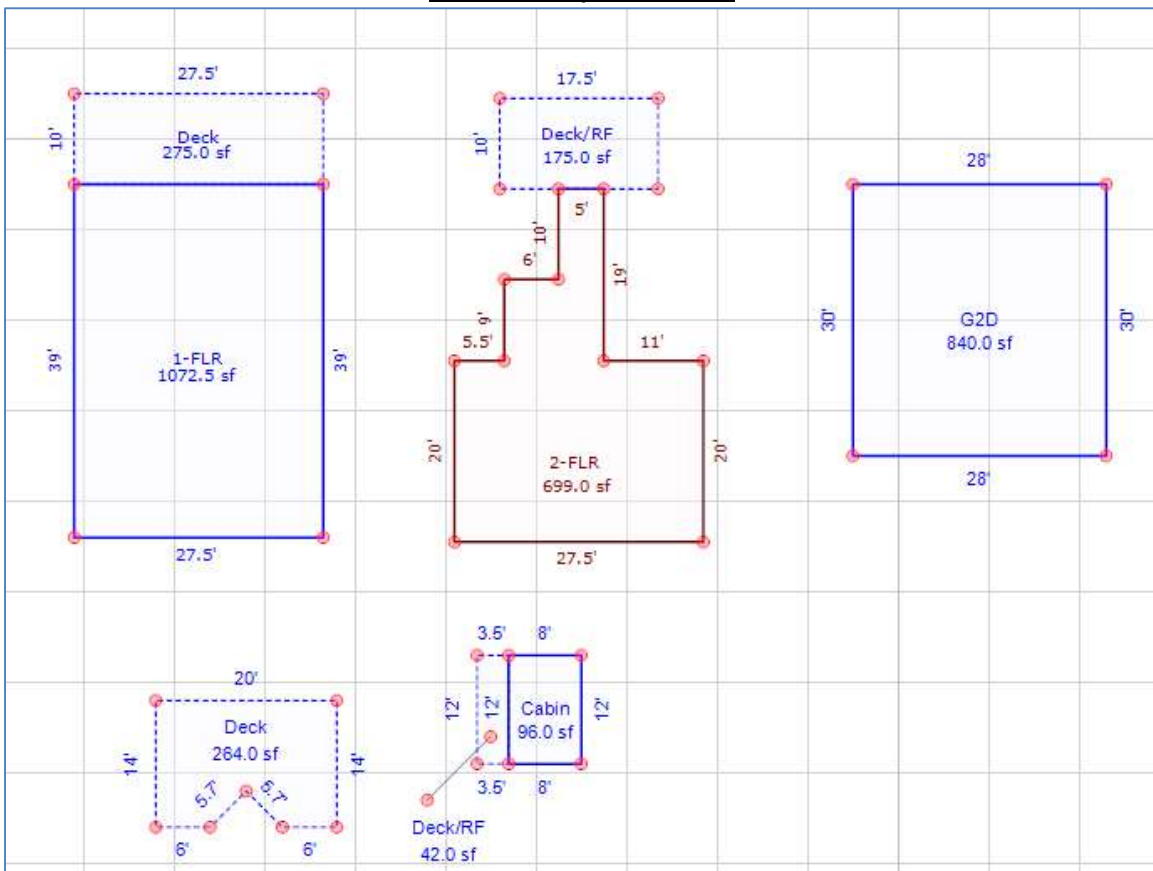
## Building Valuation

Buildings are valued using a cost approach to value by: (1) calculating the current cost to reproduce or replace improvements such as buildings and (2) subtracting out physical, functional, or economic depreciation evident in the structures. This provides a uniform basis for the valuation of all buildings in the Borough.

For any given parcel, the buildings are valued by the Cost Approach and the land value is determined by the neighborhood model. These two values combined produce a total basis value for the parcel. This combined value is then adjusted to market value by application of neighborhood adjustments developed by analysis of neighborhood sales. This sales analysis is done each year to establish assessed values.

- Building Characteristics:
  - Above Average Quality
  - Average Condition
  - 1,771 sf of GLA
  - 840 SF Detached Garage

### Sketch of Improvements:



Area Code	Base Area	Actual Area	Heated Area	Heated Percentage	Living Area	Effective Area
Det. 2 Car Garage	840	840	0	0%	0	840
Main Living Area	1072	1072	1072	100%	1072	1072
2nd Level	699	699	699	100%	699	699
Cabin	96	96	0	0%	0	96
Wood Deck	539	539	0	0%	0	539
Wood Deck w/Roof	217	217	0	0%	0	217

Cost Report

6/5/2023 12:31:20PM

Page 1

Cost Report - Residential

13758		Record	1
Parcel Code Number	8B3301060010	Building Type	R- Single-family Residence
Owner Name	WEST KURT D	Quality	3
Parcel Address	16700 OCEAN VIEW DR	Construction	Stud Frame
Effective Year Built	2018	Total Livable	1771
Year Built	2012	Style	1 1/2 Story Finished

Improvement	Description	Quantity	Unit Cost	Percent	+/-	Total	
<b>Base</b>							
Exterior	Rustic Log		109.00	100%			
Roof	Metal, Formed Seams		8.13	100%			
Heating	Electric Baseboard		-0.53	100%			
Adjusted Base Cost		1,771	116.60			206,499	
<b>Exterior Improvement(s)</b>							
Other Garage	Detached Garage (SF)	840	47.60			39,984	
Other Garage	Garage Finish, Detached (SF)	840	10.49			8,808	
Porch	Wood Deck (SF)	539	15.00			8,085	
Porch	Wood Deck (SF) with Roof	217	31.75			6,890	
<b>Total</b>						<b>63,767</b>	
<b>Additional Feature(s)</b>							
Feature	Fixture	13				23,400	
<b>Total</b>						<b>23,400</b>	
<b>Sub Total</b>						<b>293,665</b>	
Condition	Average						
Local Multiplier				1.22	[X]	358,272	
Current Multiplier				1.14	[X]	408,430	
Quality Adjustment				1.15	[X]	469,695	
Neighborhood Multiplier					[X]	469,695	
Depreciation - Physical			1.00	[X]	6.00	[-]	28,182
Depreciation - Functional						[-]	0
Depreciation - Economic						[-]	0
Percent Complete				100.00	[-]	441,513	
Cost to Cure							
Neighborhood Adjustment				129	[X]	128,038	
<b>Replacement Cost less Depreciation</b>						<b>569,551</b>	

<b>Miscellaneous Improvements</b>						
Solid Fuel Heater					[+]	2,000
Cabin Fair	Under constroction, a				[+]	2,900
<b>Total Miscellaneous Improvements</b>						<b>4,900</b>
<b>Total Improvement Value</b>						<b>[Rounded] \$574,500</b>



City and Borough of Juneau  
Assessment History Report

8B3301060010  
KURT D WEST  
16700 OCEAN VIEW DR  
SOUTH LENA BL C LT 1

<u>YEAR ID</u>	<u>LAND VALUE</u>	<u>MISC VALUE</u>	<u>BLDG VALUE</u>	<u>CAMA VALUE</u>
2023	\$167,200.00	\$4,900.00	\$569,600.00	\$741,700.00
2022	\$154,200.00	\$4,900.00	\$437,400.00	\$596,500.00
2021	\$154,200.00		\$399,300.00	\$553,500.00
2020	\$154,200.00	\$4,900.00	\$367,800.00	\$526,900.00
2019	\$154,200.00		\$367,200.00	\$521,400.00
2018	\$154,140.00		\$288,435.00	\$442,575.00
2017	\$154,140.00		\$288,435.00	\$442,575.00
2016	\$146,800.00	\$2,000.00	\$272,700.00	\$421,500.00
2015	\$134,700.00	\$17,800.00	\$288,800.00	\$441,300.00
2014	\$134,500.00		\$306,300.00	\$440,800.00

## Summary

As a result of this petition for review **no changes were made**; the land and buildings are valued using the same methods and standards as all other properties across the borough.

The appellant states that “value is excessive”. State statute requires the Assessor to value property at “full and true value”. According to appraisal standards and practices set by the Alaska Association of Assessing Officers, the State of Alaska Office of the State Assessor, and the International Association of Assessing Officers, correct procedures of assessment were followed for the subject. These standards and practices include consideration of any market value increase or decrease as determined by analysis of sales. Values have risen in Juneau; the current valuation of the subject reflects this increase.

The Assessor Office proposes **no change** to the appellant’s 2023 Assessment.

## Mary Hammond

---

**From:** Jacob Clark  
**Sent:** Monday, May 22, 2023 4:23 PM  
**To:** Kristi and Kurt West  
**Subject:** RE: Petition for Review - 8B3301060010  
**Attachments:** BOE Hearing of Appeal Code.pdf

Kurt,

I attached our BOE Code and will have the Clerk's Office schedule a hearing for you. Something that I would like to stress is that the primary task of the Board of Equalization is to review the work of my office for errors and review your evidence to prove we have erred. A feeling that your home is overvalued or out of equity is not evidence. The burden of proof is on the appellant to prove with actual evidence that your property is overvalued or in your case, unequally valued. To see a change in value, you are required to have substantial evidence proving an error or inequity in your assessment vs your neighbors (treating you differently than your neighbors). Please be sure to address these errors with me so that we can discuss them and have a better understanding on both sides, yours being why you believe there is an error, and mine showing we are not making an error – if that is the case.

It looks like it'll be around a month before your scheduled and you will be notified of the date.

Thanks,

### Jacob Clark

Appraiser I  
 Assessor's Office  
 City and Borough of Juneau, AK  
 (907) 586-5215 ext 4038  
[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)




---

**From:** Jacob Clark  
**Sent:** Wednesday, May 17, 2023 8:14 AM  
**To:** Kristi and Kurt West <jackcreek08@gmail.com>  
**Subject:** RE: Petition for Review - 8B3301060010

Kurt,

Thank you for sending me current interior photos. Unfortunately, after reviewing all the new and old information gathered, I found no cause for an adjustment. We currently have your building listed as **above average** when considering its quality. It differs than average houses that are just square boxes without any additional craftsmanship. To confirm our data, I went back and looked at your 2016 appraisal. Your appraisal states that your building is considered good quality (see screenshots). So, if we were assessing your building using the same quality as your appraisal, your



value would be much higher. However, I feel that above average quality is more equitable when comparing building to other log cabins in CBJ, therefore I see no reason to make an adjustment to the building's quality.

**Quality multipliers (1-6):**

- Average = 3 (No Increase)
- Above average = 3.5 (15% increase)**
- Good = 4 (30% increase)

COST APPROACH TO VALUE (not required by Fannie Mae.)				
Provide adequate information for the lender/client to replicate your cost figures and calculations.				
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Lot value is in neighborhood; 16500 Point Lena Loop, 17000 Island View Drive, 17041 Island View Drive.				
COST APPROACH	ESTIMATED <input type="checkbox"/>	REPRODUCTION OR <input type="checkbox"/>	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data	Marshall and Swift		
	Quality rating from cost service	Good		
	Effective date of cost data	09/01/2015		
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Exterior Amenities	
	The cost approach estimates are based on the Marshall and Swift Cost Hand Book. Physical depreciation is based on 1 percent of the reproduction cost new for each year of effective age. Estimated remaining economic life is about 60 years.		Garage/Carport	840 Sq. Ft. @ \$
			Total Estimate of Cost-new	
			Less Physical	3 Functional
			Depreciation	10,248 0
			Depreciated Cost of Improvements	
		"As-is" Value of Site Improvements		
Estimated Remaining Economic Life (HUD and VA only)		Years	Indicated Value By Cost Approach	

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above- or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

I went ahead and compared the 2015 Indicated Value by Cost Approach to what the current cost of materials is today. According to Marshal and Swift, the price of building materials has increased by roughly 50% since 2015. So, to figure out how much your buildings would cost new, I went ahead and multiplied \$341,616 by 1.509. Based on my calculations, the new indicated value by cost approach would be about \$515,500. This value is significantly higher than our current RCN value of \$469,700, leading me to believe that we are likely underassessing your property.

On another note, I dug a little deeper into your first comparable at 24325 Amalga Harbor Rd and found some differences. Your building has twice as many fixtures (sinks, Toilets, etc.), slightly more square footage, a detached garage, more deck space, and different heat source. All of which leads to a difference in value. However, I did notice that we had their quality rating at 3.0/average, so I made an adjustment to bring it up to 3.5/above average given that it's almost the same layout. After this adjustment, 24325 building's value is much closer to your assessed value. They didn't appeal their value this year, so this adjustment won't take affect until next assessment year.

I also compared your parcel to other neighboring parcels to look for any inequities (see screenshot). Everyone receives equal and fair adjustments given their site characteristics therefore I found everyone to be in equity. Also, your appraisal states your land value should be about \$190,000, so we are likely underassessing this value as well.

Land comps in your area:

PCN	Z	AreaAC	AreaSF	BaseRateSF	LOC	SIZE	TOPO	ACCESS	WET	VIEW	WTFT	SHAPE	Base.Valu	SiteAdj.Fc	VacAdj	Site.Value	Eff
8B3301060010	D3	0.93	40,323	4.18	100	100	90	100	100	100	100	100	168,550	0.90		167,200	
8B3301060020	D3	1.04	45,347	3.78	100	100	100	100	100	100	100	100	171,412	1.00	30,000	151,300	
8B3301060030	D3	1.23	53,369	3.31	100	100	100	100	100	115	100	100	176,651	1.15		235,700	
8B3301060040	D3	1.08	47,254	3.63	100	100	100	100	100	115	100	100	171,532	1.15		228,800	
8B3301060050	D3	0.91	39,625	4.22	100	100	100	100	100	115	100	100	167,218	1.15		223,100	
8B3301060060	D3	1.06	46,219	3.71	100	100	100	100	100	115	100	100	171,472	1.15	20,000	189,600	
8B3301060070	D3	1.02	44,507	3.83	100	100	100	100	100	115	100	100	170,462	1.15		227,400	
8B3301060080	D3	0.72	31,300	5.08	100	100	100	100	90	100	100	100	159,004	0.90	30,000	121,000	
8B3301060090	D3	0.72	31,320	5.08	100	100	100	100	100	100	100	100	159,106	1.00		184,600	
8B3301060100	D3	0.72	31,320	5.08	100	100	100	100	100	100	100	100	159,106	1.00		184,600	
8B3301060110	D3	0.73	31,692	5.05	100	100	100	100	100	100	100	100	160,045	1.00		176,400	

Sales in Point Louisa:

PARCEL NUMBER	STREET	CIVIC	SALE_DATE	Sale Price	A/S	Time Adj Sale	Assessed	FinalAS
4B3101000031	GLACIER	13640	06/16/22	490,000	0.87	516,016	424,900	0.82
4B3101000091	GLACIER	13740	04/11/22	437,800	0.92	469,024	400,700	0.85
4B3101000101	GLACIER	13800	10/19/21	700,000	0.93	784,625	649,700	0.83
4B3101000103	GLACIER	13760	07/17/20	384,000	1.22	484,973	467,400	0.96
4B3101000180	GLACIER	14040	09/25/20	510,000	1.08	632,489	551,300	0.87
4B3101000190	GLACIER	14050	07/20/20	464,000	1.25	585,552	581,000	0.99
4B3101010310	INDIAN COVE	3185	10/26/21	695,000	0.88	777,604	611,000	0.79
4B3201020170	GLACIER	15720	05/27/21	717,500	1.21	835,135	865,800	1.04
4B3301000030	LEE	15902	09/13/22	861,000	1.29	885,977	1,106,900	1.25
4B3301010020	PT LENA LOOP	16294	09/28/20	750,000	1.31	929,406	980,400	1.05
4B3301020030	PT LENA LOOP	16275	09/30/21	1,399,000	0.83	1,575,893	1,155,400	0.73
4B3301020260	GLACIER	15675	06/28/21	895,000	1.19	1,033,106	1,065,100	1.03
8B3301000041	PT LENA LOOP	16395	08/31/21	600,000	0.86	681,157	517,900	0.76
8B3301020040	ISLAND VIEW	17030	06/23/20	635,000	1.14	806,992	726,000	0.90
8B3301020111	ISLAND VIEW	17019	04/22/21	750,000	1.21	880,942	908,000	1.03
8B3301020121	ISLAND VIEW	17009	03/27/20	760,000	1.39	988,199	1,058,000	1.07
8B3301030050	GLACIER	16520	12/23/21	625,000	1.17	688,819	729,700	1.06
8B3301070050	OCEAN VIEW	16250	09/21/21	920,000	1.31	1,038,755	1,206,100	1.16
Grand Total								0.96

Upon review of your appeal, I find our assessment of your property to be fair and equitable and propose no change to your 2023 Assessment.

Based on the evidence you provided I found no reason to adjust your property. If you have any questions or would like to discuss this further, please call me at 586-5215 ext. 4038.

2023 Value: Site: \$167,200 Improvements: \$574,500 Total: \$741,700

Please respond by email stating your acceptance of no change to the 2023 assessed value. Upon receipt of your acceptance, I withdraw the appeal. If you reject these proposed changes, I will have the Clerk’s Office schedule the case for the next available Board of Equalization, and you will be notified of the date.

If I do not receive a response to this email by May 23<sup>rd</sup>, 2023, I will consider this case closed and withdraw your appeal.

Jacob Clark  
Appraiser I





---

**From:** Kristi and Kurt West <[jackcreek08@gmail.com](mailto:jackcreek08@gmail.com)>  
**Sent:** Monday, May 15, 2023 1:22 PM  
**To:** Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)>  
**Subject:** Re: Petition for Review - 8B3301060010

Thanks Jacob, I have updated my cover letter with the 2023 assessments factored in. Kurt West cover letter and attachments in support of assessment appeal.

First of all I want to stress the need for the assessor's office to devise a new method of assessing log cabins or log homes. They cannot be assessed like a new 5-star stick built home. Log homes are cheaper to build if using spruce logs and can be completed in a much shorter period.

Below I have included 3 local log home comparisons.

Attachments 1 and 2 are of the log home we copied when designing our home. Their log home is assessed \$165,100 less than ours and was built by the same company as ours.

Comparable #2, attachment 3, is assessed \$119,700 less than ours. It was also built by the same company as our home. Comparable #2 includes 11 acres.

Comparable 3, attachment 4, is a much older log home on a large lot with one of the nicest beaches in Juneau. It is assessed \$100,000 more than ours.

Attachment 5 is across the street from our house and was built 3 years after ours by Peak construction. It is a 5-star energy rated home with an apartment. It is assessed \$127,100 less than ours.

Attachment 6 is next to attachment 5. It was built in 2018, has 3 bedrooms and 2 bathrooms. It is assessed \$152,900 less than ours.

Our assessment went up \$145,200 in 2023. It has gone up \$215,000 since 2020. It's very frustrating that the year we qualify for the senior exemption, our assessment is increased almost as much as the exemption.

Attachment 7 is the complete log package cost including assembling and delivering to our lot.

Attachment 8 depicts the beauty of building a log home. AML delivered the log trailers to our lot on a Thursday afternoon. Friday morning the two brothers from Whitehorse, myself, wife, son and a good friend with a boom truck, began putting the numbered logs back together that had been built in Whitehorse a few weeks earlier, numbered and disassembled for shipment to our lot. We finished assembling the log package on Sunday afternoon, two and a half days later.

We have very few interior walls and not much sheetrock. The only complaints I have about building with spruce logs is that the logs twist and check a lot, and leak pitch.

Attachment 9 shows the roof being framed and sheathed. Unfortunately I hired the cheapest and worst contractor in Juneau at the time to frame that part. Note the difference in elevation between the dormer roof and the front of the house. This wasn't in the plans and created some real headaches when it came time to put the metal roof down.

In closing, I am asking that you consider the comparisons and attachments that I included. Please look into finding a more equitable way to assess log homes and cabins that are built affordably and in a shorter period and apply that method equally to all log structures. A log cabin like ours does not take the man hours or materials that go into a



conventional home. Spruce logs are cheap. I had 3 dump truck loads delivered to my driveway last year for almost enough to build a home like ours. Instead those logs are heating our house.

Thanks for listening,

On Mon, May 15, 2023 at 10:19 AM Jacob Clark <[Jacob.Clark@juneau.gov](mailto:Jacob.Clark@juneau.gov)> wrote:

Hi Kurt,

My name is Jacob, and I am an Appraiser with the CBJ Assessor’s Office. I will be reviewing your appeal for 16700 Ocean View Dr. Once I have finished reviewing your property and sales in your neighborhood, I’ll send an email with a proposal. If you happen to be unfamiliar with our valuation process, I added extra information regarding how we come to our assessments. Should you have any questions about the appeal process or would like to discuss this further, please call me at 586-5215 ext. 4038.

Alaska State Statute requires boroughs throughout the State to assess at an estimate of “full market value” as of January 1<sup>st</sup> of the assessment year. To do this, the Assessor is tasked with gleaning market information for individual neighborhoods throughout the borough and looking at what the median difference between our replacement cost new and actual sale prices for those homes sold in a specific neighborhood is, this is called a neighborhood adjustment. Neighborhood adjustments are applied to every parcel within the given neighborhood for which the adjustment has been calculated. This is why you see an increase in value each year. As the market continues to trend upwards, your value increases.

So, to appraise all homes in the Borough, we use what is called replacement cost new less depreciation, where we take the structural elements of your building and look at what it would cost to build that same structure in today’s market and then apply depreciation to account for the age and condition of the structure. The data for our calculation of replacement cost new less depreciation is provided by a firm called Marshall & Swift which provides Assessor’s Offices nationwide with regional and local information regarding building supply costs and factors of inflation. We then add the site value and apply our neighborhood adjustment to get within 5% of market value.

We use the assessed value and divide it by the time-adjusted sales price to determine the neighborhood adjustment for your neighborhood or the “A/S” ratio.

Land values are developed on a neighborhood basis. The land is examined to understand the typical land characteristics in the neighborhood. These characteristics include size, slope, view, water frontage, significant wetlands and others and are used to develop a neighborhood land valuation model. This model is tested and refined in consideration of sales of vacant and developed parcels. The resulting model is then applied to all the land in the neighborhood to establish assessed site values.

Below are more links to helpful articles:

[Understanding Your Assessment](#)

[For the Property Owner Who Wants to Know](#)

[2023 Assessment Report Residential Final](#)

**Jacob Clark**

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 ext 4038

[Jacob.Clark@Juneau.gov](mailto:Jacob.Clark@Juneau.gov)

