



BOARD OF EQUALIZATION AGENDA

July 27, 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 2023-0130 - Parcel: 5B2101090050 - 9162 Skywood Ln.

Owner: Norman Carson & Michelle Carson

Appellant's Estimate of Value

Site: \$129,700 Building: \$445,765 Total: \$575,456

Original Assessed Value

Site: \$129,700 Building: \$505,400 Total: \$635,100

Recommended Value

Site: \$129,700 Building: \$505,400 Total: \$635,100

REMANDED BACK TO ASSESSOR'S OFFICE AT [6/22/2023 BOE HEARING](#)

F. LATE FILE APPEAL

15.05.150 Appeal to Board of Equalization

(c) Late-filed appeal. A taxpayer who seeks to appeal the assessor's valuation after the 30-day appeal period has closed shall file a letter and supporting documents, if any, with the assessor stating the reasons why the taxpayer was unable to comply within the 30-day appeal period. A panel of the board shall consider each letter but shall not consider evidence regarding property valuation. The board shall only consider reasons the taxpayer was unable to comply within the 30-day appeal period. The taxpayer shall have five minutes to make an oral presentation solely focused on the taxpayer's inability to comply within the 30-day appeal period. The board's determination shall be based on the taxpayer's letter and any supporting documents or oral presentation. If the request is granted, the taxpayer shall have 30 days from the board's decision to file a valuation appeal and submit all evidence required by this title. The assessor shall send notice of the of the board's decision to the taxpayer.

1. Late File Appeals - BOE Process

2. Parcel: 1C070B000020 - Gastineau Lot 6, Juneau - Shannon Siefert/Terrance Schwarz

G. ADJOURNMENT

Board of Equalization Orientation

The BOE's Purpose:¹

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.² 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.³ The notice is sufficiently given if it is mailed first class 30⁴ or more days prior to the BOE hearing, and the notice must be either addressed or delivered to the person's last known address.⁵

(b) The Assessor

The assessor determines properties' "full and true value" in money as of January 1 of the assessment year.⁶ 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

¹ 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.

² AS 29.45.200(b); AS 29.45.210(b).

³ AS 29.45.170; CBJC 15.05.120(a).

⁴ 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").

⁵ CBJC 15.05.120(b).

⁶ AS 29.45.110(a); CBJC 15.05.100; CBJC 15.05.020.

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

(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.⁹ 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.¹⁰

(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.¹¹ During this same 15-day window, the assessor must make available to the appellant all reasonably relevant assessor records requested by the appellant.¹² 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.¹³ 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).¹⁴ 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.¹⁵ *A timeline for this process is provided below.*

⁷ AS 29.45.110(a).

⁸ 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.’”).

⁹ AS 29.45.190(b); CBJC 15.05.150(b); *see also* AS 29.45.180(a).

¹⁰ CBJC 15.05.150(c)(1).

¹¹ CBJC 15.05.190(a).

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

¹³ CBJC 15.05.190(c)(8)(ii).

¹⁴ CBJC 15.05.190(c)(8)(ii).

¹⁵ CBJC 15.05.190(c)(8)(iv).

(e) Rules (Robert's, Evidence)

Robert's Rules of Order: Robert's Rules of Order (11th 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,¹⁶(2) limitations on evidence that may be considered at the hearing,¹⁷ and (3) clarification on confidentiality of commercial enterprises' income information.¹⁸

(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.

¹⁶ CBJC 15.05.190(c)(7).

¹⁷ CBJC 15.05.190(c)(8)(ii) & (iv).

¹⁸ 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” default¹⁹ 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.”

¹⁹ 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[.]”²⁰ The reasonableness of the opportunity to be heard is based on the nature of the case.²¹ The BOE’s current process has undergone and overcome several recent challenges.²² 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).²³

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.²⁴

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.

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

²¹ *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))).

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

²³ *See, e.g., CBJC 15.05.190(c)(7).*

²⁴ 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.²⁵*
 - 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.

²⁵ AS 29.45.210(b); CBJC 15.05.190(c)(5)



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

Section E, Item 1.

Petition for Review / Correction of Assessed value Real Property	
Assessment Year	
Parcel ID Number	5B2101090050
Name of Applicant	Norman Scott Carson
Email Address	Scott.Carson54@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	5B2101090050		
Owner Name	Norman Scott Carson		
Primary Phone #	(907)738-9030	Email Address	Scott.carson54@gmail.com
Physical Address	9162 Skywood Lane Juneau, AK 99801	Mailing Address	9162 Skywood Lane Juneau, AK 99801
Why are you appealing your value? 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 checked="" type="checkbox"/> My property value is unequal to similar properties <input checked="" 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		THE FOLLOWING ARE <u>NOT</u> GROUNDS FOR APPEAL <ul style="list-style-type: none"> • 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:			
My property was not valued equal to similar properties. I have detailed the issue in the attached letter. I also have the reference material and documentation that I used in this conclusion as well as my suggested valuation that I am prepared to provide to the Board of Equalization.			
Have you attached additional information or documentation?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Values on Assessment Notice:			
Site	\$129,700	Building	\$505,400
Total		\$635,100	
Owner's Estimate of Value:			
Site	\$129,700	Building	\$445,765
Total		\$575,456	
Purchase Price of Property:			
Price	\$	Purchase Date	6/3/2016
Has the property been listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (if yes complete next line)			
Listing Price	\$	Days on Market	
Was the property appraised by a licensed appraiser within the last year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 3/15/2023	

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

PARCEL #: _____ APPEAL #: _____ DATE FILED: _____

Appraiser to fill out

Appraiser		Date of Review	
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Comments:

Post Review Assessment

Site	\$	Building	\$	Total	\$
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Exemptions	\$
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Total Taxable Value	\$
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APPELLANT RESPONSE TO ACTION BY ASSESSOR

I hereby ☐ **Accept** ☐ **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 (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
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10-Day Letter Sent	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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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	\$
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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

March 15, 2023

City & Borough of Juneau (CBJ) Property Assessor,

I am disputing my 2023 tax assessment for my residence at 9162 Skywood Lane. I believe my property has been overvalued by the CBJ. CBJ increased the value of my property by \$121,300 (a 24% increase) between the years 2022 and 2023. This increase is not consistent with not only my property value but the property values in my neighborhood. This increase is also far greater than the average increase property assessments for comparable homes in my area.

In 2019, CBJ increased the value of my home disproportionately with similar homes in my neighborhood. In 2019 I disputed the tax assessment and provided a market place analysis of several similar homes in my area, that resulted in a lowered adjustment to my property assessment.

In 2021, CBJ again increased the value of my home disproportionately with similar homes in my neighborhood. During the dispute CBJ admitted they discovered an error in my assessment and adjusted my property assessment accordingly.

I am concerned about the consistent pattern of unusually high property assessment errors that my home has had over the years when compared to similar homes in my area.

Between the years 2022-2023 CBJ increased the assessed value of comparable homes between 12% and 14%. My home value was increased by 24%, almost double when compared to the comparable homes.

I believe CBJ has again made an error in assessing my property and I would appreciate CBJ reevaluate my assessment.

I assert that my 2023 property tax should be increased no greater than 12% to match the comparable homes in my area.

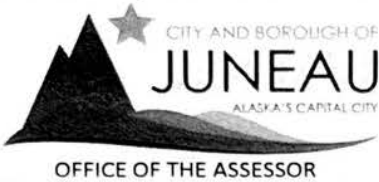
I believe the 2023 property tax valuation of my home is as follows:

Land Assessment: \$129,700
Building Assessment: \$445,756
Total Assessment: \$575,456

Thank you for your time,



Scott Carson
9162 Skywood Lane
Juneau, AK 99801



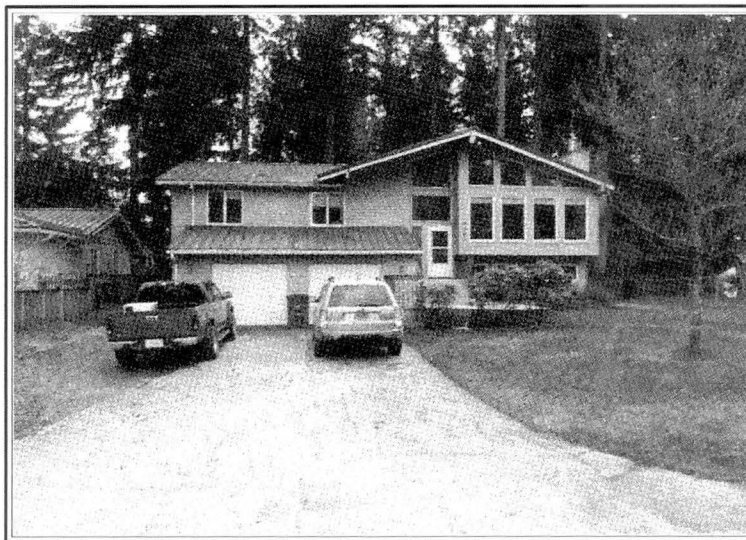
City and Borough of Juneau
Office of the Assessor
155 South Seward Street
Juneau, Alaska 99801
(907) 586-5215

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
PERMIT NO. 61
JUNEAU, ALASKA

IDENTIFICATION # 5B2101090050		REAL PROPERTY VALUE	
RIVERWOOD BL A LT 5		LAND: \$129,700	BLDG: \$505,400
PROPERTY TAX YEAR	2023	TOTAL REAL PROPERTY VALUE \$635,100	
MAILING DATE	3/3/2023	TOTAL EXEMPT \$0	
APPEAL FILING DEADLINE	4/3/2023	TOTAL TAXABLE \$635,100	
B.O.E. MEETING DATE	5/4/2023	ADDRESS SERVICE REQUESTED	
*** IMPORTANT ***		To: NORMAN SCOTT CARSON & MICHELLE CARSON 9162 SKYWOOD LN JUNEAU, AK 99801	
Please review the back of this notice for information regarding your valuation and the appeal procedure. Make sure you keep this notice for your records. Please contact us if your mailing address is incorrect.			
*** THIS IS NOT A TAX BILL ***			



**APPRAISAL REPORT
OF**



9162 Skywood Lane
Juneau, AK 99801-9621

PREPARED FOR

Quicken loans, Inc.
1050 Woodward
Detroit, MI 48226 - 0000

AS OF

04/22/2016

PREPARED BY

Kasberg Appraisal Services
P. O. Box 33514
Juneau, AK 99803

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Additional Property Description Abbreviations	

Uniform Residential Appraisal Report

The purpose of this appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																													
Property Address 9162 Skywood Lane City Juneau State AK Zip Code 99801-9621																																																																																																																													
Borrower Norman Carson Owner of Public Record Erin N. Kelly County City and Borough of Juneau																																																																																																																													
Legal Description Lot 5, Block A, Riverwood Subdivision																																																																																																																													
Assessor's Parcel # 5B2101090050 Tax Year 2016 R.E. Taxes \$ 4,833																																																																																																																													
Neighborhood Name Mendenhall Valley Map Reference Plat 78-4 Census Tract 0002.00																																																																																																																													
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Special Assessments \$ 0 <input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																																													
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)																																																																																																																													
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)																																																																																																																													
Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000																																																																																																																													
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																													
Report data source(s) used, offerings price(s), and date(s). DOM 21; See comments - SUBJECT LISTING HISTORY																																																																																																																													
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; No unusual items were noted. However, the buyer is indicated to be N. Scott Carson and the VA form 26-1805 indicates the borrower is Norman Carson.																																																																																																																													
Contract Price \$ 435,000 Date of Contract 03/29/2016 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Public Recorder																																																																																																																													
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																													
If Yes, report the total dollar amount and describe the items to be paid. \$2500; See comments - FINANCIAL ASSISTANCE / CONCESSIONS																																																																																																																													
Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																																																																																													
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Site area and actual age are taken from City and Borough of Juneau Assessor records. The appraiser is unaware of any special assessments, adverse easements or encroachments, however, neither a title report or as-built survey were available for review. The subject is located on a street ending in a cul-de-sac, and the site backs the Green Acres Subdivision; see plat 78-4 as the adjacent land is buffer between developed sites offering a little more privacy and appeal.																																																																																																																													
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Uniform Residential Appraisal Report

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 389,900 to \$ 405,000 .	
There are 26 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 360,000 to \$ 450,000 .	
FEATURE	SUBJECT
Address	9162 Skywood Lane Juneau, AK 99801-9621
Proximity to Subject	0.45 miles NW
Sale Price	\$ 435,000
Sale Price/Gross Liv. Area	\$ 188.56 sq. ft.
Data Source(s)	SEAMLS#15134;DOM 1
Verification Source(s)	Appraiser, Listing Agent
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	Armlth
Concessions	FHA;0
Date of Sale/Time	s01/16;c12/15
Location	N;Res;Cul-de-sac
Leasehold/Fee Simple	Fee Simple
Site	8498 sf
View	N;Res;
Design (Style)	DT2;SplitEntry
Quality of Construction	Q3
Actual Age	39
Condition	C3
Above Grade	Total Bdrms Baths
Room Count	8 3 3.0
Gross Living Area	2,307 sq. ft.
Basement & Finished Rooms Below Grade	0sf
Functional Utility	Average
Heating/Cooling	OHWB
Energy Efficient Items	Average
Garage/Carport	2gb2dw
Porch/Patio/Deck	Cvd Dk,Fence,Pch
Fireplaces	Fireplace w/insert
Other Item(s)	None
Net Adjustment (Total)	\$ 44,355
Adjusted Sale Price of Comparables	\$ 444,355
I <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) Assessor or SEAMLS or Public Recorder	
My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data source(s) Assessor or Appraiser or MLS or Records Office	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	05/31/2014
Price of Prior Sale/Transfer	\$419,000
Data Source(s)	SEAMLS & Office Notes
Effective Date of Data Source(s)	04/24/2016
Analysis of prior sale or transfer history of the subject property and comparable sales The subject transferred ownership in May, 2014; the sale price per MLS and office notes was \$419,000. The subject also transferred ownership in June, 2013; the sale price was also \$419,000 at that time per MLS and office notes. The transfer prior to that was in August, 2008; the sale price at that time was \$377,000 per office notes. None of the comparable sales sold within a year prior to the date of sale of the comparable sale.	
Summary of Sales Comparison Approach Due to the Juneau-Douglas area being a small community with a population of about 32,000 people and a large land mass, Juneau has a limited market often resulting in comparable sales in excess of 1 mile distant and sales that have closed in excess of 90 days. After warranted adjustments, the three closed sales and one pending sale have indicated a value range from \$424,245 to \$450,150 for the subject. Sales 1 and 3 are the most recently closed sales. Sale 1 is most similar to the subject in gross living area and is a very recently closed sale. Thus most weight was given to sale 1. Partial consideration was given to sales 2 and 3. Little weight was given to sale 4 as it is pending and subject to change until closed, however, the pending sale price was verified. See the Additional Sales Comparison Analysis Addendum for more information.	
Indicated Value by Sales Comparison Approach \$ 435,000	
Indicated Value by: Sales Comparison Approach \$ 435,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
The sales comparison analysis is considered the most reliable indicator of market value. The cost approach was not developed because it is not considered a good indicator of market value for older properties like the subject, and is not typically used by buyers and sellers to value a property like the subject. Properties like the subject are not being purchased for their income producing capabilities, thus the income approach to value was not developed.	
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 435,000 , as of 04/22/2016 , which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS	Top of URAR Page 2: The comparable listing and comparable sale data shown on the top of page 2 is for properties considered comparable to the subject, located within the subject's neighborhood AND competing neighborhoods within the City and Borough of Juneau. Due to the Juneau-Douglas area being a small community with a population of about 32,000 people and a large land mass, Juneau has a limited market often resulting in comparable sales in excess of 1 mile distant, thus the use of comparable sales from competing neighborhoods is appropriate. Every effort was made to find comparable sales of properties similar in gross living area, age, quality, design and condition on similar sites/locations. (This data is primarily derived from the Southeast Alaska Multiple Listing Service and does not reflect for sale by owner properties). See 1004MC and related addendum for further information. The 1004MC also includes the data from the subject's neighborhood and competing neighborhoods shown on the top of page 2.			
	Inspection: I have examined the property herein exclusively for the purposes of identification and description of the real estate. The objective of my walk-through inspection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. This physical inspection is for developing an understanding of the current use, general condition and functional utility of the improvements. This "walk-through" of the property is not the equivalent of inspection by a qualified engineer or other appropriately qualified property inspection professional. The lower level is a slab. Only a head and shoulders inspection of the attic was completed due to a very small access and to avoid disturbing the insulation in the attic. No apparent evidence of roof issues were found during the interior inspection of the dwelling.			
	Intended User and Use: The Intended User of this appraisal report is the Lender/Client and VA. Unless specifically stated within the report, there are no additional Intended Users. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report.			
	Appraiser: Mark D. Kasberg: VA No. 0067			
	Timeliness: This appraisal report was not delivered within the 12 business days allowed for the Juneau-Douglas area, however, good communication was provided to the lender and veteran. The following notes were posted on the VA website: 03/31/2016 16:56:18 CDT My turn time is now near the end of April. Typically I have been able to deliver my VA appraisals within 12 business days set for the Juneau area, however, my current work load is well past that. I have been in communication with the Denver VA office regarding this as well. I have been instructed to be sure the lender and Veteran are made aware. Juneau is a small community. The market is picking up as it is spring time and I believe there are about 3 of our local appraisers currently are out of town, which causes the turn times of those in town to increase. I will post notes to the website once the inspection is set. I hope to deliver the report around the 25th of April. 04/08/2016 19:50:00 CDT I have been in contact with the borrower. Will schedule inspection closer to the estimated date of delivery. 04/08/2016 19:49:34 CDT I have been in contact with the borrower. Will schedule inspection closer to the estimated date of delivery. 04/14/2016 14:01:25 CDT The inspection is set for Friday, April 22.			
COST APPROACH	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)			
	ESTIMATED	REPRODUCTION OR	REPLACEMENT COST NEW	OPINION OF SITE VALUE
	Source of cost data			Dwelling 2,307 Sq. Ft. @ \$ = \$
	Quality rating from cost service	Effective date of cost data		Bsmt. Sq. Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
INCOME				
PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)			
	Is the developer/builder in control of the Homeowner's Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached			
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.			
	Legal Name of Project			
	Total number of phases	Total number of units	Total number of units sold	
	Total number of units rented	Total number of units for sale	Data source(s)	
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.			
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data source.			
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.			
Are the common elements leased to or by the Homeowner's Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.				
Describe common elements and recreational facilities.				

Kasberg Appraisal Services
EXTRA COMPARABLES 4-5-6

Section E, Item 1.

File No. 2885
Case No. 63-63-6-0369075

Borrower Norman Carson
Property Address 9162 Skywood Lane
City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621
Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	9162 Skywood Lane Juneau, AK 99801-9621	9360 Turn Street Juneau, AK 99801		
Proximity to Subject		0.60 miles N		
Sale Price	\$ 435,000	\$ 469,000	\$	\$
Sale Price/Gross Liv. Area	\$ 188.56 sq. ft.	\$ 198.06 sq. ft.	\$ sq. ft.	\$ sq. ft.
Data Source(s)	SEALMS#15276;DOM 3			
Verification Source(s)	Appraiser & Listing Agent			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sale or Financing		ArmLth		
Concessions		Conv;0		
Date of Sale/Time		c02/16		
Location	N;Res;Cul-de-sac	N;Res;Circle	0	
Leasehold/Fee Simple	Fee Simple	Fee Simple		
Site	8498 sf	11670 sf	0	
View	N;Res;	N;Res;		
Design (Style)	DT2;SplitEntry	DT2;Country	0	
Quality of Construction	Q3	Q3	-10,000	
Actual Age	39	36	0	
Condition	C3	C3	-10,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Baths
Room Count	8 3 3.0	9 4 2.1	+2,500	
Gross Living Area	2,307 sq. ft.	2,368 sq. ft.	-2,700	sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf		
Functional Utility	Average	Average		
Heating/Cooling	OHWWB	EBB & OS	0	
Energy Efficient Items	Average	Average		
Garage/Carport	2gbi2dw	2gd2dw	+2,850	
Porch/Patio/Deck	Cvd Dk,Fence,Pch	CvdPch,Fence,Stg	0	
Fireplaces	Fireplace w/insert	None	+1,500	
Other Item(s)	None	Hot Tub	-3,000	
Net Adjustment (Total)		+ X -	\$ -18,850	+ - \$ 0
Adjusted Sale Price of Comparables		Net Adj: -4%		Net Adj: 0%
		Gross Adj: 7%	\$ 450,150	Gross Adj: 0%
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales				
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	05/31/2014	02/16/2006		
Price of Prior Sale/Transfer	\$419,000	\$394,000		
Data Source(s)	SEALMS & Office Notes	Appraiser		
Effective Date of Data Source(s)	04/24/2016	04/24/2016		
Analysis of prior sale or transfer history of the subject property and comparable sales				
Summary of Sales Comparison Approach				

Kasberg Appraisal Services
COMMENT ADDENDUM

Section E, Item 1.

File No. 2885
Case No. 63-63-6-0369075

Borrower Norman Carson			
Property Address 9162 Skywood Lane			
City Juneau	State AK	Zip Code	99801-9621
Lender/Client Quicken loans, Inc.	Address 1050 Woodward, Detroit, MI 48226 - 0000		

SUBJECT CONDITION

No major improvements have been done since the sale in 2014. The subject falls between a C3 and C4 rating.

Office Notes from the 2014 sale/transfer: Recent improvements include kitchen remodel and bathrooms updated about 4-7 years ago.

Office Notes from the 2013 sale/transfer: The appraiser at the time of this sale indicated the kitchen and was updated in 2004. Two baths had newer flooring and surrounds and some fixtures, the master bath was remodeled in 2010, windows replaced in 2004, boiler was reported to be about 10-15 years old at this time (now estimated to be 13-18 years old), newer interior and exterior paint at the time. The appraiser indicated there was a fire in the home that caused the 2004 remodel. No apparent signs of the former fire were noted at the time of this sale. No outward or apparent signs of the former fire was noted during the 4/22/16 inspection.

Notes from a 2008 seller's disclosure posted in MLS indicated the metal roof surface was approximately 15 years old at that time; hence, the estimated age is now about 23 years old.

SUBJECT LISTING HISTORY

DOM 21; Subject property was offered for sale.; Original Price \$445,000; Original Date 03/08/2016; 21 DOM is an estimate; the original list date is an estimate; advertised on Craigslist and open houses for about 3 weeks before entering under contract.

FINANCIAL ASSISTANCE / CONCESSIONS

\$2500;; The purchase agreement indicates the seller has agreed to pay for the survey, deed preparation, owner's title insurance, 1/2 recording, flood search, and 1/2 of the escrow closing fee. The total is estimated to be about \$2,500. This amount is not a sales concession as it is common for the seller to pay for a portion of the loan charges in the current Juneau-Douglas market. See the 1004MC Comment Addendum for more information.

Kasberg Appraisal Services
COMMENT ADDENDUM

Section E, Item 1.

File No. 2885

Case No. 63-63-6-0369075

Borrower Norman Carson

Property Address 9162 Skywood Lane

City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000

Additional Sales Comparison Analysis Addendum:

(Also see the Addendum Titled "Adjustments on the Grid" following this addendum)

I have made an examination of publicly available information about the subject property and comparable sales by researching the City and Borough of Juneau Assessor records, on-line information provided by the Alaska Department of Natural Resources Recorder's Office; and information shared by local appraisers, my own files, other real estate professionals, and SEAMLS. Photos: All the photos of the subject and the comparable sales are originals from my own files.

Roadways and Natural Boundaries:

All of the comparables used on the grid for direct comparison are located in competing neighborhoods within the Juneau-Douglas market area. Buyers would likely consider all of the neighborhoods when in search for a property like the subject. If any location adjustments are warranted, they are made on the grid. The roadways and natural boundaries dividing the subject from the comparables do not pose a market division or regional barrier. The subject and all of the comparable sales are located in the City and Borough of Juneau.

Photos:

Although seasonal differences may occur, photos are from my own files.

The following is general information about each of the comparables used on the grid:

Comparable sale 1: This property is located on a corner site. There are vaulted ceilings in the kitchen and family room area. No significant updating has recently been completed in the bathrooms. The kitchen has newer appliances, otherwise dated. The furnace is two years old. The roof is believed to have been resurfaced in 2003. The exterior doors are newer. The garage was converted into a family room and den. Functional obsolescence: the converted garage is not finished to the same quality as the rest of the dwelling, and the room sizes are disproportional. The previous carport was enclosed, and is now a 472 square foot garage.

Comparable sale 2: This is a single family with an accessory unit; however, single unit properties compete with those that have accessory units in the Juneau/Douglas market. Although located on a cul-de-sac similar to the subject, a location adjustment is warranted because this property is in a subdivision that has a mixture of attached and detached properties (higher density). Updating includes: Some newer carpet, updated 1/2 bath, updated the upstairs bath and apartment bathrooms 2-3 years ago. Quality features include: cedar siding, some vaulted ceilings, enclosed porches, and upgraded kitchen and bathroom cabinets. The double car garage is 516 square feet.

Comparable sale 3: Since purchasing the property as an REO in 2009, most of the windows and flooring have been replaced, new appliances and new interior doors installed, fresh interior and exterior paint applied, some bathroom fixtures replaced and about half of the electrical fixtures replaced. The roof surface is about 2 years old. Some plumbing was replaced due to a freeze up while it was and REO. The double car garage is 559 sf.

Comparable sale 4 is pending: The pending sale price was verified, thus a listing adjustment is not warranted. The kitchen remodel includes new cabinets, solid surface counter tops and stainless steel appliances. Interior and exterior paint are in above average condition. The flooring looks newer. The interior has upgraded finish work such as solid core interior doors, custom remodeled bathrooms and kitchen. The roof surface is about 10 years old. The double car garage is reported to be 572 sf.

File No. 2885
Case No. 63-63-6-0369075

Borrower Norman Carson
Property Address 9162 Skywood Lane
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Adjustments on the Grid Derived from Market Reaction:

Location & Time: Due to the Juneau-Douglas market area being a small community with a population of about 32,000 people and a large land mass, Juneau has a limited market often resulting in comparable sales in excess of 1 mile distant and sales that have closed in excess of 90 days. If a location adjustment is warranted, comments are made within the Additional Sales Comparison Analysis Addendum.

Site: Site adjustments are based on estimated site value rather than size alone while taking into consideration differences in topography, soils, physical characteristics, shape, access, and zoning.

View: No adjustments are made for a residential view. Unless otherwise stated, mountain views are typically not adjusted for; this is because it is common in the Juneau-Douglas area to have some form of a mountain view. Many factors are taken into consideration when adjusting for a view amenity, such as: water (river, pond, lake or ocean), clarity, distance, elevation, filters (like trees and buildings), seasonally and tidally affected views.

Design (Style): Adjustments are not typically made for most variations in design (style). However, properties with excessive stairs (three flights or more) are adjusted. Custom designs (styles) are considered in the quality of construction adjustment.

Quality of Construction Features: Adjustments may be warranted for differences in properties that have similar UAD quality ratings but may not fit into the next level of ratings. This is due to variations in quality of construction features and craftsmanship. Driveway surface material is taken into consideration when determining the quality level.

Actual Age/Effective Age/Condition: Adjustments for actual age are not made on the grid. Both the estimated effective age and condition of improvements the subject and the comparable sales are taken into consideration when making condition adjustments. Both long-lived and short-lived components are taken into consideration in the condition of improvements. Adjustments may be warranted for differences in properties that have a similar UAD condition rating but falls between two ratings. This is due to variations in levels of updating, maintenance and remodeling.

Room Count: The real estate market indicates adjustments are warranted for properties with less than three bedrooms (two bedroom properties), otherwise, no adjustments are warranted for differences in the number of bedrooms. Adjustments are made for the total number of bedrooms including basement bedrooms. Adjustments are made for differences in bathroom count at \$5,000 per full bathroom and \$2,500 per ½ bathroom; and warranted bedroom count adjustments are made at \$10,000.

Gross Living Area: Adjustments are not made for differences in gross living area of 50 square feet or less. Gross living area adjustments are typically made at \$45 per square foot. However, condominiums and new construction are adjusted at \$60 per square foot.

Basement & Finished: Finished basement areas are adjusted at \$45 per square foot if finished similarly to the upper level and \$15 per square foot for unfinished areas (unless otherwise stated).

Rooms Below Grade: Typically, differences in the number of bathrooms are adjusted on this line.

Functional Utility: If a functional utility adjustment is warranted, comments are made within the Additional Sales Comparison Analysis Addendum.

Heating/Cooling: Electric baseboard heat is common in the Juneau-Douglas area; it is a permanent heat source that does not require ventilation. Oil stoves are common secondary heat sources and do require to be ventilated. The combination of electric baseboard heat and an oil stove is considered similar to oil hot water baseboard in value. In-floor radiant heat and heat pumps are considered upgraded heat sources.

Energy Efficient Items: The highest available energy rating is 6 stars. HRV systems are an upgrade and are adjusted for. Slight differences in energy ratings are not adjusted for.

Garage/Carport: Garage adjustments are made at \$3,000 per stall plus \$15 per square foot for differences of 50 square feet or more. A carport is typically adjusted at \$3,000 per stall.

Accessory Units: The accessory units are adjusted as a separate line item at \$45 per square foot plus \$10,000 for the second kitchen, \$5,000 for a full bath and \$2,500 per half bath.

Porch/Patio/Deck: The overall size, quality, quantity and condition of exterior amenities are taken into consideration when adjustments are made for a deck, patio, porch, balcony, shed, covered area, storage area, landscaping, etc.

Other items: Additional amenities may include a jet tub, built-in or hardwired hot tub, attic area, storage area, second kitchen, wet bar, and workshop. No value is given to non-realty items.

Inconsistent information of comparables used in prior appraisal reports is most likely because MLS or assessor data was used for active listings or pending sales; this information may be all that was available at that time and is not as reliable as data obtained from another appraiser once the subject of a sale has been inspected by an appraiser. Appraisers in the Juneau-Douglas area typically share data for sale transactions which includes the most recent measurement of gross living area, current information regarding the sale, recent updating, quality features, etc. Personal inspections and data from other appraisers is more reliable than MLS and assessor data.

APPRAISAL COMPLIANCE ADDENDUM

File No. 2885
Case No. 63-63-6-0369075

Section E, Item 1.

Borrower/Client <u>Norman Carson</u>	
Address <u>9162 Skywood Lane</u>	Unit No. _____
City <u>Juneau</u>	County <u>City and Borough of Juneau</u> State <u>AK</u> Zip Code <u>99801-9621</u>
Lender/Client <u>Quicken loans, Inc.</u>	

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☒ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- ☐ Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- * The statements of fact contained in this report are true and correct.
- * The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- * Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- * Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- * I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- * My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- * My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- * My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- * Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- * Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- * This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- * ☒ I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- * ☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- * I ☒ **HAVE** made a personal inspection of the property that is the subject of this report.
- * I ☐ have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: Under the hypothetical condition that the subject is being sold, a reasonable exposure time is approximately 60-90 days, in the subject market, for the property to sell at appraised value. Exposure time is defined by USPAP as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

The highest and best use of the subject's improvements is the current use. An alternate use is unlikely due to the existing use and zoning.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 60-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☒ A reasonable exposure time for the subject property is 60-90 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature *Mark D. Kasberg*
 Name Mark D. Kasberg
 Date of Signature 04/25/2016
 State Certification # 24
 or State License # _____
 State AK
 Expiration Date of Certification or License 06/30/2017
 Effective Date of Appraisal 04/22/2016

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____
 Supervisory Appraiser Inspection of Subject Property:
☐ Did Not ☐ Exterior Only from street ☐ Interior and Exterior

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Mark D. Kasberg
 Company Name Kasberg Appraisal Services
 Company Address P. O. Box 33514
Juneau, AK 99803
 Telephone Number 907-500-9010
 Email Address kasbergappraisal@gci.net
 Date of Signature and Report 04/25/2016
 Effective Date of Appraisal 04/22/2016
 State Certification # 24
 or State License # _____
 or Other (describe) _____ State # _____
 State AK
 Expiration Date of Certification or License 06/30/2017

ADDRESS OF PROPERTY APPRAISED

9162 Skywood Lane
Juneau, AK 99801-9621

APPRAISED VALUE OF SUBJECT PROPERTY \$ 435,000

LENDER/CLIENT

Name No AMC
 Company Name Quicken loans, Inc.
 Company Address 1050 Woodward
Detroit, MI 48226 - 0000
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Kasberg Appraisal Services
SUBJECT PHOTO ADDENDUM

File No. 2885
Case No. 63-63-6-0369075

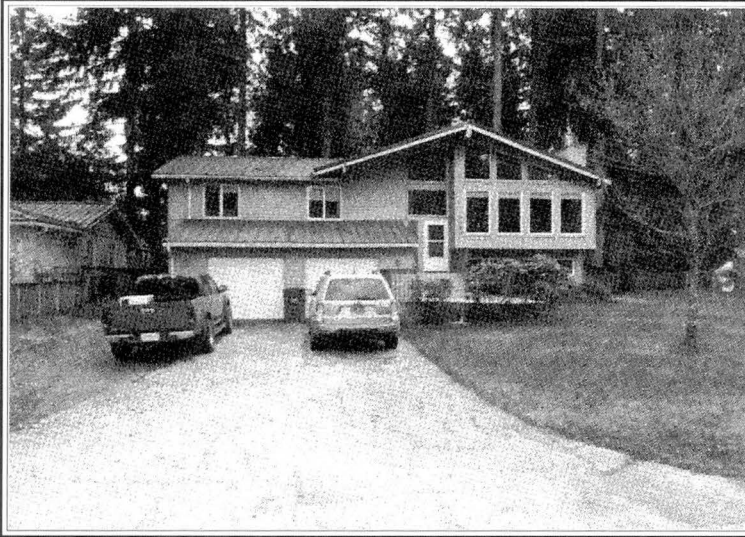
Section E, Item 1.

Borrower Norman Carson

Property Address 9162 Skywood Lane

City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

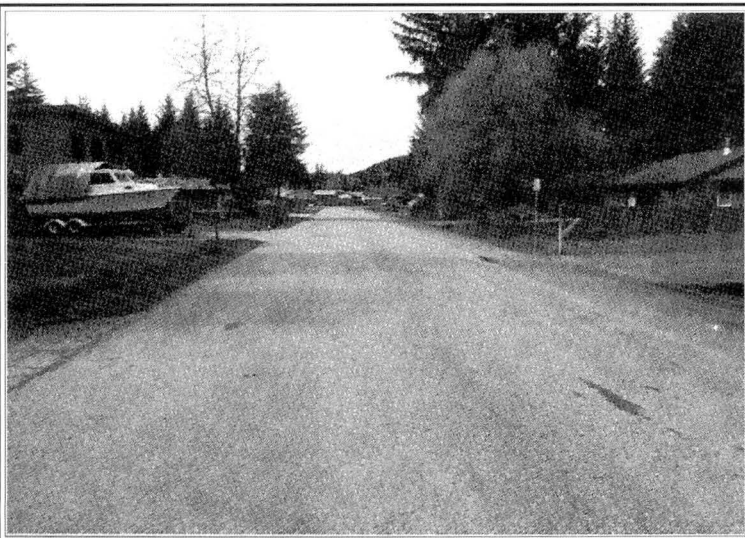
Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000



**FRONT OF
SUBJECT PROPERTY**
9162 Skywood Lane
Juneau, AK 99801-9621



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Kasberg Appraisal Services
Photos- Subject

Section E, Item 1.

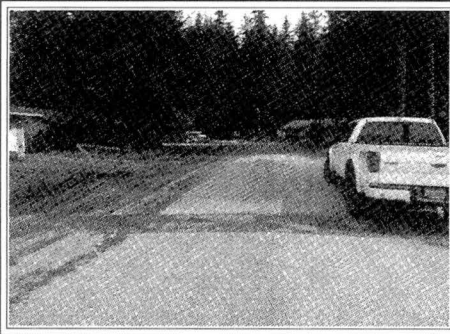
File No. 2885
Case No. 63-63-6-0369075

Borrower Norman Carson

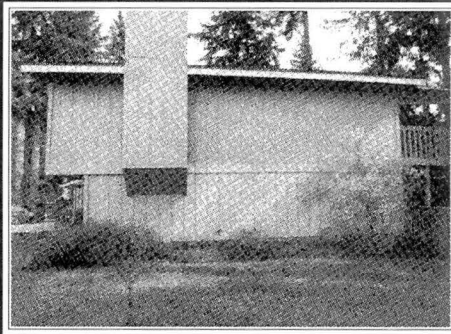
Property Address 9162 Skywood Lane

City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000



Additional Street Scene



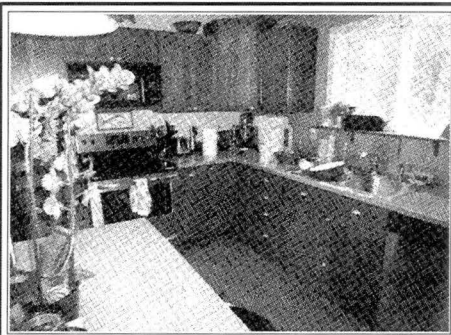
Side View



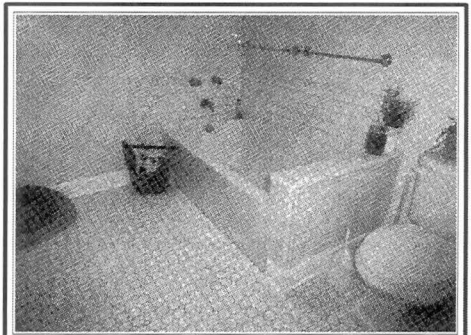
Living Room



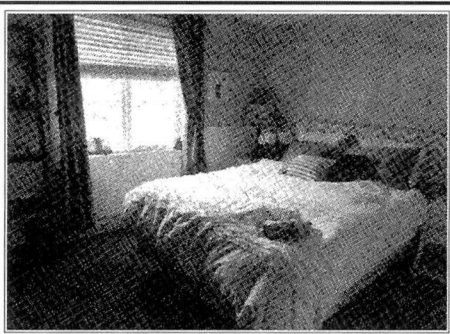
Dining



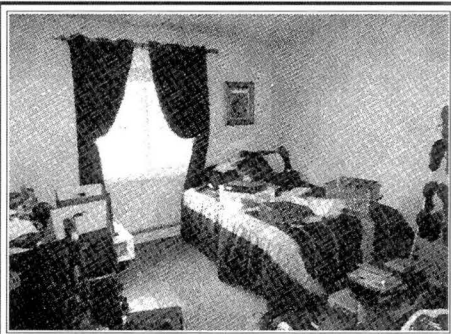
Kitchen



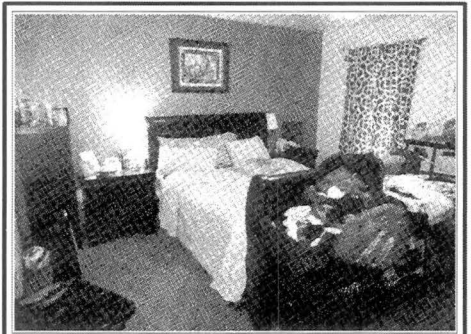
Full Bathroom



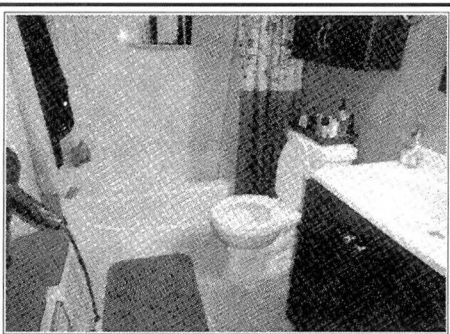
Bedroom



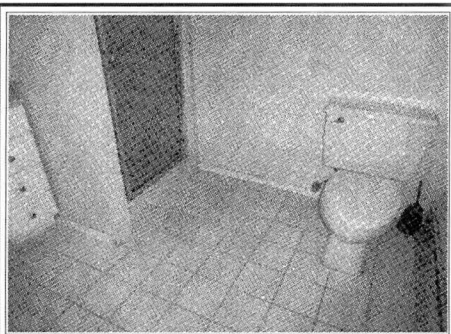
Bedroom



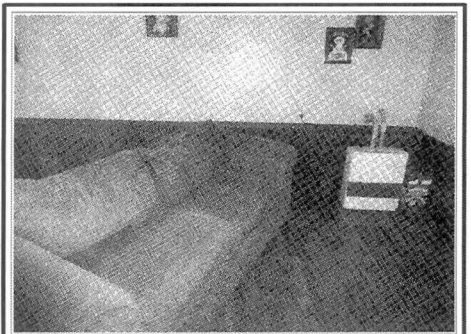
Bedroom



Full Bathroom



Bedroom



Family Room

Kasberg Appraisal Services
Photos- Subject

Section E, Item 1.

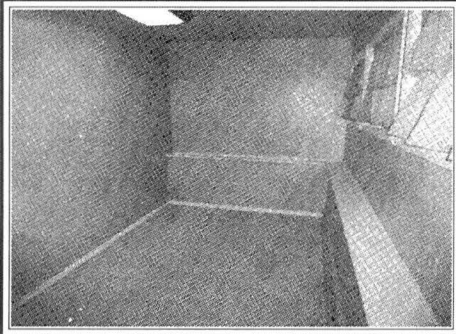
File No. 2885
Case No. 63-63-6-0369075

Borrower Norman Carson

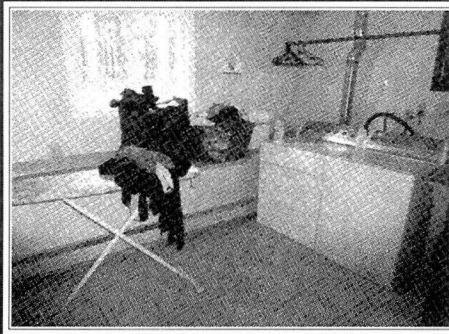
Property Address 9162 Skywood Lane

City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

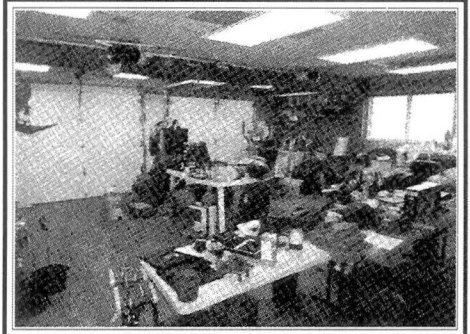
Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000



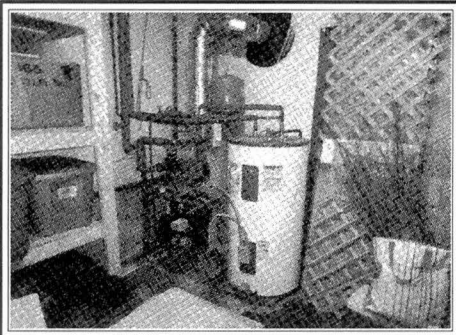
Den



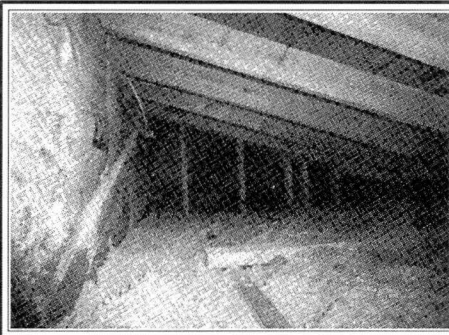
Utility



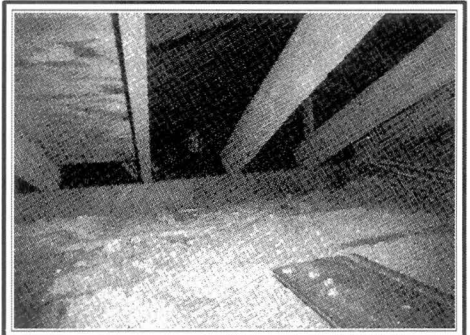
Garage



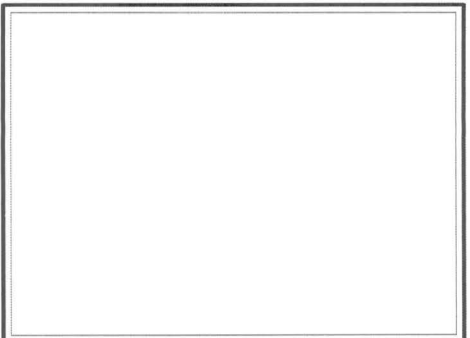
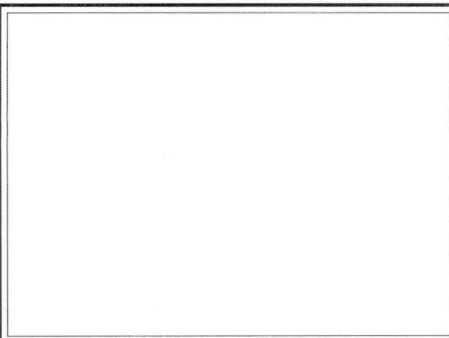
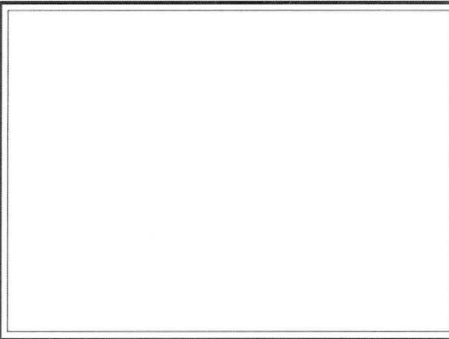
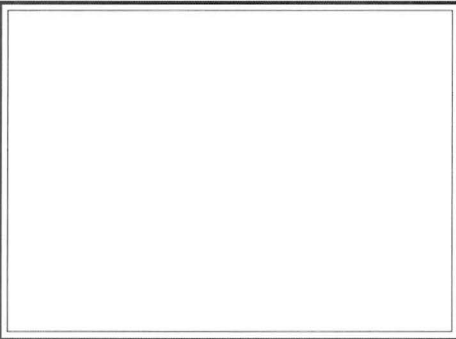
Boiler & Hot water Heater



Attic



Attic



Borrower Norman Carson

Property Address 9162 Skywood Lane

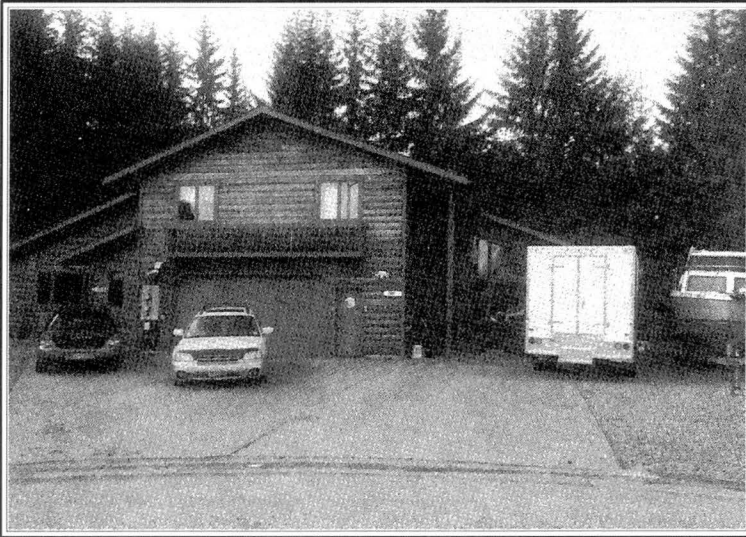
City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000



COMPARABLE SALE # 1

9365 Lakeview Court
Juneau, AK 99801



COMPARABLE SALE # 2

4531 Wood Duck Avenue
Juneau, AK 99801



COMPARABLE SALE # 3

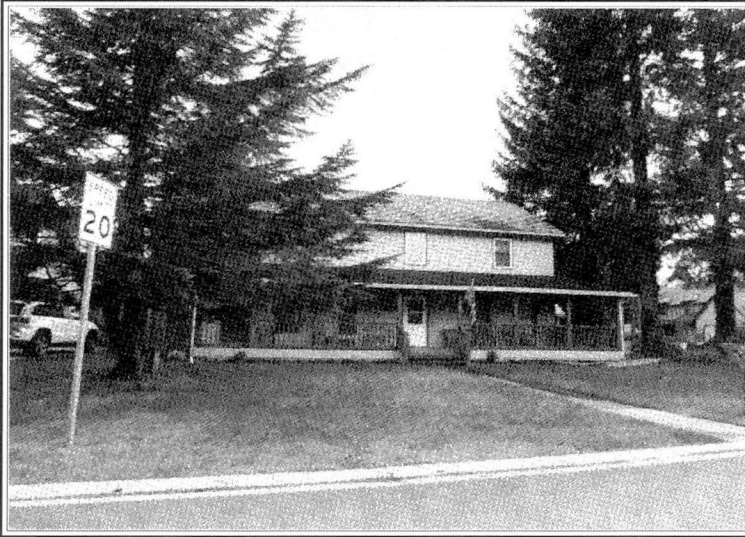
4493 Columbia Boulevard
Juneau, AK 99801-9621

Borrower Norman Carson

Property Address 9162 Skywood Lane

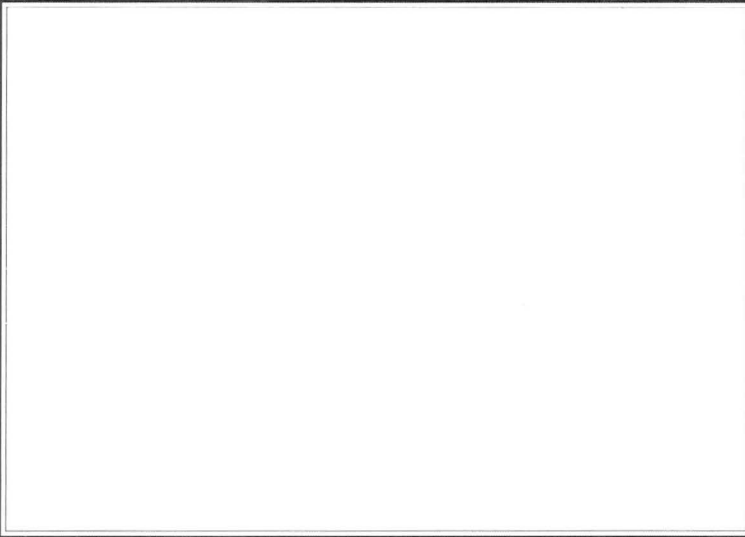
City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000

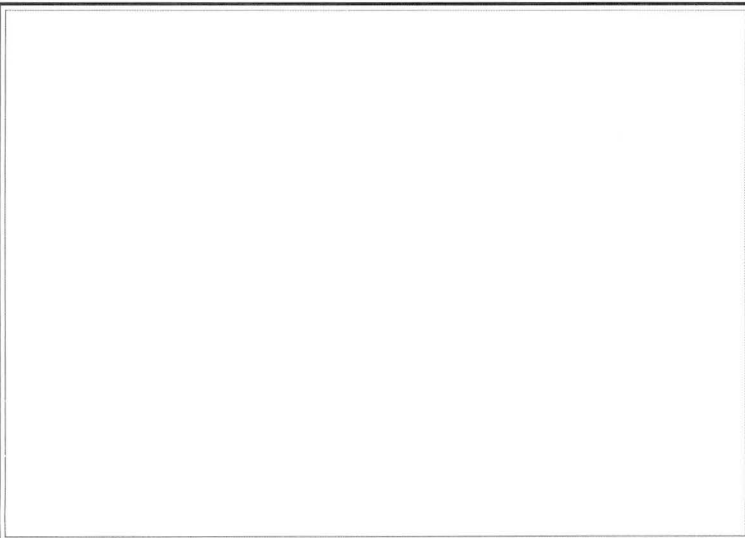


COMPARABLE SALE # 4

9360 Turn Street
Juneau, AK 99801



COMPARABLE SALE # 5



COMPARABLE SALE # 6

Kasberg Appraisal Services
SKETCH ADDENDUM

File No. 2885
Case No. 63-63-6-0369075

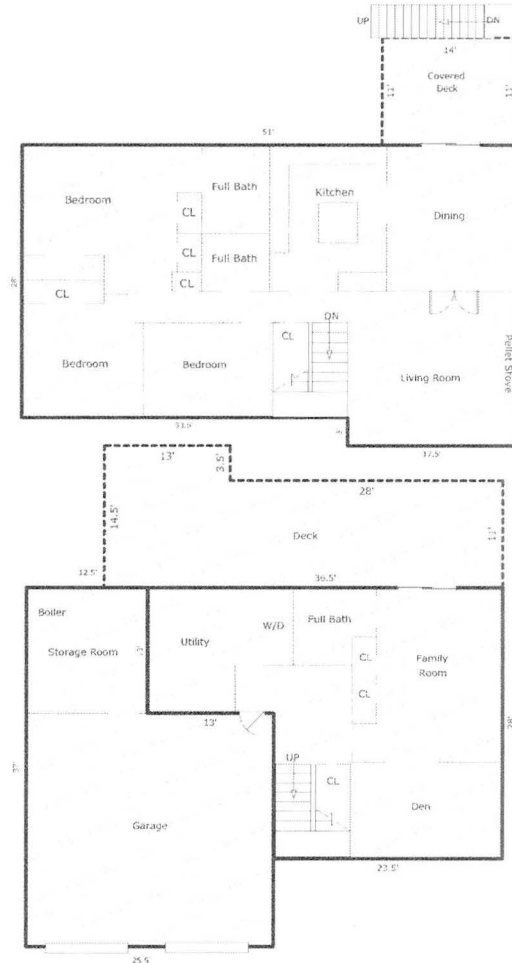
Section E, Item 1.

Borrower Norman Carson

Property Address 9162 Skywood Lane

City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621

Lender/Clien Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000



Comments: This sketch is not drawn to scale.

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN			
Code	Description	Net Size	Net Totals	Breakdown		Subtotals	
GLA1	First Floor	827.00	827.00	First Floor			
GLA2	Second Floor	1480.50	1480.50	36.5	x 13.0		474.50
GAR	Garage	774.50	774.50	15.0	x 23.5		352.50
OTH	Deck	154.00		Second Floor			
	Deck	496.50	650.50	28.0	x 51.0		1428.00
				3.0	x 17.5		52.50
Net LIVABLE Area		(rounded)	2308	4 Items	(rounded)	2308	

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 9162 Skywood Lane City Juneau State AK ZIP Code 99801-9621
Borrower Norman Carson

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)		5	6	15	<input type="checkbox"/>	Increasing	X	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)		0.83	2.00	5.00	<input type="checkbox"/>	Increasing	X	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings		n/a	n/a	2	<input type="checkbox"/>	Declining	X	Stable	<input type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)		0.00	0.00	0.40	<input type="checkbox"/>	Declining	X	Stable	<input type="checkbox"/>	Increasing
Median Sales & List Price, DOM, Sale/List %		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price		406,000 Average	393,150 Ave	405,606 Average	<input type="checkbox"/>	Increasing	X	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market		57 Average	61 Average	32 Average	<input type="checkbox"/>	Declining	X	Stable	<input type="checkbox"/>	Increasing
Median Comparable List Price		n/a	n/a	397,450 Average	<input type="checkbox"/>	Increasing	X	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market		n/a	n/a	55 Average	<input type="checkbox"/>	Declining	X	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price		Approx. 99%	Approx. 99%	Approx. 99%	<input type="checkbox"/>	Increasing	X	Stable	<input type="checkbox"/>	Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?			Yes	X	No	<input type="checkbox"/>	Declining	X	Stable	Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

See Comment Addendum.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

See Comment Addendum.

Cite data sources for above information.

MLS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

See Comment Addendum.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: n/a

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	n/a	n/a	n/a	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> X	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	0.00	0.00	0.00	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> X	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings	n/a	n/a	n/a	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> X	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)	n/a	n/a	n/a	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> X	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project? ☐ Yes ☒ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

n/a

Summarize the above trends and address the impact on the subject unit and project.

n/a

Signature

Mark D. Kasberg

Signature

Appraiser Name

Mark D. Kasberg

Supervisor Name

Company Name

Kasberg Appraisal Services

Company Name

Company Address

P. O. Box 33514, Juneau, AK 99803

Company Address

State License/Certification #

24

State AK

State License/Certification #

State

Email Address

kasbergappraisal@gci.net

Email Address

Kasberg Appraisal Services
COMMENT ADDENDUM

Section E, Item 1.

File No. 2885
Case No. 63-63-6-0369075

Borrower	Norman Carson				
Property Address	9162 Skywood Lane				
City	Juneau	County	City and Borough of Juneau	State	AK
				Zip Code	99801-9621
Lender/Client	Quicken loans, Inc.		Address 1050 Woodward, Detroit, MI 48226 - 0000		

1004MC Comment Addendum: Note: Information provided by SEAMLS does not typically include for sale by owner transactions.

Sale Price as % of List Price Ratio: The Sale Price as % of List Price Ratio provided on form 1004MC for each time period is estimated due to search limitations of the SEAMLS software program. SEAMLS calculates an average sales price to list price ratio. According to a Fannie Mae Announcement, it is acceptable to report the results for this field as an average. This is general information and includes properties that may or may not be directly comparable to the subject. This data does not include for sale by owner sales. The Sale Price as % of List Price Ratio is currently about 95-99% for most property types in the Juneau Borough.

Sales Concessions: Over the past 12 months, seller paid loan charges vary greatly up to 2% of the sale price. Anything over 2% is considered a sales concession. There has not been an apparent increase in seller contributions in the current market. If applicable, sales concessions and/or seller paid loan charges for the subject property are disclosed on page 1 of the appraisal report. Every effort has been made by the appraiser to determine sales or financing concessions for each comparable sale provided on the grid. Alaska is a non-disclosure State and lenders do not typically disclose the amount of closing costs or fees paid by the seller. Local appraisers will usually note whether closing costs paid by the seller were excessive, otherwise the actual amount is typically not provided when appraisal information is shared. If closing costs or fees paid by the seller are determined to have affected the sale price of the comparable sale, an adjustment is made.

Market Trend: The appraiser's review of market data reported through SEAMLS over the past 3 years showed stability and some increasing values in our real estate market. Continued low interest rates, a balanced supply/demand equation for most property types, and a low foreclosure rate currently favor the Juneau area real estate market.

The following is information that was taken from the June, 2015 Alaska Economic Trends Publication regarding Juneau's Housing Market: "National single-family house prices were 21 percent lower in 2014 than at their 2006 peak, while Alaska's dipped just 6 percent, Juneau's 5 percent, and Anchorage's 4 percent. Overall, Alaska weathered the housing market downturn very well, which is generally attributed to fewer risky loans and less speculative building." "Single family house prices have gone up more in Juneau and statewide over the past two decades than they have nationwide, where adjusted housing prices were only 15 percent higher in 2014 than they were in 1994. In Juneau, the real increase was 45 percent, and for the whole state it was 37 percent."

However, Alaska receives the majority of its state revenue from oil taxes. Within the past year, oil prices have declined significantly, and the state is now facing a multi billion dollar deficit. Although the State of Alaska has a sizeable budget reserve, if oil prices remain low, a potential risk to the Juneau-Douglas real estate property values exists. Like the rest of the State, the outlook is a concern, but the impact on real estate values is not yet evident as of the date of valuation. Market conditions are generally recognized as stable.

According to an article in the Juneau Empire on October 26, 2015: A recent study by Rain Coast Data revealed economic concerns for Southeast Alaska. The information was recently presented at the annual Southeast Conference and the Juneau Chamber of Commerce. The report indicates there were few areas of growth and many indicators of a slightly downward economic trend for Southeast Alaska. Although tourism has provided many jobs, low seafood prices, low mineral prices and the loss of government jobs are negative factors. Not only has there been government job losses, the health care industry has suffered losses as well. The report indicated Medicaid expansion should have a positive impact on health care employment. The U.S. Coast Guard, and the local tourism industry are continuing to add jobs to the area.

Unemployment Information: Alaska has typically experienced a lower unemployment rate than the national average, however, the state unemployment rate is currently higher than the national average, and the Juneau unemployment rate is lower than the national average. Recently reported unemployment data by the State of Alaska indicates Juneau has an approximate 4.7% unemployment rate for the month of November, 2015. The State of Alaska reported an approximate 6.4% unemployment rate for the month of November, 2015. According to the U.S. Bureau of Labor Statistics, the nation's unemployment rate for the month of November, 2015, was reported to be approximately 5%.

SEAMLS currently reports the following data for the Juneau-Douglas area (this does not include FSBO data): There have been 33 closed sales; 61 pending sales and 16 new listings over the past 30 days. The data includes various property types with a wide range of sale prices; view and non-view, waterfront and non-waterfront sites, etc. The average time on the market for most sold properties is generally less than 90 days; however, many properties are selling in 30 days or less. It is not uncommon for properties to receive more than one offer in the current market and many properties are selling by word of mouth. Note: Vacant Land often require significantly longer marketing periods than properties with improvements.

Single unit properties including large owner-occupied type properties with small accessory units have a wide range of sale prices; and include view, non-view, waterfront and non-waterfront sites, etc.: Approximately 201 sales closed 2015, 209 in 2014, 218 in 2013, and 193 in 2012.

Attached Properties: Approximately 81 sales closed in 2015, 61 in 2014, 56 in 2013, and 47 in 2012.

Condominium Properties: Approximately 86 sales closed in 2015, 65 in 2014, 73 in 2013, and 58 in 2012.

Duplex Properties: Approximately 10 sales closed in 2015, 7 in 2014, 13 in 2013, and 10 in 2012. Note: Inventory has been very limited.

Multi-family Properties (triplex and fourplex properties): Approximately 2 sales closed in 2015, 1 in 2014; MLS reports just 3 fourplex sales in 2013 and 4 in 2012. Note: Inventory in MLS has been very limited and many multi-family sales have been FSBO transactions in 2015.

Vacant Land (Single Family and Multi Family Lots): Approximately 12 sales closed in 2015, 14 in 2014, 14 in 2013, and 7 in 2012.

Single family properties with saltwater sites: Approximately 16 sales closed in 2015, 10 in 2014. Note: Inventory has been low.

The 1004MC data search includes sales and listings of comparable properties in the subject's Mendenhall Valley neighborhood and properties in competing neighborhoods such as the Back Loop Road and Lemon Creek. Properties included in the search for data vary in age, design, quality of construction, condition and location. I have made an examination of publicly available information about the subject property and comparable sales by researching the City and Borough of Juneau Assessor records, on-line information provided by the Alaska Department of Natural Resources Recorder's Office; and information shared by local appraisers, my own files, other real estate professionals, and SEAMLS. The listing and sales data for our small community is limited for properties like the subject. The appraiser's analysis of sale and listing data supports an overall stable market trend. Due to the Juneau-Douglas area being a small community with a population of about 32,000 people and a large land mass, Juneau has a limited market often resulting in comparable sales in excess of 1 mile distant and sales that have closed in excess of 90 days. The 1004MC form is not structured for accurate analysis of small communities with limited sales and listings. According to SEAMLS records (not including for sale by owner transactions): There were approximately 5 comparable sales during the prior 7-12 month time period (6 months) and approximately 21 comparable sales reported within the most recent 6 months. There are only about 2 comparable active listings located in the neighborhoods described above. The average time on the market for most comparable sold properties and active listings is near or less than 90 days. Low inventory and short marketing time periods are indicators of a strong market.

Borrower Norman Carson
 Property Address 9162 Skywood Lane
 City Juneau County City and Borough of Juneau State AK Zip Code 99801-9621
 Lender/Client Quicken loans, Inc. Address 1050 Woodward, Detroit, MI 48226 - 0000

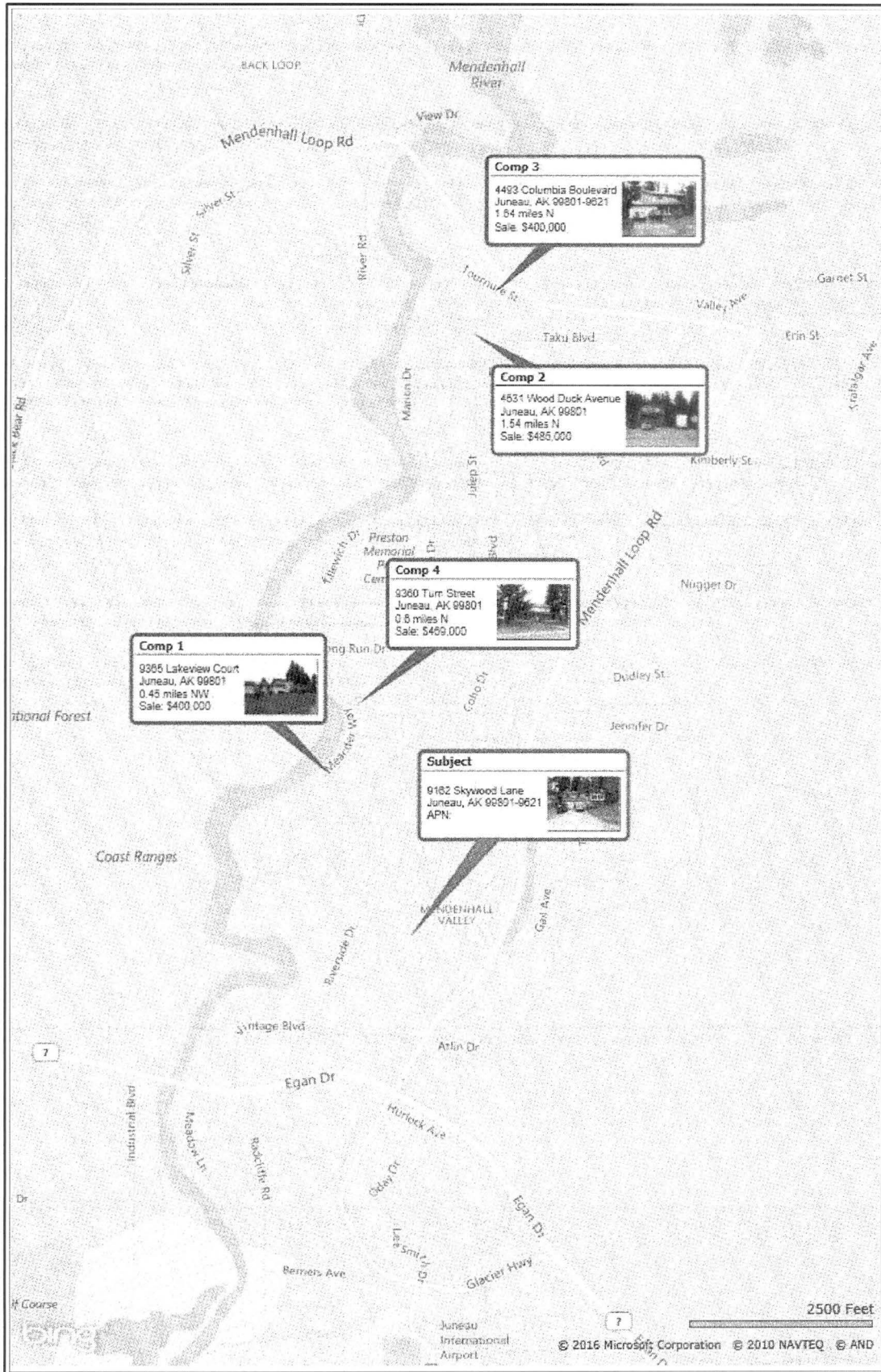


Kasberg Appraisal Services
LOCATION MAP ADDENDUM

File No. 2885
 Case No. 63-63-6-0369075

Section E, Item 1.

Borrower	Norman Carson				
Property Address	9162 Skywood Lane				
City	Juneau	County	City and Borough of Juneau	State	AK
Zip Code	99801-9621				
Lender/Client	Quicken loans, Inc.	Address	1050 Woodward, Detroit, MI 48226 - 0000		



9162 SKWOOD LANE 2023 PROPERTY TAX APPEAL TO BOE

I purchased my home at 9162 Skywood Lane in June 2016. Since that time, I have noticed the City and Borough of Juneau's Assessor's office has a pattern of unusually high property value assessments for my house. I have appealed the assessment on my house four times since I purchased the home; previously, the home's assessment was reduced after the appeal. One of my conversations with the assessor revealed the assessor admitted the City had made an error in the calculation of my home's value. I believe this error has been made again in the 2023 tax assessment.

TAX ASSESSMENT HISTORY FOR 9162 SKYWOOD LANE

2016 CBJ tax assessment: \$449,200

Home purchased in June 2016: \$435,000 (\$14,200 below the assessed value)

2017 CBJ tax assessment: \$463,900

Since the 2017 tax assessment was \$28,900 over the purchase price from six months earlier, I appealed the 2017 CBJ tax assessment. I provided CBJ with the assessment I paid for when I purchased it, as well as sale documentation showing the sale price of the home in 2016.

The revised 2017 tax assessment was set at \$444,400

2018 CBJ tax assessment: \$451,200

2019 CBJ tax assessment: \$462,600

I appealed the 2019 tax assessment (2019 appeal attached). In a discussion with the CBJ tax assessor, I was informed there was a calculation error in determining my property's value. The tax assessment for my property was corrected and revised.

The revised 2019 tax assessment: \$448,400

2020 CBJ tax assessment: \$461,600

2021 CBJ tax assessment: \$469,800

2022 CBJ tax assessment: \$558,400

I appealed the 2022 tax assessment (2022 appeal attached). I again brought up the same issues and comparisons from 2019. The CBJ assessor Arthur Drown contacted me and admitted there was another calculation error on my property:

"I have reviewed your property and I did find an error in our assessment, as I am sure you are aware, building costs skyrocketed this past year. Our assessments are based in a building cost approach, as building costs increase and the base replacement cost of structures in the Borough increase we are supposed to adjust certain homes into a new market bracket as that cost growth reaches a certain threshold. Your home was one of the many that moved into this threshold Borough wide, but it appears we failed to move you in to the correct market comparison bracket. I have corrected this error. Overall, we canvassed your neighborhood this past summer and reviewed the exterior of your home and information on file."

The revised 2022 tax assessment: \$513,800

2023 tax assessment: \$635,100

HOME FACTS

- Home built in 1977
- 3-bedroom, 3 bathroom
- House Size: 2,308 square feet
- Lot Size: 8,498 square feet
- 2 story structure (no outbuildings)

COMPARABLE PROPERTIES

When finding properties to compare with my house located at 9162 Skywood Lane, I used homes built between 1976-1980. Homes built within this time frame were built similarly, with the same size bedrooms, home features, etc.

I also used homes that were of the same approximate size, within 250 square feet of living space, and two-story homes. Additionally, the homes had lot sizes of similar size.

Lastly, comparable homes were selected in the same area as my home; most homes are located within a few blocks of my house. This is important as home valuation can change based on location.

Below is the list of properties that have been used to compare my property with the CBJ assessor since 2019. Prior to submitting this list of properties to the CBJ as comparable, I had a local real estate professional review the properties to ensure they were a fair comparison. Both the real estate professional and, later, the CBJ tax assessor agreed the following list of properties was a fair and accurate list of comparable properties.

Since 2019, the same list of properties has been used to compare property valuation against my home value. Using these properties for the past five consecutive years to compare valuations has set a past practice precedent.

COMPARABLE PROPERTY TABLE

Address	Year Built	Living Space	Bedroom/Bath	Lot Size
9162 Skywood Lane	1977	2,308 sqft	3 bed/3bath	8,498 sqft
3101 Riverwood Drive	1978	2,347 sqft	4 bed/ 3 bath	10,255 sqft
9166 Skywood Lane	1978	2,596 sqft	5 bed/ 3 bath	8,498 sqft
9163 Parkwood Lane	1979	2,358 sqft	3 bed/ 3 bath	9,945 sqft
9171 Parkwood Lane	1978	2,244 sqft	4 bed/ 2 bath	9,934 sqft
9158 Parkwood Lane	1978	2,345 sqft	4 bed/ 3 bath	8,596 sqft
9166 Parkwood Lane	1978	2,394 sqft	5 bed/ 3 bath	11,315 sqft

2023 PROPERTY VALUATION COMPARISONS

Address	CBJ	Realtor.com	Difference	Percentage
9162 Skywood Lane	\$635,100	\$570,882	+\$64,218	+10%
3101 Riverwood Drive	\$583,000	\$546,300	+\$36,700	+6%
9166 Skywood Lane*	\$689,800	\$598,800	+\$91,000	+13%
9163 Parkwood Lane	\$588,500	\$587,976	+\$524	+0.0%
9171 Parkwood Lane	\$576,600	\$599,960	-23,360	-4%
9158 Parkwood Lane	\$540,900	\$571,199	-\$30,299	-5%
9166 Parkwood Lane	\$578,900	\$602,238	-\$23,338	-4%

Address	CBJ	Zillow	Difference	Percentage
9162 Skywood Lane	\$635,100	\$585,200	+\$49,900	+8%
3101 Riverwood Drive	\$583,000	\$591,700	-\$8,700	-1%
9166 Skywood Lane*	\$689,800	\$577,200	+\$112,600	+16%
9163 Parkwood Lane	\$588,500	\$629,900	-\$41,400	-7%
9171 Parkwood Lane	\$576,600	\$652,400	-\$75,800	-13%
9158 Parkwood Lane	\$540,900	\$564,300	-\$23,400	-4%
9166 Parkwood Lane	\$578,900	\$613,400	-\$34,500	-6%

*Note owner of 9166 Skywood Lane filed a late appeal to their property assessment. The owner stated the reason for the tardiness of their appeal was due to medical/hospitalization issues they experienced in early 2023. The owner added they plan on filing another appeal in 2024 as they believe their property was valued excessively high.

It is important to note that automated valuation model (AVM) estimates provided by Zillow, Realtor.com, Redfin, Trulia, etc., may not represent the true value of a home and instead use metadata compilations to determine property value. The AVM is used in my comparison only as a tool to show the difference in valuation between the comparable homes in my area.

Automated estimates are generally quite accurate; in 2020, Forbes reported the AVM error rate was below 4%. 2023 Zillow reports their AVM error rate of on-market homes at 1.9% and off-market homes at 6.9%.

By using the charts above, you can see that the CBJ tax assessment value of the homes in the chart is generally below the AVM estimated value. The difference in valuation between the AVM and CBJ values averages 5%; the difference in my home's valuation is almost twice as much at 9%.

The AVM charts above show the valuation between the CBJ tax-assessed values and the AVM values and indicate my home is valued twice as high as its peers.

Again, AVM valuations are only being used to show trends and not actual property valuations. Next, I will use the City's own data to show the difference in property valuation when compared to my home.

"A rising tide raises all boats."

This metaphor can be used to explain Juneau's housing market. Housing prices have increased over the years, and while this may be true, the tide should raise the boats equally and at the same rate, especially those in the same harbor. This is the principal part of my petition with the City of Juneau: my house valuation shall rise and fall at the same rate as the comparable homes in my immediate area. I assert that my home's tax assessment has not fallen in line with the comparable homes in my area. In 2019 the City of Juneau admitted a calculation error was to blame for the inequitable increase in my home's value. I believe this same error is the reason for the overvaluation of my property in 2023. The below chart demonstrates the unequal rise in property valuation:

Address	CBJ 2022 Value	CBJ 2023 Value	Difference	Percentage
9162 Skywood Lane	\$513,800	\$635,100	\$121,300	+24%
3101 Riverwood Drive	\$513,300	\$583,000	\$69,700	+14%
9166 Skywood Lane*	\$551,300	\$689,800	\$138,500	+25%

9163 Parkwood Lane	\$516,800	\$588,500	\$71,700	+14%
9171 Parkwood Lane	\$508,200	\$576,600	\$68,400	+13%
9158 Parkwood Lane	\$475,000	\$540,900	\$65,900	+14%
9166 Parkwood Lane	\$512,100	\$578,900	\$66,800	+13%

The above chart shows my property valuation rose by 24% while the rest of the comparable homes increased by an average of 14%.

I request the Board of Equalization honor my request to reduce the 2023 assessed value of my property to match the increase of the comparable homes in my immediate area.

PREVIOUS TESTIMONY BY CBJ ASSESSOR DURING PAST BOE MEETING

During the previous BOE meeting, the City Assessor referenced a chart showing a timeline of assessed values for my property dating from 2016 to the present. In his statement, the assessor indicated that my property assessments had fallen a few times, indicating an ebb and flow of market valuations. While I believe the assessor believed in what he was saying at the time, he was mistaken in his testimony: the decrease in valuations was due to corrections made by the assessor's office. My property was overvalued and corrected on three separate occasions in the past seven years.

Each of the corrections is detailed in the attached documents. Each of the corrections made to my property's value was due to an incorrect valuation made by the assessor's office. In 2019 the City Assessor stated this incorrect valuation was due to a calculation error on the city's part.

CONCLUSION

In 2023 the City of Juneau Assessor's office made an error by assessing the value of my property that was excessive and unequal to similar properties. Additionally,

due to previous conversations with the city assessor's office, I believe the incorrect value is based on an improper/incorrect calculation.

I humbly request my property be assessed at the fair and reasonable value as follows:

Site: \$129,700

Building: \$445,765

Total: \$575,456

A handwritten signature in dark ink, appearing to read "Scott Carson", with a stylized, flowing script.

Scott Carson
9162 Skywood Lane
Juneau, AK 99801

2019 PROPERTY TAX APPEAL

March 20, 2019

City & Borough of Juneau (CBJ) Property Assessor,

I am disputing the 2019 tax assessment for my residence at 9162 Skywood Lane. I believe my property is has been overvalued by the City of Juneau for property tax purposes. I have come to this conclusion primarily based upon CBJ's assessment of my home compared to similar homes in the same area.

I researched homes in the same area as my home; I used a few factors to find similar homes:

- Year built (all homes compared were built within 2 years of my homes manufacture date)
- Square footage of the residence (homes must have no more difference +/- 200 square feet)
- Homes with a garage (my home has a garage)
- Lot size (homes must have similar lot size)
- Similar number of rooms (to include similar number of bedrooms)
- Similar features as my home.

Using this criteria I found 7 homes in my immediate area (most are located in my neighborhood) that I used for comparison. They are:

- 1) 9166 Glacierwood Drive
- 2) 3101 Riverwood Drive
- 3) 9166 Skywood Lane
- 4) 9163 Parkwood Drive
- 5) 9171 Parkwood Drive
- 6) 9158 Parkwood Drive
- 7) 9166 Parkwood Drive

I have included attachments of each home that I used for comparison.

The reason I chose homes that were in my immediate area as I felt this was the most honest way to compare homes. All of the homes selected will either appreciate in value for the same reasons (such as local improvements in the neighborhood, decrease in crime etc.) or they could depreciate in value for the same reasons (such as condemned properties, increase in crime rate, area eye sores etc.)

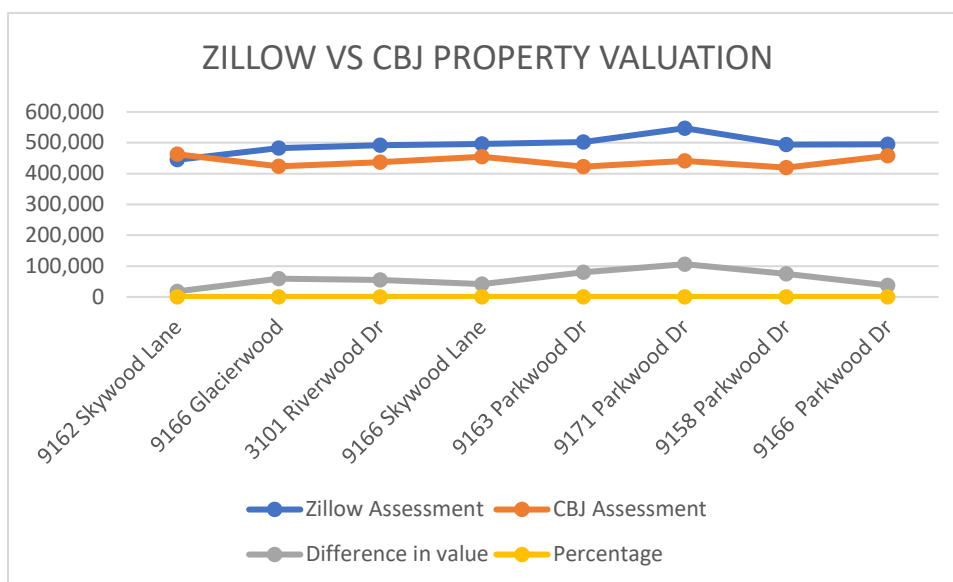
I also looked each of the properties up on Zillow and on Trulia to compare the values that Zillow and Trulia assigned for each of the properties in comparison to the valuation that CBJ assigned to each property. Zillow, Trulia and CBJ use different metrics when evaluating properties for value, however this is still valuable information since it can be used to compare each property. As long as Zillow, Trulia and CBJ are consistent in how they evaluate each property the differences in values should also be consistent. I found that Zillow and Trulia assigned a higher value to each property compared to the value that CBJ assigned, however the valuation was for the most part consistent except for my property (more on this later).

Below is a list of the home values (including my home) as listed by Zillow and CBJ:

House	Zillow Assessment	CBJ Assessment	Difference in value	Percentage
9162 Skywood Lane	444,763	462600	17837	-3.85%
9166 Glacierwood	482176	423300	58876	+13.90%
3101 Riverwood Dr	491934	437200	54734	+12.51%
9166 Skywood Lane	495847	454500	41347	+9.09%
9163 Parkwood Dr	502838	422700	80138	+18.95%
9171 Parkwood Dr	547229	441000	106229	+24.08%
9158 Parkwood Dr	494435	419300	75135	+17.91%
9166 Parkwood Dr	494695	457600	37095	+8.10%

By comparing the homes I found that Zillow on average valued the homes 13.5% higher than CBJ. One home was even valued at \$106,229 over the CBJ assessment!

The point of comparing the Zillow vs CBJ valuations is to show the consistency in home valuations. As you can see there is a predictable difference in home valuation between the two sources. In fact you can



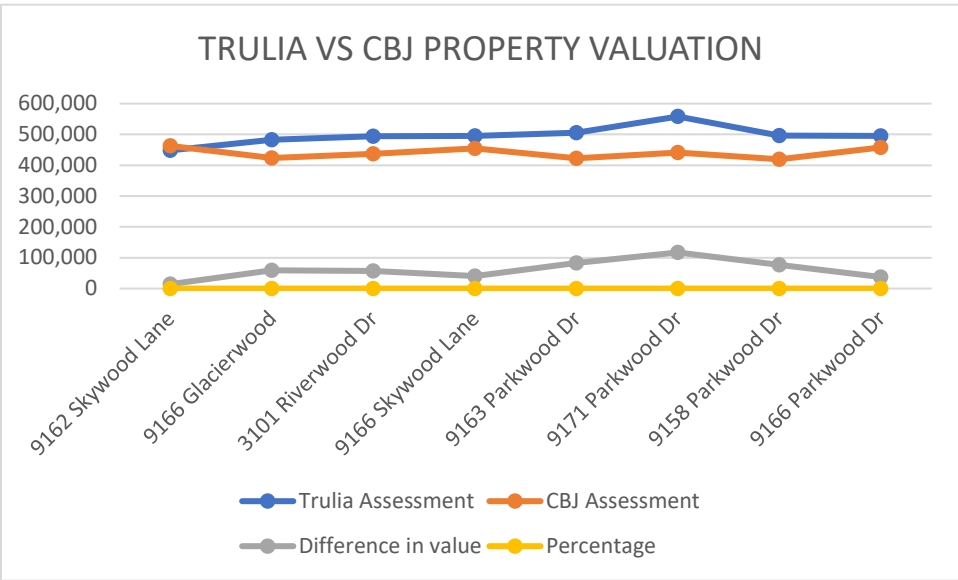
randomly select homes in the Juneau area on Zillow subtract 13.5% of the Zillow estimate and you will usually come close to finding the CBJ assessed value of the home. However, this predictable value does not apply to my home. In the chart above, my home is valued by CBJ 3.85% over the Zillow valuation. There is no obvious reason for this discrepancy other than a possible error by CBJ in how it calculated my homes value.

Next, I looked each home up on Trulia to determine the value that Trulia gave for each property. The properties are:

House	Trulia Assessment	CBJ Assessment	Difference in value	Percentage
9162 Skywood Lane	448,341	462600	14259	-3.08%
9166 Glacierwood	482,479	423300	59179	+13.98%
3101 Riverwood Dr	493979	437200	56779	+12.98%
9166 Skywood Lane	495337	454500	40837	+8.98%
9163 Parkwood Dr	505255	422700	82555	+19.53%
9171 Parkwood Dr	558007	441000	117007	+26.53%
9158 Parkwood Dr	496535	419300	77235	+18.41%
9166 Parkwood Dr	495337	457600	37737	+8.24%

Trulia valued the properties differently than CBJ and like Zillow, Trulia valued the properties on average higher than CBJ (except for my property). I also found there were differences in the valuation of the properties between Zillow and Trulia, but these differences were consistent and predictable.

Again, in the Trulia vs CBJ property comparison you can see there is a predictable and consistent valuation difference between the properties except for my home. Trulia on average valued the homes 13.96% higher than CBJ. Again, if



you search on Trulia’s web page for Juneau home values you can take the Trulia valuation subtract 14% of the property’s value and you will predictably come close to the CBJ assessment.

I am not suggesting that CBJ adopt Trulia or Zillow’s property values, but I am suggesting that by using Trulia and Zillow you can predictably determine a home’s value and while they are different than the CBJ property valuation they are predictably different.

Both Trulia and Zillow have valued my home at approximately 3.5% lower than the CBJ valuation despite all other homes valued by Trulia and Zillow are on average 14% higher than the CBJ valuation.

I am requesting that my home's property value be reassessed by CBJ to more closely match comparable properties in my surrounding neighborhood.

I have estimated the value of my property that I believe is more consistent with comparable properties in the surrounding area. My estimate is as follows:

Site value is **\$123,700**. I came to this value because this is the same value that CBJ assessed of my next door neighbor's site value (9166 Skywood). Both of our properties of the exact same size (8498 square feet) and both lots being identical and adjacent should share the same valuation. This equates to \$14.55 per square foot.

Building value is **\$292,989**. I came to this value because it is close to the value of my next door neighbor's building value (9166 Skywood). Both my home and my neighbor's home were built at the same time and by the same builder and are of similar design and quality.

9166 Skywood has 2596 square feet of livable area in the home and this equates to \$127 per square foot.



My home has 2307 square feet of livable area in the home and using \$127 per square foot to determine building value equates to \$292,989.

The sum of the building value and site value bring the total value for my property to **\$416,698**.


This is a decrease from the purchase price of \$435,000 that I paid on 6/3/16 but is what I feel a true reflection of the property value.



In conclusion, I believe CBJ has incorrectly determined the value of my home. I have shown that my home's value as determined by CBJ is vastly different than every single home sampled in the same area. Both Zillow and Trulia are commercially acceptable references in determining property values in the United States. Both Zillow and Trulia show a consistent valuation to both each other and CBJ. By using Zillow and Trulia you can see that my home has a valuation that is not consistent with other properties in my immediate area.


By amending the price of my property to the above recommended values this will bring my property more in line with the neighboring properties. This valuation is within 7.5% of Zillow and Trulia property assessments. Even at this new valuation the property is well below the 14% price difference average that I observed between Trulia and Zillow. I believe this to be fair and equitable.

 Juneau, AK  Buy Rent Mortgage

Saved Homes Saved Searches Sign up or Log in




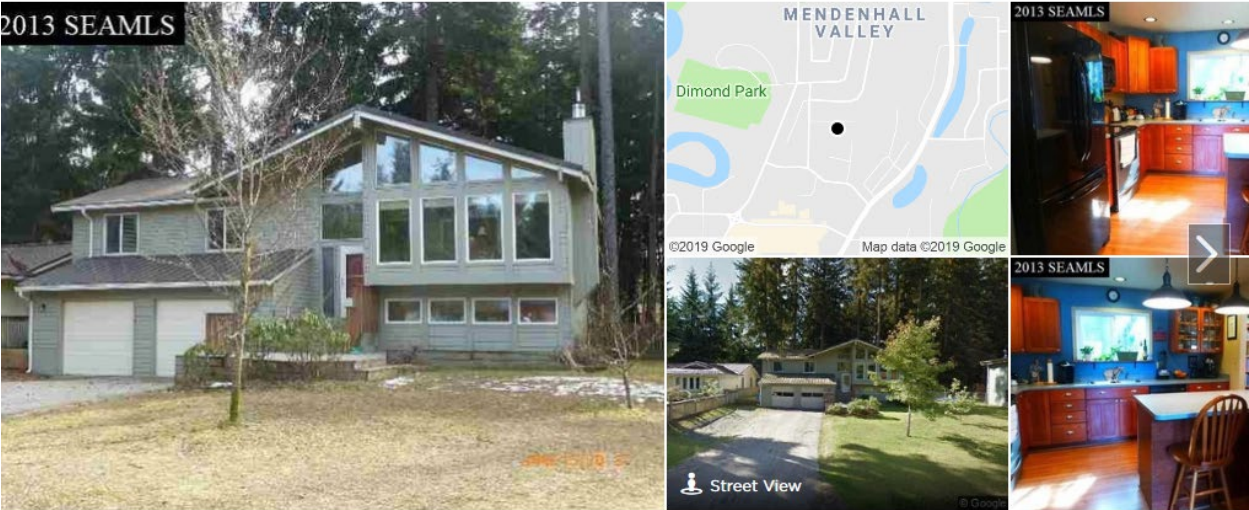
 Save  Share



9162 Skywood Ln
Juneau, AK 99801
3 Beds 3 Baths 2,308 sqft

\$448,341
Trulia Estimate
as of Mar 20, 2019





9162 Skywood Ln
Juneau, AK 99801

3 beds • 3 baths • 2,308 sqft


Note: This property is not currently for sale or for rent. The description below may be from a previous listing.


● OFF MARKET

Zestimate®: \$447,968


Rent Zestimate: \$2,275 /mo

EST. REFI PAYMENT

\$1,771/mo 

 See current rates

**Home Shoppers
are Waiting**



53 shoppers are looking in your neighborhood and price range.

Parcel #	Street Address	Legal Description 1
5B2101090050	SKYWOOD LN 9162	RIVERWOOD BL A LT 5

Owner's Name and Address

N SCOTT CARSON & MICHELLE MARIE LOCKS
 9162 SKYWOOD LN
 JUNEAU AK
 99801

Previous Owner	Site Value	Building PV	Total PV
ERIN N KELLY	\$ 123700.00	\$ 338900.00	\$ 462600.00

Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019

Number of Units	Year Built	Gross Living Area
001	1977	002307 sq.ft.

Garage	Garage Area	Lot Size	Last Trans
Yes	000774 sq.ft.	8498.00 sq. ft.	1606

City Water Available	City Sewer Available
Yes	Yes

Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded

Parcel #	Street Address	Legal Description 1
5B2101090040	SKYWOOD LN 9166	RIVERWOOD BL A LT 4

Owner's Name and Address

TANYA M MCNAUGHTON
1806 N OBERLIN RD
SPOKANE VALLEY WA
99206

Previous Owner	Site Value	Building PV	Total PV
FEDERAL HOME LOAN MO	\$ 123700.00	\$ 330800.00	\$ 454500.00
Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019
Number of Units	Year Built	Gross Living Area	
001	1978	002596 sq. ft.	
Garage	Garage Area	Lot Size	Last Trans
Yes	000298 sq. ft.	8498.00 sq. ft.	1102
City Water Available	City Sewer Available		
Yes	Yes		
Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded



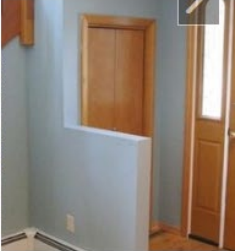
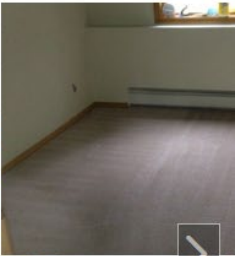
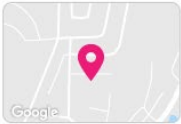
9166 Skywood Ln

Juneau, AK 99801

4 Beds 3 Baths 2,596 sqft

\$495,798

Trulia Estimate 
as of Mar 20, 2019



9166 Skywood Ln
Juneau, AK 99801

5 beds · 3 baths · 2,596 sqft


Is this your rental?


● OFF MARKET

Zestimate® : \$495,475


Rent Zestimate®: \$2,275 /mo

EST. REFI PAYMENT

\$1,959/mo 

 See current rates

Home Shoppers
are Waiting

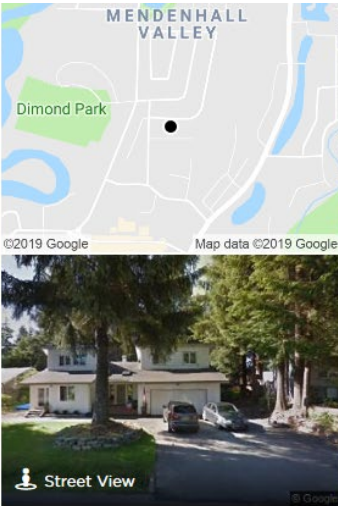
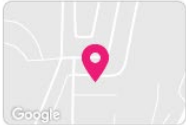
 Ask an agent about market conditions in your neighborhood.

Parcel #	Street Address	Legal Description 1	
5B2101100040	GLACIERWOOD DR 9166	RIVERWOOD BL A LT 22	
Owner's Name and Address			
NICHOLAS A GARZA & JODI GARZA 9166 GLACIERWOOD DR JUNEAU AK 99801			
Previous Owner	Site Value	Building PV	Total PV
NICHOLAS A GARZA	\$ 128000.00	\$ 295300.00	\$ 423300.00
Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019
Number of Units	Year Built	Gross Living Area	
001	1978	002420 sq.ft.	
Garage	Garage Area	Lot Size	Last Trans
Yes	000483 sq.ft.	9040.00 sq. ft.	1704
City Water Available	City Sewer Available		
Yes	Yes		
Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded



9166 Glacierwood Dr
Juneau, AK 99801
4 Beds 2 Baths 2,420 sqft

\$482,479
Trulia Estimate
as of Mar 20, 2019



9166 Glacierwood Dr
Juneau, AK 99801

5 beds · 2 baths · 2,420 sqft

Note: This property is not currently for sale or for rent. The description below may be from a previous listing.

This is a wonderful home in a central valley location with Lots of Upgrades and lots of room, and is Ready To Move Into At Closing. Located in an Excellent neighborhood, this property is only several blocks away from the New Swimming Pool. This is definitely a Must-See Home with five bedrooms and two full baths, 2420 square feet and a 483 square foot garage. All this plus a large fenced back yard. Call today for a showing.

OFF MARKET
Zestimate®
\$482,069
Rent Zestimate®: \$2,275 /mo
EST. REFI PAYMENT
\$1,906/mo
[See current rates](#)

Home Shoppers are Waiting

80 shoppers are looking in your neighborhood and price range.

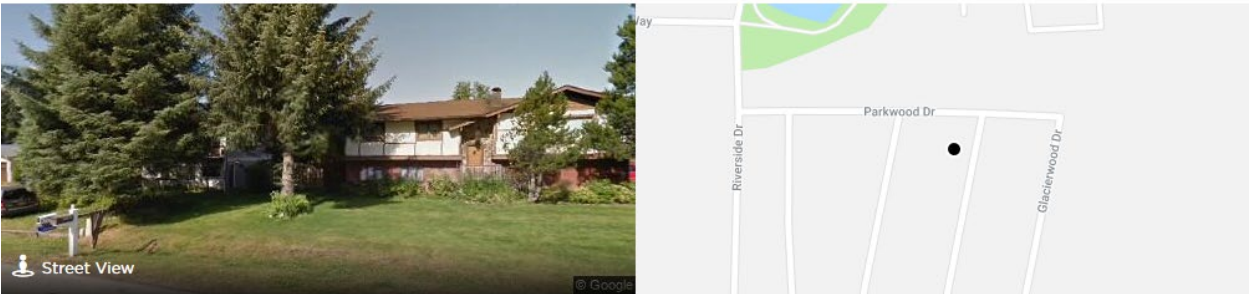
I own this home and would like to ask an agent about selling 9166 Glacierwood Dr,

Parcel #	Street Address	Legal Description 1
5B2101130010	RIVERWOOD DR 3101	RIVERWOOD BL C LT 22

Owner's Name and Address

PAUL H SWANSON & LORILYN E SWANSON
3101 RIVERWOOD DR
JUNEAU AK
99801

Previous Owner	Site Value	Building PV	Total PV
	\$ 130300.00	\$ 306900.00	\$ 437200.00
Use Code	Exempt	Zoning	Tax Year
Residential	SENIOR	-Single Family and Duplex -7,000 sq. ft minimum lot size -5 units per acre	2019
Number of Units	Year Built	Gross Living Area	
001	1978	002347 sq. ft.	
Garage	Garage Area	Lot Size	Last Trans
Yes	000528 sq. ft.	10255.00 sq. ft.	0000
City Water Available	City Sewer Available		
Yes	Yes		
Exempt Land	Exempt Building	Exempt Total	Road/No Road
150000	N/A	150000	Roaded



3101 Riverwood Dr
Juneau, AK 99801

4 beds · 3 baths · 2,347 sqft

3101 Riverwood Dr, Juneau, AK is a single family home that contains 2,347 sq ft and was built in 1978. It contains 4 bedrooms and 3 bathrooms.

The Zestimate for this house is \$491,489, which has decreased by \$2,649 in the last 30 days. The Rent Zestimate for this home is \$2,275/mo, which has decreased by \$25/mo in the last 30 days.

● OFF MARKET

Zestimate®: \$491,489

Rent Zestimate®: \$2,275 /mo

EST. REFI PAYMENT

\$1,943/mo

[See current rates](#)

Home Shoppers
are Waiting

80 shoppers are looking in your neighborhood and price range.



OFF MARKET

3101 Riverwood Dr

Juneau, AK 99801

4 beds 3 baths 2,347 sqft Single-Family Home

\$493,979

Trulia Estimate

[Refinance Your Home](#)

[Share](#) [Save](#)

Parcel #	Street Address	Legal Description 1
5B2101150010	PARKWOOD DR 9166	RIVERWOOD BL D LT 1

Owner's Name and Address

BAUER LAWRENCE AND ANITA TRUST & LAWRENCE J BAUER; ANITA A BAUER;
TRUSTEES
9166 PARKWOOD DR
JUNEAU AK
99801

Previous Owner	Site Value	Building PV	Total PV
LAWRENCE J BAUER	\$ 131500.00	\$ 326100.00	\$ 457600.00



Use Code	Exempt	Zoning	Tax Year
Residential	SENIOR	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019

Number of Units	Year Built	Gross Living Area
001	1978	002394 sq.ft.

Garage	Garage Area	Lot Size	Last Trans
Yes	000630 sq.ft.	11315.00 sq. ft.	1803

City Water Available	City Sewer Available
Yes	Yes

Exempt Land	Exempt Building	Exempt Total	Road/No Road
150000	N/A	150000	Roaded



9166 Parkwood Dr

Juneau, AK 99801

5 beds · 3 baths · 2,394 sqft

Is this your rental?

Get a monthly local market report with

OFF MARKET

Zestimate®

\$494,695

Rent Zestimate®: \$2,275 /mo

EST. REFI PAYMENT

\$1,955/mo

See current rates


Home Shoppers are Waiting

80 shoppers are looking in your neighborhood and price range.

trulia Juneau, AK

Buy Rent Mortgage

Saved Homes Saved Searches Sign up or



SOLD

Save Share


9166 Parkwood Dr

Juneau, AK 99801

5 Beds 3 Baths 2,394 sqft

\$495,337

Trulia Estimate as of Mar 20, 2019

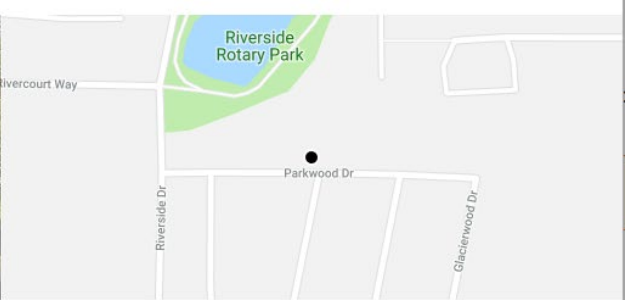



Parcel #	Street Address	Legal Description 1
5B2101160060	PARKWOOD DR 9163	RIVERWOOD BL A LT 50

Owner's Name and Address

CHRISTOPHER BRADLEY GOINS & ARIANE ALYSE GOINS
 9163 PARKWOOD DR
 JUNEAU AK
 99801

Previous Owner	Site Value	Building PV	Total PV
MICHAEL A COOK	\$ 130300.00	\$ 292400.00	\$ 422700.00
Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019
Number of Units	Year Built	Gross Living Area	
001	1979	002258 sq.ft.	
Garage	Garage Area	Lot Size	Last Trans
Yes	000484 sq.ft.	9945.00 sq. ft.	1503
City Water Available	City Sewer Available		
Yes	Yes		
Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded



9163 Parkwood Dr Juneau, AK 99801

3 beds · 3 baths · 2,259 sqft

9163 Parkwood Dr, Juneau, AK is a single family home that contains 2,259 sq ft and was built in 1979. It contains 3 bedrooms and 3 bathrooms.

The Zestimate for this house is \$502,280, which has decreased by \$3,234 in the last 30 days. The Rent Zestimate for this home is \$2,275/mo, which has decreased by \$25/mo in the last 30 days.

● OFF MARKET

Zestimate®
\$502,280

Rent Zestimate®: \$2,275 /mo

EST. REFI PAYMENT
\$1,985/mo

[See current rates](#)

Home Shoppers are Waiting

80 shoppers are looking in your neighborhood and price range.

trulia Juneau, AK

Buy Rent Mortgage

Saved Homes Saved Searches



[Save](#) [Share](#)

9163 Parkwood Dr

Juneau, AK 99801

3 Beds 3 Baths 2,259 sqft

\$505,255

Trulia Estimate
as of Mar 20, 2019

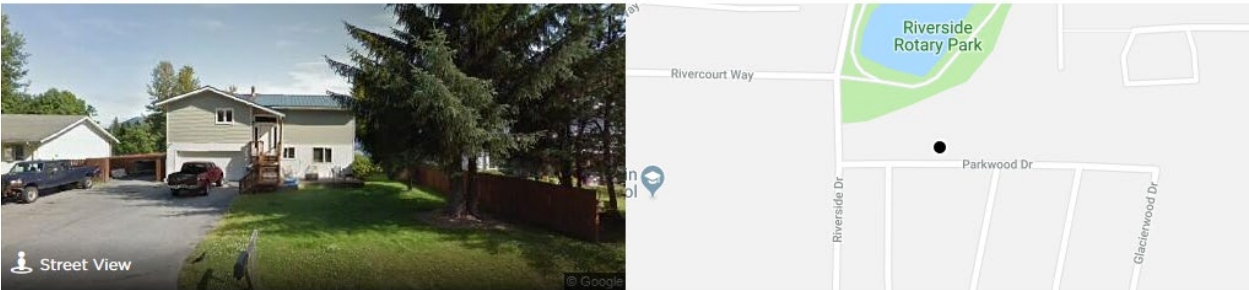


Parcel #	Street Address	Legal Description 1
5B2101160040	PARKWOOD DR 9171	RIVERWOOD BL A LT 52

Owner's Name and Address

KEVIN M DUGAN
9171 PARKWOOD DR
JUNEAU AK
99801

Previous Owner	Site Value	Building PV	Total PV
JOSEPH G SORENSON	\$ 130300.00	\$ 310700.00	\$ 441000.00
Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq.ft minimum lot size -5 units per acre	2019
Number of Units	Year Built	Gross Living Area	
001	1978	002244 sq.ft.	
Garage	Garage Area	Lot Size	Last Trans
Yes	000970 sq.ft.	9934.00 sq. ft.	1205
City Water Available	City Sewer Available		
Yes	Yes		
Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded



9171 Parkwood Dr
Juneau, AK 99801

4 beds · 2 baths · 2,245 sqft

9171 Parkwood Dr, Juneau, AK is a single family home that contains 2,245 sq ft and was built in 1978. It contains 4 bedrooms and 2 bathrooms.

The Zestimate for this house is \$546,709, which has decreased by \$7,032 in the last 30 days. The Rent Zestimate for this home is \$2,382/mo, which has decreased by \$3/mo in the last 30 days.

● OFF MARKET

Zestimate®:
\$546,709

Rent Zestimate®: \$2,382 /mo


EST. REFI PAYMENT

\$2,161/mo


[See current rates](#)

Home Shoppers
are Waiting

97 shoppers are looking in your neighborhood and price range.

 Juneau, AK Buy Rent Mortgage

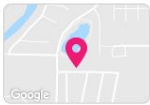
Saved Homes Saved Searches



9171 Parkwood Dr
Juneau, AK 99801

4 Beds 2 Baths 2,245 sqft

\$558,007
Trulia Estimate
as of Mar 20, 2019



Parcel #	Street Address	Legal Description 1
5B2101140210	PARKWOOD DR 9158	RIVERWOOD BL C LT 21

Owner's Name and Address

JEREMY WESKE
9158 PARKWOOD DR
JUNEAU AK
99801

Previous Owner	Site Value	Building PV	Total PV
JEREMY WESKE	\$ 124700.00	\$ 294600.00	\$ 419300.00

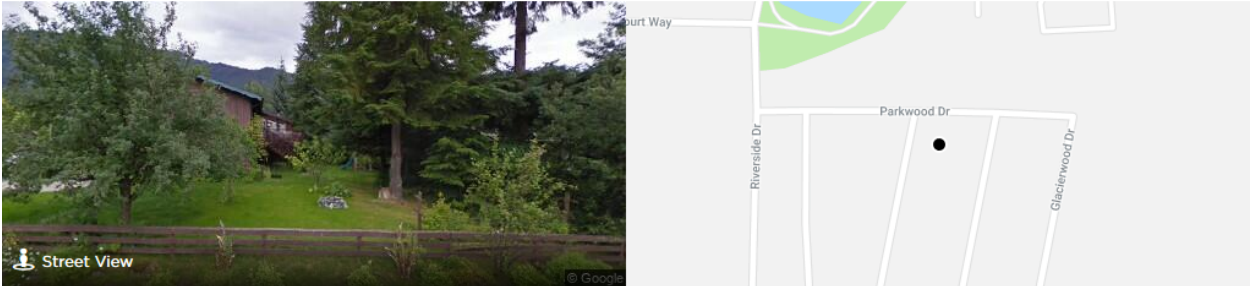
Use Code	Exempt	Zoning	Tax Year
Residential	No Data	-Single Family and Duplex -7,000 sq. ft minimum lot size -5 units per acre	2019

Number of Units	Year Built	Gross Living Area
001	1978	002113 sq.ft.

Garage	Garage Area	Lot Size	Last Trans
Yes	000624 sq.ft.	8596.00 sq. ft.	1902

City Water Available	City Sewer Available
Yes	Yes

Exempt Land	Exempt Building	Exempt Total	Road/No Road
N/A	N/A	N/A	Roaded



9158 Parkwood Dr
Juneau, AK 99801

4 beds · 3 baths · 2,345 sqft

Note: This property is not currently for sale or for rent. The description below may be from a previous listing.

Beautifully maintained home with a view of the mountains & many extras! New Paint, Flooring, Tile work, & water heater are a few of the more recent improvements. Solarium off the dining room brings the outside in and floods the house with natural light - and does have its own permanent heat source. The gardens and landscaping make this even better - a true showplace in the spring! (Internet 5671423)

● OFF MARKET
Zestimate®:
\$494,435
Rent Zestimate®: \$2,275 /mo

EST. REFI PAYMENT
\$1,954/mo
[See current rates](#)

Home Shoppers are Waiting

80 shoppers are looking in your neighborhood and price range.

I own this home and would like to ask an agent about

9158 Parkwood Dr



OFF MARKET

9158 Parkwood Dr
Juneau, AK 99801
4 beds 3 baths 2,113 sqft Single-Family Home

\$496,535
Trulia Estimate
[Refinance Your Home](#)

[Share](#) [Save](#)

2022 PROPERTY TAX APPEAL

April 4, 2022

City & Borough of Juneau (CBJ) Property Assessor,

I am disputing my 2022 tax assessment for my residence at 9162 Skywood Lane. I believe my property has been overvalued by the CBJ. CBJ increased the value of my property by \$89,600 between the years 2021 and 2022. This increase is not consistent with not only my property value but the property values in my neighborhood.

In 2019, CBJ increased the value of my home disproportionately with similar homes in my neighborhood. In 2019 I disputed the tax assessment and provided a market place analysis of several similar homes in my area, that resulted in a lowered adjustment to my property assessment. I can provide a copy of that market place analysis if needed.

I will use the same properties this year as in 2019 to compare to my home; they are all built within the same two-year period and have approximately the same square footage as my home.

I believe CBJ made an error in assessing my property and I would appreciate CBJ reevaluate my assessment. I agree that property values tend to increase over time, but the properties should increase in a consistent manner.

There are six properties that are similar to mine:

- 3101 Riverwood Drive (\$163 square foot)
- 9166 Skywood Lane (\$164 square foot)
- 9163 Parkwood Drive (\$171 square foot)
- 9171 Parkwood Drive (\$168 square foot)
- 9158 Parkwood Drive (\$165 square foot)
- 9166 Parkwood Drive (\$158 square foot)

In 2022 the above listed homes have an average building value of \$164 per square foot. This is the value that CBJ assessed those home at for 2022, it is only appropriate that my home is assessed at the same valuation. If CBJ assesses my property at a different valuation, I request the CBJ to provide the methodology of how my home was valued.

I believe the 2022 property tax valuation of my home is as follows:

Land Assessment: \$123,700

Building Assessment: \$378,348

Total Assessment: \$502,048

This adjusted assessment reflects an increase of \$32,248 from 2021. This assessment is a fair and consistent property value for 2022.



Scott Carson

9162 Skywood Lane

Scott.Carson54@gmail.com



City and Borough of Juneau
Office of the Assessor
155 South Seward Street
Juneau, Alaska 99801
(907) 586-5215

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Section E, Item 1.

IDENTIFICATION #	5B2101090050	REAL PROPERTY VALUE	
RIVERWOOD BL A LT 5		SITE: \$123,700	BLDG: \$434,700
PROPERTY TAX YEAR	2022	TOTAL REAL PROPERTY VALUE	\$558,400
MAILING DATE	3/8/2022	TOTAL EXEMPT	\$0
APPEAL FILING DEADLINE	4/7/2022	TOTAL TAXABLE	\$558,400
B.O.E. MEETING DATE	5/5/2022	ADDRESS SERVICE REQUESTED	
*** IMPORTANT ***		To: N SCOTT CARSON & MICHELLE MARIE LOCKS	
Please review the back of this notice for information regarding your valuation and the appeal procedure. Make sure you keep this notice for your records. Please contact us if your mailing address is incorrect.		9162 SKYWOOD LN JUNEAU, AK 99801	
*** THIS IS NOT A TAX BILL ***			

REPORT DATE: 3/15/2022

CITY AND BOROUGH OF JUNEAU
PROPERTY TAX SYSTEM
REAL PROPERTY INQUIRY

PAGE 1 of 1

5B2101090050
2021
ORIG AMOUNT
4,961.09

N SCOTT CARSON
MICHELLE MARIE LOCKS
9162 SKYWOOD LN
JUNEAU AK 99801
RIVERWOOD BL A LT 5

BANK CODE: Corelogic
EXMPT TOT:
LAND ASM T: 123,700
BLDG ASM T: 346,100
TOTL ASM T: 469,800

EMAILS FROM/TO CBJ ASSESSOR



Scott Carson <scott.carson54@gmail.com>

APL 2017-0027 5B2101090050 Carson

6 messages

Aaron Landvik <Aaron.Landvik@juneau.org>

Thu, Apr 6, 2017 at 4:09 PM

To: "scott.carson54@gmail.com" <scott.carson54@gmail.com>

Per our conversation this afternoon, please respond with an email confirming acceptance of the below listed values for your property. If you choose not to accept you will be scheduled before the Board of Equalization and will be advised of the date and time to appear. If accepted, I will seek approval from the Assessor and a notice will be mailed to you with the new assessed value.

Proposed values:

Site \$	133,100
Building \$	308,400
Misc \$	3,000
Total \$	444,500

Time Adjusted Valuation

AV	444,500
Appraisal date	4/22/2016
Appraised value	435,000
A/S	1.02
Effective Date	1/1/2017
# of Months	8.466666667
Month Rate	0.002599205
Adj Index	1.022221345
Adj valuation	444,666.28
Adj A/S	1.00

Adjusted value = (Appraised value) * (1 + Monthly rate)^(Time elapsed since appraisal until January 1st [in months])

Please let me know if you want more information regarding the process.

Aaron

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org



Aaron Landvik <Aaron.Landvik@juneau.org>
To: "scott.carson54@gmail.com" <scott.carson54@gmail.com>

Wed, May 3, 2017 at 12:15 PM

Good afternoon,

This is a reminder that I need a response from you concerning my proposed value on the above property. I emailed you on April 06, 2017 the new value of \$444,400 and am awaiting notification that you will accept or deny the proposed amount.

Please **respond with an email confirming acceptance** of the below listed values for your property OR if you choose not to accept you will be scheduled before the Board of Equalization and will be advised of the date and time to appear. If accepted, I will seek approval from the Assessor and a notice will be mailed to you with the new assessed value.

Parcel	5B2101090050			
Period	S/V	MISC	I/V	A/V
2017 Asmt	\$133,100	\$3,000	\$327,800	\$463,900
2017 Proposed	\$133,100	\$3,000	\$308,300	\$444,400
Appeal Change	0%	0%	-6%	-4%
2017 Chg per Appeal	\$0	\$0	(\$19,500)	(\$19,500)

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org



[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>
To: Aaron Landvik <Aaron.Landvik@juneau.org>

Wed, May 3, 2017 at 12:20 PM

Sorry for not replying sooner, I will not appeal this appraisal.

Scott

On May 3, 2017, at 13:15, Aaron Landvik <Aaron.Landvik@juneau.org> wrote:

Good afternoon,

This is a reminder that I need a response from you concerning my proposed value on the above property. I emailed you on April 06, 2017 the new value of \$444,400 and am awaiting notification that you will accept or deny the proposed amount.

Please **respond with an email confirming acceptance** of the below listed values for your property OR if you choose not to accept you will be scheduled before the Board of Equalization and will be advised of the date and time to appear. If accepted, I will seek approval from the Assessor and a notice will be mailed to you with the new assessed value.

<image001.jpg>

[Quoted text hidden]



Aaron Landvik <Aaron.Landvik@juneau.org>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Jun 7, 2017 at 11:50 AM

Hi Scott,

Can you please clarify if you are saying you accept the original valuation thus withdrawing your appeal, or if you want to accept the revised valuation of:

Period	S/V	MISC	I/V	A/V
2017 Asmt	\$133,100	\$3,000	\$327,800	\$463,900
2017 Proposed	\$133,100	\$3,000	\$308,300	\$444,400

Please let me know and I can initiate the adjustment if needed.

Thanks,

Aaron

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org



[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>
To: Aaron Landvik <Aaron.Landvik@juneau.org>

Wed, Jun 7, 2017 at 12:48 PM

Sorry for the confusion, what I mean to say is I do not object to the revised (lesser amount) appraisal.

I do not agree to the original appraisal and that is why I submitted documentation showing the purchase price and recent appraisal.

Thank you for your time on this.

Scott

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

<image001.jpg>

From: Scott Carson [<mailto:scott.carson54@gmail.com>]

Sent: Wednesday, May 03, 2017 12:20 PM
To: Aaron Landvik
Subject: Re: APL 2017-0027 5B2101090050 Carson

Sorry for not replying sooner, I will not appeal this appraisal.

Scott

On May 3, 2017, at 13:15, Aaron Landvik <Aaron.Landvik@juneau.org> wrote:

Good afternoon,

This is a reminder that I need a response from you concerning my proposed value on the above property. I emailed you on April 06, 2017 the new value of \$444,400 and am awaiting notification that you will accept or deny the proposed amount.

Please **respond with an email confirming acceptance** of the below listed values for your property OR if you choose not to accept you will be scheduled before the Board of Equalization and will be advised of the date and time to appear. If accepted, I will seek approval from the Assessor and a notice will be mailed to you with the new assessed value.

<image001.jpg>

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org

<image001.jpg>

From: Aaron Landvik
Sent: Thursday, April 06, 2017 4:10 PM
To: 'scott.carson54@gmail.com'
Subject: APL 2017-0027 5B2101090050 Carson

Per our conversation this afternoon, please respond with an email confirming acceptance of the below listed values for your property. If you choose not to accept you will be scheduled before the Board of Equalization and will be advised of the date and time to appear. If accepted, I will seek approval from the Assessor and a notice will be mailed to you with the new assessed value.

Proposed values:

Site \$	133,100
Building \$	308,400
Misc \$	3,000
Total \$	444,500

Time Adjusted Valuation

<image002.jpg>

Adjusted value = (Appraised value) * (1 + Monthly rate)^(Time elapsed since appraisal until January 1st [in months])

Please let me know if you want more information regarding the process.

Aaron

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org

<image001.jpg>

Aaron Landvik <Aaron.Landvik@juneau.org>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Jun 7, 2017 at 1:20 PM

Perfect, I will pass the appeal on with the revised valuation of:

Period	S/V	MISC	I/V	A/V
2017 Asmt	\$133,100	\$3,000	\$327,800	\$463,900
2017 Proposed	\$133,100	\$3,000	\$308,300	\$444,400

Aaron

Aaron Landvik

Appraiser I

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5220

aaron.landvik@juneau.org



[Quoted text hidden]



Scott Carson <scott.carson54@gmail.com>

2022 Appeal - 5B2101090050 - 9162 Skywood

1 message

Arthur Drown <Arthur.Drown@juneau.org>

Tue, Apr 12, 2022 at 12:02 PM

To: "scott.carson54@gmail.com" <scott.carson54@gmail.com>

Good morning Scott,

I have reviewed your property and I did find an error in our assessment, as I am sure you are aware, building costs skyrocketed this past year. Our assessments are based in a building cost approach, as building costs increase and the base replacement cost of structures in the Borough increase we are supposed to adjust certain homes into a new market bracket as that cost growth reaches a certain threshold. Your home was one of the many that moved into this threshold Borough wide, but it appears we failed to move you in to the correct market comparison bracket. I have corrected this error. Overall, we canvassed your neighborhood this past summer and reviewed the exterior of your home and information on file. We can see that you are keeping your home maintained since your purchase in 2016. Some new windows back in 2017 and a new boiler in 2020, so I think it is safe to say that the exterior of your home is a decent reflection of the overall condition and upkeep. After my thorough review of all recent information available to our office, the market adjustment error appears to be the only error made. As such, I recommend the following change to your 2022 Assessment:

2022 Assessment: Site: \$123,700 Improvements: \$434,700 Total: \$558,400**2022 Proposed: Site: \$123,700 Improvements: \$390,100 Total: \$513,800**

If you would like to accept this proposed change, please respond by email stating so. 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 schedule the case for the next available Board of Equalization and you will be notified of the date.

Thank you for your time,

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org





Scott Carson <scott.carson54@gmail.com>

Comparable Properties

6 messages

Arthur Drown <Arthur.Drown@juneau.org>
 To: "scott.carson54@gmail.com" <scott.carson54@gmail.com>

Tue, Apr 12, 2022 at 4:17 PM

Scott,

I am going to have you focus on the "Building value Summary Effective Rate" box in these per unit cost breakdowns of your structure and your comps below. I have marked a couple of them as GOOD COMP because they are, in your system, being considered the same quality of construction as yours, which is a big factor in per square foot discrepancy and one of the details of our model that can skew the generalized assessed value/square footage you have conducted. Of these other two above average quality comparable properties, I would also encourage you to notice that 1) you have the highest percent depreciation applied 2) you have the lowest effective rate at \$111.24 vs \$132.12 and \$116.86 respectively and 3) with my correction of the market adjustment, you have the lowest "Neighborhood" adjustment applied of these 2 comps by far. This indicates to me that we are accounting for the needs your home has, like the deck replacements you mentioned, older roof and siding issues.

Subject: Your cost breakdown – (after my adjustment) 9.3% change in assessed value 2021 to 2022

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9613.0 - 9162 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3731	3731	2307	3731				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$111.24	\$415,037	12	\$365,232				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$21,914				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$387,100

• 3101 Riverwood Drive (163) – 12.5% change in assessed value 2021 to 2022

This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9691.0 - 3101 RIVERWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3595	3595	2347	3595				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$100.53	\$361,399	10.8	\$322,368				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,671				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$381,000

GOOD COMP • 9166 Skywood Lane (164) 16.4% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9612.0 - 9166 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2596	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$132.12	\$431,514	8	\$396,993				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$23,820				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$420,800


GOOD COMP • 9163 Parkwood Drive (171) – 16.8% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9751.0 - 9163 PARKWOOD DR


Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2258	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$116.86	\$381,678	15	\$324,426				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$59,046				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$383,500

- 9171 Parkwood Drive (168) – 10.4% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

 (1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9749.0 - 9171 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3831	3831	2244	3831				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$93.07	\$356,556	10.8	\$318,048				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$57,885				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$375,900

- 9158 Parkwood Drive (165) – 8.7% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

 (1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$99.68	\$319,477	10	\$287,529				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$52,330				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$339,900

- 9166 Parkwood Drive (158) – 7.2% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9731.0 - 9166 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3252	3252	2394	3252				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$112.90	\$367,153	13	\$319,424				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$377,600

Also notice that, after my adjustment, the increase in your assessed value 2021 to 2022 is one of the lowest, especially so when compared to the other comps that are of the same quality rating.

I hope this provides some clarity and understanding of generalized mass appraisal as an approach to estimating full market value.

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



Scott Carson <scott.carson54@gmail.com>
To: Arthur Drown <Arthur.Drown@juneau.org>

Tue, Apr 12, 2022 at 6:07 PM

Thank you for taking the time to talk to me today, I really appreciate that. I will Take a look at the comparables.

Scott

On Apr 12, 2022, at 16:17, Arthur Drown <Arthur.Drown@juneau.org> wrote:

Scott,

I am going to have you focus on the "Building value Summary Effective Rate" box in these per unit cost breakdowns of your structure and your comps below. I have marked a couple of them as GOOD COMP because they are, in your system, being considered the same quality of construction as yours, which is a big factor in per square foot discrepancy and one of the details of our model that can skew the generalized assessed value/square footage you have conducted. Of these other two above average quality comparable properties, I would also encourage you to notice that 1) you have the highest percent depreciation applied 2) you have the lowest effective rate at \$111.24 vs \$132.12 and \$116.86 respectively and 3) with my correction of the market adjustment, you have the lowest "Neighborhood" adjustment applied of these 2 comps by far. This indicates to me that we are accounting for the needs your home has, like the deck replacements you mentioned, older roof and siding issues.

Subject: Your cost breakdown – (after my adjustment) 9.3% change in assessed value 2021 to 2022

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9613.0 - 9162 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3731	3731	2307	3731				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$111.24	\$415,037	12	\$365,232				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$21,914				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$387,100

• 3101 Riverwood Drive (163) – 12.5% change in assessed value 2021 to 2022

This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9691.0 - 3101 RIVERWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3595	3595	2347	3595				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$100.53	\$361,399	10.8	\$322,368				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,671				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$381,000

GOOD COMP • 9166 Skywood Lane (164) 16.4% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9612.0 - 9166 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2596	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$132.12	\$431,514	8	\$396,993				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$23,820				
		<input type="checkbox"/> Override	Final Adjusment				(Cost To Cure)
			Total Value				\$420,800

GOOD COMP • 9163 Parkwood Drive (171) – 16.8% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9751.0 - 9163 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2258	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$116.86	\$381,678	15	\$324,426				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$59,046				
		<input type="checkbox"/> Override	Final Adjusment				(Cost To Cure)
			Total Value				\$383,500

• 9171 Parkwood Drive (168) – 10.4% change in assessed value 2021 to 2022

This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9749.0 - 9171 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3831	3831	2244	3831				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$93.07	\$356,556	10.8	\$318,048				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$57,885				
		<input type="checkbox"/> Override	Final Adjusment				(Cost To Cure)
			Total Value				\$375,900

- 9158 Parkwood Drive (165) – 8.7% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$99.68	\$319,477	10	\$287,529				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$52,330				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value	\$339,900			

- 9166 Parkwood Drive (158) – 7.2% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9731.0 - 9166 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3252	3252	2394	3252				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$112.90	\$367,153	13	\$319,424				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value	\$377,600			

Also notice that, after my adjustment, the increase in your assessed value 2021 to 2022 is one of the lowest, especially so when compared to the other comps that are of the same quality rating.

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Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



Arthur Drown <Arthur.Drown@juneau.org>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Apr 13, 2022 at 8:04 AM

Of course! I hope this helps provide some clarification regarding our process. My review is final and I see no other errors in our assessment other than the one addressed in my other email and corrected. Please shoot me a response to that email when you feel your inquiry is satisfied.

Thank you.

Arthur Drown

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arthur.drown@juneau.org



From: Scott Carson <scott.carson54@gmail.com>
Sent: Tuesday, April 12, 2022 6:08 PM
To: Arthur Drown <Arthur.Drown@juneau.org>
Subject: Re: Comparable Properties

EXTERNAL E-MAIL: BE CAUTIOUS WHEN OPENING FILES OR FOLLOWING LINKS

Thank you for taking the time to talk to me today, I really appreciate that. I will Take a look at the comparables.


Scott

On Apr 12, 2022, at 16:17, Arthur Drown <Arthur.Drown@juneau.org> wrote:

Scott,

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Subject: Your cost breakdown – (after my adjustment) 9.3% change in assessed value 2021 to 2022

 (1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9613.0 - 9162 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3731	3731	2307	3731				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$111.24	\$415,037	12	\$365,232				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$21,914				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$387,100

• 3101 Riverwood Drive (163) – 12.5% change in assessed value 2021 to 2022

This house we are considering a slightly lower quality build.

image003.png



GOOD COMP • 9166 Skywood Lane (164) 16.4% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9612.0 - 9166 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2596	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$132.12	\$431,514	8	\$396,993				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$23,820				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$420,800

GOOD COMP • 9163 Parkwood Drive (171) – 16.8% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9751.0 - 9163 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2258	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$116.86	\$381,678	15	\$324,426				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$59,046				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$383,500

- 9171 Parkwood Drive (168) – 10.4% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9749.0 - 9171 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3831	3831	2244	3831				
Building Value Summary							
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\$93.07	\$356,556	10.8	\$318,048				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$57,885				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$375,900

- 9158 Parkwood Drive (165) – 8.7% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$99.68	\$319,477	10	\$287,529				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$52,330				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$339,900

- 9166 Parkwood Drive (158) – 7.2% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9731.0 - 9166 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3252	3252	2394	3252				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
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Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$377,600

Also notice that, after my adjustment, the increase in your assessed value 2021 to 2022 is one of the lowest, especially so when compared to the other comps that are of the same quality rating.

I hope this provides some clarity and understanding of generalized mass appraisal as an approach to estimating full market value.

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



Arthur Drown <Arthur.Drown@juneau.org>
To: Scott Carson <scott.carson54@gmail.com>

Mon, Apr 25, 2022 at 1:27 PM

Scott,

I am forwarding along our previous correspondence, as I do need a reply stating acceptance or rejection of my findings.

Please provide a reply promptly.

Thank you,

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



From: Arthur Drown
Sent: Wednesday, April 13, 2022 8:05 AM
To: 'Scott Carson' <scott.carson54@gmail.com>
Subject: RE: Comparable Properties

Of course! I hope this helps provide some clarification regarding our process. My review is final and I see no other errors in our assessment other than the one addressed in my other email and corrected. Please shoot me a response to that email when you feel your inquiry is satisfied.

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arthur.drown@juneau.org

From: Scott Carson <scott.carson54@gmail.com>**Sent:** Tuesday, April 12, 2022 6:08 PM**To:** Arthur Drown <Arthur.Drown@juneau.org>**Subject:** Re: Comparable Properties

EXTERNAL E-MAIL: BE CAUTIOUS WHEN OPENING FILES OR FOLLOWING LINKS

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Subject: Your cost breakdown – (after my adjustment) 9.3% change in assessed value 2021 to 2022
image002.png



• 3101 Riverwood Drive (163) – 12.5% change in assessed value 2021 to 2022

This house we are considering a slightly lower quality build.

 (1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9691.0 - 3101 RIVERWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3595	3595	2347	3595				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$100.53	\$361,399	10.8	\$322,368				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,671				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value	\$381,000			

GOOD COMP • 9166 Skywood Lane (164) 16.4% change in assessed value 2021 to 2022

Considered the same quality build as your residence in our model.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9612.0 - 9166 SKYWOOD LN

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2596	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$132.12	\$431,514	8	\$396,993				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$23,820				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$420,800

GOOD COMP • 9163 Parkwood Drive (171) – 16.8% change in assessed value 2021 to 2022
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(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9751.0 - 9163 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3266	3266	2258	3266				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
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Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$59,046				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$383,500

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image006.png



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(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$99.68	\$319,477	10	\$287,529				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$52,330				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$339,900

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Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3252	3252	2394	3252				
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Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$112.90	\$367,153	13	\$319,424				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
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			Total Value				\$377,600

Also notice that, after my adjustment, the increase in your assessed value 2021 to 2022 is one of the lowest, especially so when compared to the other comps that are of the same quality rating.

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arthur.drown@juneau.org



Scott Carson <scott.carson54@gmail.com>
To: Arthur Drown <Arthur.Drown@juneau.org>

Mon, Apr 25, 2022 at 9:03 PM

Hi Arthur,

I will not dispute the amended tax assessment.

Scott

On Apr 25, 2022, at 13:27, Arthur Drown <Arthur.Drown@juneau.org> wrote:

Scott,

I am forwarding along our previous correspondence, as I do need a reply stating acceptance or rejection of my findings.

Please provide a reply promptly.

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arthur.drown@juneau.org



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Sent: Wednesday, April 13, 2022 8:05 AM
To: 'Scott Carson' <scott.carson54@gmail.com>
Subject: RE: Comparable Properties

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[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
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Adjustments							
Quality Points	Building Size	Site	Neighborhood				
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Building Area Summary							
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Effective Rate	RCN Total	Depreciation %	RCNLD Total				
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Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
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arthur.drown@juneau.org



Arthur Drown <Arthur.Drown@juneau.org>
To: Scott Carson <scott.carson54@gmail.com>

Tue, Apr 26, 2022 at 7:58 AM

Scott,

Thank you for the reply. We will close out the appeal and issue an amended assessment notice.

Thanks,

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



From: Scott Carson <scott.carson54@gmail.com>

Sent: Monday, April 25, 2022 9:03 PM
To: Arthur Drown <Arthur.Drown@juneau.org>
Subject: Re: Comparable Properties

EXTERNAL E-MAIL: BE CAUTIOUS WHEN OPENING FILES OR FOLLOWING LINKS

Hi Arthur,

I will not dispute the amended tax assessment.

Scott

On Apr 25, 2022, at 13:27, Arthur Drown <Arthur.Drown@juneau.org> wrote:

Scott,

I am forwarding along our previous correspondence, as I do need a reply stating acceptance or rejection of my findings.

Please provide a reply promptly.

Thank you,

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



From: Arthur Drown
Sent: Wednesday, April 13, 2022 8:05 AM
To: 'Scott Carson' <scott.carson54@gmail.com>
Subject: RE: Comparable Properties

Of course! I hope this helps provide some clarification regarding our process. My review is final and I see no other errors in our assessment other than the one addressed in my other email and corrected. Please shoot me a response to that email when you feel your inquiry is satisfied.

Thank you.

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org



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[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9730.0 - 9158 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3205	3205	2113	3205				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$99.68	\$319,477	10	\$287,529				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$52,330				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$339,900

- 9166 Parkwood Drive (158) – 7.2% change in assessed value 2021 to 2022
This house we are considering a slightly lower quality build.

(1) Assessor's Office. Building Structural Elements & Features Bldg Id. 9731.0 - 9166 PARKWOOD DR

Inventory	Values	R-Bldg Data	Gar./Heat	R-Porches	C-Bldg Data	CE Comp.	
Building Area Summary							
Base Total	Actual Total	Heated Total	Effective Total				
3252	3252	2394	3252				
Building Value Summary							
Effective Rate	RCN Total	Depreciation %	RCNLD Total				
\$112.90	\$367,153	13	\$319,424				
Adjustments							
Quality Points	Building Size	Site	Neighborhood				
	0		\$58,135				
		<input type="checkbox"/> Override	Final Adjustment				(Cost To Cure)
			Total Value				\$377,600

Also notice that, after my adjustment, the increase in your assessed value 2021 to 2022 is one of the lowest, especially so when compared to the other comps that are of the same quality rating.

I hope this provides some clarity and understanding of generalized mass appraisal as an approach to estimating full market value.

Arthur Drown

Appraiser II

Assessor's Office

City and Borough of Juneau, AK

(907) 586-5215 Ext. 4038

arthur.drown@juneau.org





Scott Carson <scott.carson54@gmail.com>

2023 Property Assessment Petition

14 messages

Scott Carson <scott.carson54@gmail.com>
To: Assessor.Office@juneau.gov

Wed, Mar 15, 2023 at 9:10 AM

City Property Assessor,

I am petitioning my 2023 property assessment. I believe the estimate CBJ conducted on my property (9162 Skywood Lane) contained errors and is incorrect. Please find the attached letter detailing my petition.

Respectfully,

Scott Carson
9162 Skywood Ln, Juneau, AK 99801

 **Carson 2023 Property Assessment Dispute.pdf**
392K

Assessor Office <Assessor.Office@juneau.gov>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Mar 15, 2023 at 9:33 AM

Hi Scott,

Thanks for reaching out. I've attached our Petition for Review form that we need to get your appeal started. You can find it at this link [Finance – Assessor Forms – City and Borough of Juneau](#) as well, under the Petition for Review tab, if you'd rather use the fillable PDF online.

Once you send this back I will attach it with your letter and hand off to one of our appraisers who will reach out to you when they get to your file.

Best Regards,

Tony Perletti

Administrative Assistant II

Assessor's Office

City and Borough of Juneau, AK

907-586-5215 ext 4034-Office

907-586-4520-Fax

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 **2023-Appeal-Petition-for-Review-RP.pdf**
578K

Scott Carson <scott.carson54@gmail.com>
To: Assessor Office <Assessor.Office@juneau.gov>

Wed, Mar 15, 2023 at 10:37 AM

I apologize for overlooking the Appeals form. I have completed the attached form.

Respectfully,
Scott Carson
[Quoted text hidden]

2 attachments

 **Carson 2023 Property Assessment Dispute.pdf**
392K

 **2023-Appeal-Petition-for-Review-SIGNED.pdf**
357K

Assessor Office <Assessor.Office@juneau.gov>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Mar 15, 2023 at 10:35 AM

Thanks Scott. We'll reach out to you as soon as we can.

[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>
To: Assessor Office <Assessor.Office@juneau.gov>

Wed, Mar 15, 2023 at 10:39 AM

Thank you.
[Quoted text hidden]

Aaron Landvik <Aaron.Landvik@juneau.gov>
To: Scott Carson <scott.carson54@gmail.com>

Tue, Mar 28, 2023 at 11:55 AM

Good morning,

This e-mail is to serve as confirmation that we have received your petition for review for the 2023 Assessment year. Your petition has been assigned to an appraiser who will contact you regarding the process.

We are currently working through a significant backlog primarily within the residential segment and will process the petitions in the order in which they were received.

-

All supporting evidence must be provided to the Assessor Office no later than April 18th per CBJ ordinance.

https://library.municode.com/ak/juneau/codes/code_of_ordinances?nodeId=PTIICOOR_TIT15AS

State statute requires that the burden of proof rests with the appellant. Appellants are expected to provide specific evidence which indicates that their property valuation is one of the following:

EXCESSIVE – To show that an assessment is excessive, an appellant must show that the assessment is more than just overvalued. It must be shown that the assessment is grossly disproportionate when compared to other assessments (or, it can be shown that there is an intentional or fraudulent purpose to place an excessive valuation on the property.)

UNEQUAL – To show that an assessment is unequal, the appellant must show that there are other properties in the same class as the property being appealed and that there is no basis that would justify different valuations of the property.

IMPROPER – To show that an assessment is improper, it must be shown that the assessor used an improper method of valuation, which amounts to fraud or a clear adoption of a wrong principle of valuation.

UNDERVALUED – Rare, but yes it does happen from time to time.

Only the reasons above are considered valid reasons for an appeal.

I have included the evidence that you provided when submitting the petition for review. If possible, can you try to track down a copy of your purchase appraisal from 2016? When the property was re-financed in 2021 and 2022, was an appraisal performed? How was a value determined to secure the loan?

This link provides information from the State of Alaska regarding the appeal process.

[Property Assessments in Alaska, Local Government Online, Division of Community and Regional Affairs](#)

These handouts explain the assessment process.

<https://juneau.org/wp-content/uploads/2020/12/Understanding-Assessment.pdf>

<https://juneau.org/wp-content/uploads/2020/12/For-the-Property-Owner-Who-Wants-to-Know.pdf>

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



From: Scott Carson <scott.carson54@gmail.com>

Sent: Wednesday, March 15, 2023 10:07 AM

To: Assessor Office <Assessor.Office@juneau.gov>

Subject: Re: 2023 Property Assessment Petition

I apologize for overlooking the Appeals form. I have completed the attached form.

Respectfully,

Scott Carson

[Quoted text hidden]

2 attachments



Carson 2023 Property Assessment Dispute.pdf

392K



2023-Appeal-Petition-for-Review-SIGNED.pdf

357K

Aaron Landvik <Aaron.Landvik@juneau.gov>
To: Scott Carson <scott.carson54@gmail.com>

Wed, Apr 5, 2023 at 10:59 AM

Good morning,

I am the appraiser assigned to process your petition for review.

In looking the record over, it appears that the property was refinanced in 2021 and in 2022. Was an appraisal performed at that time? If so, can you please provide me with the appraisal?

Can you please provide me with recent interior photos of the common areas within the house (kitchen/bathrooms/living rooms/etc)? This will allow me review the condition of the property and consider the depreciation we have applied to the property.

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



[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>

Wed, Apr 5, 2023 at 11:16 AM

:

From: Aaron Landvik <Aaron.Landvik@juneau.gov>

Date: April 5, 2023 at 10:59:53 AKDT

To: Scott Carson <scott.carson54@gmail.com>

Subject: RE: 2023 Property Assessment Petition

Good morning,

I am the appraiser assigned to process your petition for review.

In looking the record over, it appears that the property was refinanced in 2021 and in 2022. Was an appraisal performed at that time? If so, can you please provide me with the appraisal?

Can you please provide me with recent interior photos of the common areas within the house (kitchen/bathrooms/living rooms/etc)? This will allow me review the condition of the property and consider the depreciation we have applied to the property.

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



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<image001.jpg>

[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>
To: Aaron Landvik <Aaron.Landvik@juneau.gov>

Wed, Apr 5, 2023 at 8:23 PM

Hi Aaron,

I did not refinance my home in 2021 or in 2022. I refinanced my home in 2020 and there was not an appraisal for the refinance.

I have not made any recent improvements to my home.

I have a question about your requests for additional information: The Assessor's Office has already assessed my property and as I indicated in my original email that I noticed my assessment increased at twice the amount of my comparable homes. What data was used to determine that assessment?

Additionally, has everyone in Juneau provided the city with pictures of the inside of their homes?

Just so I understand what is being asked: Am I being directed to provide the City of Juneau photos of the interior of my home to the city in order to receive an assessment?

I think I need some more information from you before I can understand how the City has come to the assessed value of my home.

Respectfully,
Scott Carson

[Quoted text hidden]

Scott Carson <scott.carson54@gmail.com>
To: Aaron Landvik <Aaron.Landvik@juneau.gov>

Mon, Apr 17, 2023 at 9:37 AM

Good Morning,

Attached is my supporting document for my property assessment dispute. Since I have not heard back from you, I assume the city is not interested in answering any of my questions from my last email.
Please feel free to contact me with any questions.


Respectfully,
Scott Carson

[Quoted text hidden]

 **2023 Property Assessment Attachment Letter.pdf**
135K

Mon, Apr 17, 2023 at 9:37 AM

[Quoted text hidden]

 **2023 Property Assessment Attachment Letter.pdf**
135K

Aaron Landvik <Aaron.Landvik@juneau.gov>
To: Scott Carson <scott.carson54@gmail.com>

Mon, Apr 17, 2023 at 10:10 AM

Hi Scott,

Sorry about the delay in getting back you.

Our job is to appropriately assess all taxable property within the borough. As part of that process, a consideration of the condition and quality of the interior can be very helpful. We are requesting either interior photos or a site visit for all appellants.

Previous valuation methodology had segmented SFRs into a normal bucket and a high value bucket. The threshold for inclusion was a base building value >\$350,000. The rationale behind this was that more expensive homes faced a different market than is typical. In reviewing the data, we made the decision to remove the high value designation as it was no longer supported by market evidence. This is the reason why your % change was greater than other properties.

Within the State of Alaska, the appellant bears the burden of proof. My job is to review the information that you have provided, if you choose to not provide the information then I will work with what you have provided.

The last 3 years have seen unprecedented growth in the residential market.

For years 2016-2020 I estimated growth at 3%/annum. For years 2020-2022 we estimated change at about 10%/annum.

	%Chg	Value
4/22/2016		435,000
1/1/2017	2%	443,700
1/1/2018	3%	457,011
1/1/2019	3%	470,721
1/1/2020	3%	484,843
1/1/2021	10%	533,327
1/1/2022	10%	586,660
1/1/2023	10%	645,326

Our market analysis indicates a time trend of about 9.8%/annum. This is supported by recent purchase appraisals which are utilizing a time adjustment factor of 0.75%/mo, approx. 9.5%/year (attached). This is supported by recent appraisals which utilized a 0.75%/mo factor (approx.

9.5%/annum).

Additional anecdotal evidence from the FRED Median US Housing price indicates a roughly 42% increase since 2020 which calculates out to about 12%/annum.



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Time adj from appraisals.docx
1492K

Scott Carson <scott.carson54@gmail.com>
To: "mlsageser@gmail.com" <mlsageser@gmail.com>

Mon, Apr 17, 2023 at 10:21 AM

FYI

[Quoted text hidden]



2023 Property Assessment Attachment Letter.pdf
135K

Scott Carson <scott.carson54@gmail.com>
To: Aaron Landvik <Aaron.Landvik@juneau.gov>

Mon, Apr 17, 2023 at 10:25 AM

Thank you for your response,

It looks like a 10% increase is average for last year. I won't argue against my property's value increasing by 10%.

Respectfully,

Scott Carson

[Quoted text hidden]



ASSESSOR OFFICE

APPEAL #2023-0130

Section E, Item 1.

2023 REAL PROPERTY APPEAL PACKET

BOARD OF EQUALIZATION June 22nd, 2023

Appellant: Norman Scott & Michelle Carson Location: 9162 Skywood Lane

Parcel No.: 5B2101090050 Property Type: Single Family Residence

Appellant's basis for appeal: My property value is unequal to similar properties.

Appellant's Estimate of Value		Original Assessed Value	Recommended Value
Site:	\$129,700	Site: \$129,700	Site: \$129,700
Buildings:	<u>\$445,765</u>	Buildings: <u>\$505,400</u>	Buildings: <u>\$505,400</u>
Total:	\$575,456	Total: \$635,100	Total: \$635,100

Subject Photo



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Area Map & Aerial..... 5

Land Valuation 6

Building Valuation 8

Cost Report 9

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Overview

The subject is a 2,307 square foot above average quality single family residence. The residence is located on a 8,498-sf lot at 9162 Skywood Lane within the West Valley neighborhood. The original structure was built in 1977 according to CBJ records and appears to have had adequate maintenance and updates. Other relatively recent improvements include the replacement of some windows in 2017 and an oil boiler in 2020. The subject resides on a typical neighborhood lot with no location or view adjustments.

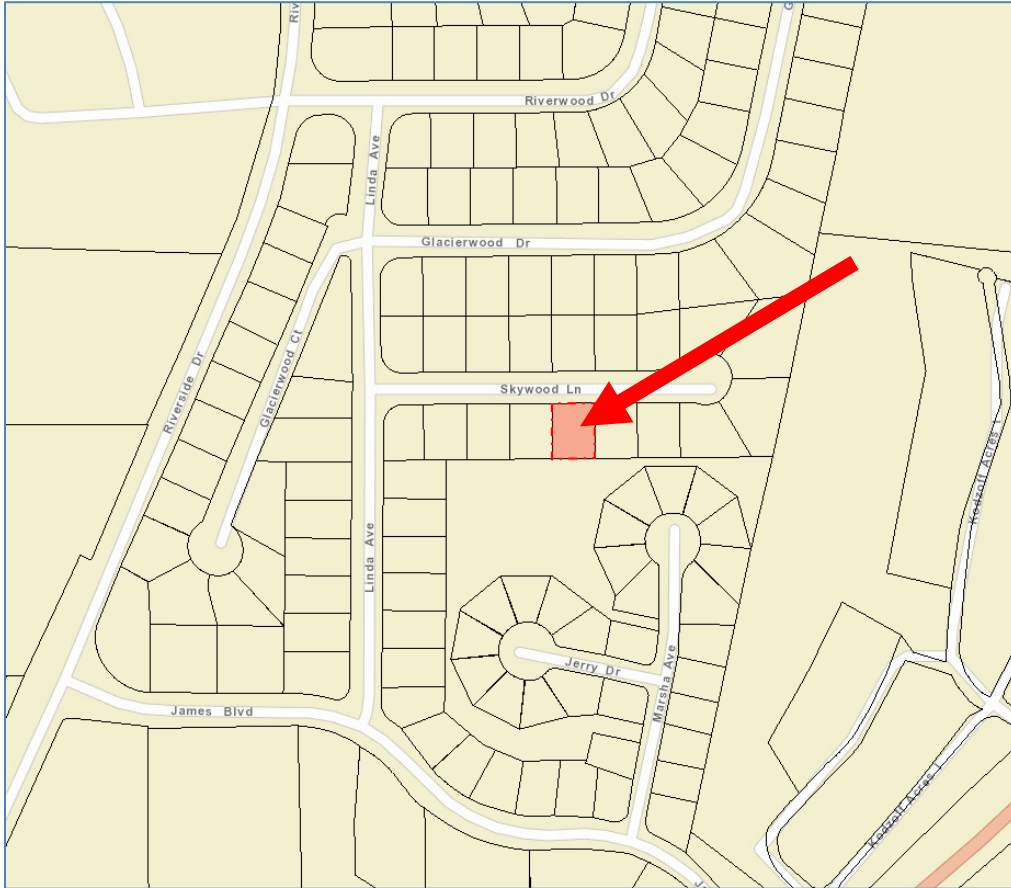
Subject Characteristics:

- Land
 - 8,498 SF lot
 - Site is considered typical
 - No adjustments
- Building
 - Better than Average Quality (Average+)
 - Average Condition
 - 2,307 SF GLA total
 - 774 SF Built-in Garage

Photos

Section E, Item 1.





Land Valuation

Land values are developed on a neighborhood basis. The land is examined to understand the typical land characteristics within the neighborhood. These characteristics include size, slope, view, water frontage, significant wetlands and other factors which 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 land in the neighborhood to establish assessed site values. The subject parcel's base rate value of \$120,077 is in equity with West Valley single family residence lots that are of similar square footage. The subject parcel is characteristically average for its neighborhood.

Land Characteristics:

- 8,498 sf lot
- No adjustments

Land base rate valuation –West Valley – Lot size 8400 -> 8600 SF

AreaSF	AreaAC	Z	PCN	Base.Value	BaseRate/SF	BaseRate/AC
8,400	0.19	D5	5B2501450080	119,868	14.27	621,601
8,400	0.19	D5	5B2501450090	119,868	14.27	621,601
8,400	0.19	D5	5B2501450100	119,868	14.27	621,601
8,400	0.19	D5	5B2501450110	119,868	14.27	621,601
8,400	0.19	D5	5B2501450120	119,868	14.27	621,601
8,402	0.19	D5	5B2501190270	119,897	14.27	621,601
8,405	0.19	D5	5B2101220060	119,939	14.27	621,601
8,412	0.19	D5	5B2101240150	119,871	14.25	620,730
8,419	0.19	D5	5B2101230060	119,887	14.24	620,294
8,425	0.19	D5	5B2501180110	119,888	14.23	619,859
8,431	0.19	D5	5B2101250270	119,889	14.22	619,423
8,435	0.19	D5	5B2101110150	119,946	14.22	619,423
8,453	0.19	D5	5B2101280060	119,948	14.19	618,116
8,454	0.19	D5	5B2101280030	119,878	14.18	617,681
8,457	0.19	D5	5B2501190230	119,920	14.18	617,681
8,460	0.19	D5	5B2501150082	119,878	14.17	617,245
8,473	0.19	D5	5B2501180010	119,893	14.15	616,374
8,487	0.19	D5	5B2101250050	119,921	14.13	615,503
8,497	0.20	D5	5B2101270240	120,063	14.13	615,503
8,498	0.20	D5	5B2101090020	120,077	14.13	615,503
8,498	0.20	D5	5B2101090030	120,077	14.13	615,503
8,498	0.20	D5	5B2101090040	120,077	14.13	615,503
8,498	0.20	D5	5B2101090050	120,077	14.13	615,503
8,498	0.20	D5	5B2101090060	120,077	14.13	615,503
8,498	0.20	D5	5B2101090070	120,077	14.13	615,503
8,504	0.20	D5	5B2101280070	120,076	14.12	615,067
8,518	0.20	D5	5B2101070170	120,274	14.12	615,067
8,532	0.20	D5	5B2101250190	120,472	14.12	615,067
8,588	0.20	D5	5B2101280050	121,005	14.09	613,760
8,589	0.20	D5	5B2101280040	121,019	14.09	613,760
8,596	0.20	D5	5B2101140210	121,032	14.08	613,325

Site specific land adjustments for 5B210109xxxx

PCN	Z	AreaSF	BaseRateSF	Base.Value	SiteAdj.Fctr	Base.NetAdj	Nghd.Fct	Site.Value	EffRate.SF
5B2101090010	D5	8,155	14.70	119,879	100%	119,879	1.08	129,500	15.88
5B2101090020	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090030	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090040	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090050	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090060	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090070	D5	8,498	14.13	120,077	100%	120,077	1.08	129,700	15.26
5B2101090080	D5	10,329	12.25	126,530	100%	126,530	1.08	136,700	13.23
5B2101090090	D5	13,185	9.93	130,927	100%	130,927	1.08	141,400	10.72
5B2101090100	D5	17,575	8.14	143,061	100%	143,061	1.08	154,500	8.79
5B2101090110	D5	10,221	12.38	126,536	100%	126,536	1.08	136,700	13.37
5B2101090120	D5	8,723	14.06	122,645	100%	122,645	1.08	132,500	15.19
5B2101090130	D5	8,400	14.27	119,868	100%	119,868	1.08	129,500	15.42
5B2101090140	D5	8,400	14.27	119,868	100%	119,868	1.08	129,500	15.42
5B2101090150	D5	8,400	14.27	119,868	100%	119,868	1.08	129,500	15.42
5B2101090160	D5	8,400	14.27	119,868	100%	119,868	1.08	129,500	15.42
5B2101090170	D5	8,400	14.27	119,868	100%	119,868	1.08	129,500	15.42
5B2101090180	D5	8,057	14.75	118,841	100%	118,841	1.08	128,300	15.92

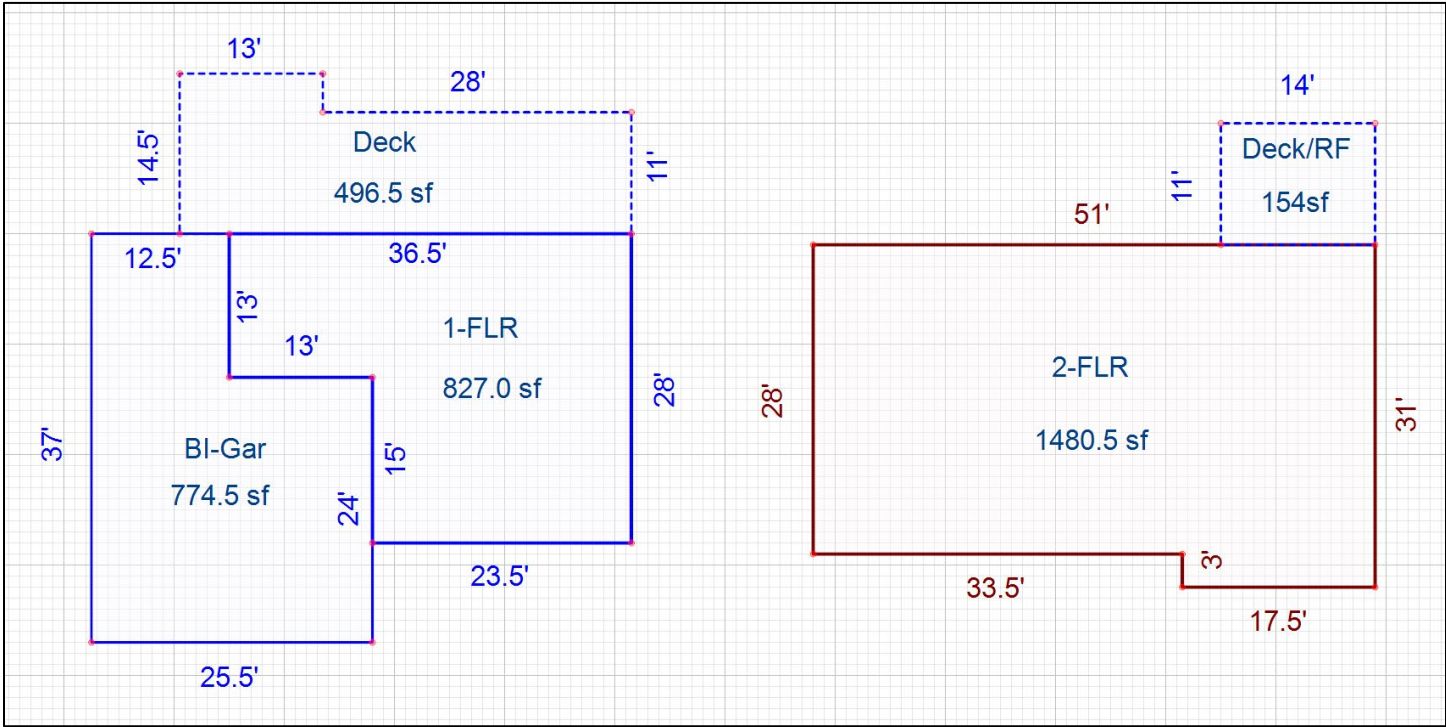
Building Valuation

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.

- Building Characteristics:
 - Better than Average Quality (Avg+)
 - Average Condition
 - 2,307 SF GLA

Sketch of Improvements:



Year Built	Area Code	Base Area	Actual Area	Heated Area	Heated Percentage	Living Area	Effective Area	Perimeter
0	Built-In Garage	774	774	0		0	774	125
0	Main Living Area	827	827	827		827	827	129
0	2nd Level	1480	1480	1480		1480	1480	164
0	Wood Deck	496	496	0		0	496	111
0	Wood Deck w/Roof 154	154	154	0		0	154	50

Cost Report

Section E, Item 1.

6/9/2023 1:45:41PM

Page 1

Cost Report - Residential

8921		Record		1		
Parcel Code Number	5B2101090050	Building Type		R- Single-family Residence		
Owner Name	CARSON NORMAN SCOTT	Quality		3		
Parcel Address	9162 SKYWOOD LN	Construction		Stud Frame		
Effective Year Built	2008	Total Livable		2307		
Year Built	1977	Style		Two Story		
Improvement	Description	Quantity	Unit Cost	Percent	+/-	Total
Base						
Exterior	Frame, Plywood or Hardboard		72.00	75%		
Exterior	Frame, Siding, Wood		23.88	25%		
Roof	Metal, Formed Seams		4.79	100%		
Heating	Baseboard, Hot Water		2.64	100%		
Adjusted Base Cost		2,307	103.31			238,336
Exterior Improvement(s)						
Other Garage	Built-in Garage (SF)	774	27.75			21,479
Other Garage	Garage Finish, Built-in (SF)	774	2.11			1,633
Porch	Wood Deck (SF)	650	15.00			9,750
Total						32,862
Additional Feature(s)						
Feature	Fixture	11				19,800
Total						19,800
Sub Total						290,998
Condition	Average					
Local Multiplier				1.22	[X]	355,017
Current Multiplier				1.14	[X]	404,719
Quality Adjustment				1.15	[X]	465,427
Neighborhood Multiplier					[X]	465,427
Depreciation - Physical			1.00 [X]	15.00	[-]	69,814
Depreciation - Functional					[-]	0
Depreciation - Economic					[-]	0
Percent Complete				100.00	[-]	395,613
Cost to Cure						
Neighborhood Adjustment				127	[X]	106,816
Replacement Cost less Depreciation						502,429
Miscellaneous Improvements						
Storage Shed Under 200SF					[+]	1,000
Solid Fuel Heater					[+]	2,000
Total Miscellaneous Improvements						3,000
Total Improvement Value				[Rounded]		\$505,400

City and Borough of Juneau Assessment History Report

5B2101090050
NORMAN SCOTT CARSON
9162 SKYWOOD LN
RIVERWOOD BL A LT 5

<u>YEAR_ID</u>	<u>LAND_VALUE</u>	<u>MISC_VALUE</u>	<u>BLDG_VALUE</u>	<u>CAMA_VALUE</u>
2023	\$129,700.00	\$3,000.00	\$502,400.00	\$635,100.00
2022	\$123,700.00		\$390,100.00	\$513,800.00
2021	\$123,700.00	\$3,000.00	\$343,100.00	\$469,800.00
2020	\$123,700.00	\$3,000.00	\$334,900.00	\$461,600.00
2019	\$123,700.00		\$324,700.00	\$448,400.00
2018	\$132,700.00	\$3,000.00	\$315,500.00	\$451,200.00
2017	\$133,100.00		\$311,300.00	\$444,400.00
2016	\$115,500.00	\$5,000.00	\$328,700.00	\$449,200.00
2015	\$104,244.00		\$337,951.00	\$442,195.00
2014	\$102,100.00		\$331,000.00	\$433,100.00
2013	\$102,100.00		\$288,600.00	\$390,700.00
2012	\$87,500.00	\$0.00	\$311,400.00	\$398,900.00
2011	\$87,500.00	\$0.00	\$265,800.00	\$353,300.00
2010	\$87,500.00	\$0.00	\$265,800.00	\$353,300.00

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 unequal to similar properties. 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: Aaron Landvik
Sent: Wednesday, April 5, 2023 11:00 AM
To: Scott Carson
Subject: RE: 2023 Property Assessment Petition

Good morning,

I am the appraiser assigned to process your petition for review.

In looking the record over, it appears that the property was refinanced in 2021 and in 2022. Was an appraisal performed at that time? If so, can you please provide me with the appraisal?

Can you please provide me with recent interior photos of the common areas within the house (kitchen/bathrooms/living rooms/etc)? This will allow me review the condition of the property and consider the depreciation we have applied to the property.

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



From: Aaron Landvik
Sent: Tuesday, March 28, 2023 11:56 AM
To: Scott Carson <scott.carson54@gmail.com>
Subject: RE: 2023 Property Assessment Petition

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UNDERVALUED – Rare, but yes it does happen from time to time.

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I have included the evidence that you provided when submitting the petition for review. If possible, can you try to track down a copy of your purchase appraisal from 2016? When the property was re-financed in 2021 and 2022, was an appraisal performed? How was a value determined to secure the loan?

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From: Scott Carson <scott.carson54@gmail.com>
Sent: Wednesday, March 15, 2023 10:07 AM
To: Assessor Office <Assessor.Office@juneau.gov>
Subject: Re: 2023 Property Assessment Petition

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Respectfully,
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On Wed, Mar 15, 2023 at 9:34 AM Assessor Office <Assessor.Office@juneau.gov> wrote:

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Administrative Assistant II

Assessor's Office

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City Property Assessor,

I am petitioning my 2023 property assessment. I believe the estimate CBJ conducted on my property (9162 Skywood Lane) contained errors and is incorrect. Please find the attached letter detailing my petition.

Respectfully,

Scott Carson

9162 Skywood Ln, Juneau, AK 99801

April 17, 2023

City & Borough of Juneau (CBJ) Property Assessor,

On March 15, 2023, I filed a dispute over my 2023 property assessment. The valuation of my home increased at a disproportionate rate to the comparable homes in my neighborhood. My home increased in value by 24% when the comparable homes increased in value between 12-14%. I am asserting that my property value is UNEQUAL to other properties in my immediate area.

I have not made any improvements or other modifications to my property.

The comparable properties for my home are:

- 3101 Riverwood Drive
- 9166 Skywood Lane
- 9163 Parkwood Drive
- 9171 Parkwood Drive
- 9158 Parkwood Drive
- 9166 Parkwood Drive

These properties have been used as a comparison to my property since 2017.

On March 15, 2023, I submitted a letter disputing my property assessment, I request this letter be attached to that letter and this letter should be considered a supporting document.

On April 5, 2023, I received an email from the Deputy Assessor requesting I provide photographs of the interior areas of my home as well as any appraisals that I have. I assume this information was requested so my property could be assessed again (or updated).

My issue with this request is my property was already assessed by the CBJ for 2023 and I have asked for the methodology and metrics of how my property was assessed in 2023. I believe the same error(s) that caused previous erroneous assessments have caused an incorrect assessment for year 2023. I never received a reply.

The CBJ admitted to an assessment error on my property in 2021 that artificially valued my property at a higher amount. Since I purchased my property in 2016 I have noticed my yearly property assessments has been significantly higher than the comparable properties in my area, every time I brought this error up to the CBJ a further review revealed the error and my property value was brought back in line with the comparable properties. Based upon the history of errors on my property assessment I believe that there is cause to show the CBJ has used IMPROPER methods when computing my property's value.

I stated earlier and I'm reasserting now that I have not had any improvements to my property in the past year, nor have I had a recent appraisal for my property.

I contacted a few of the homeowners of the comparable properties and I learned that they did not provide the CBJ with interior photographs of their homes nor did they provide the CBJ with an appraisal. Therefore, to remain fair and consistent with my neighbors, I decline the request of the Assessor's Office to provide the CBJ with photographs of the interior of my home. The city assessor can assess my property with what is viewable from the street.

Respectfully,

A handwritten signature in black ink, appearing to read "Scott Carson", with a stylized flourish at the end.

Scott Carson
9162 Skywood Lane
Juneau, AK 99801
(907)738-9030

Mary Hammond

From: Scott Carson <scott.carson54@gmail.com>
Sent: Monday, April 17, 2023 9:37 AM
To: Aaron Landvik
Subject: Re: 2023 Property Assessment Petition
Attachments: 2023 Property Assessment Attachment Letter.pdf

Good Morning,

Attached is my supporting document for my property assessment dispute. Since I have not heard back from you, I assume the city is not interested in answering any of my questions from my last email.

Please feel free to contact me with any questions.

Respectfully,
Scott Carson

On Wed, Apr 5, 2023 at 8:23 PM Scott Carson <scott.carson54@gmail.com> wrote:

Hi Aaron,

I did not refinance my home in 2021 or in 2022. I refinanced my home in 2020 and there was not an appraisal for the refinance.

I have not made any recent improvements to my home.

I have a question about your requests for additional information: The Assessor's Office has already assessed my property and as I indicated in my original email that I noticed my assessment increased at twice the amount of my comparable homes. What data was used to determine that assessment?

Additionally, has everyone in Juneau provided the city with pictures of the inside of their homes?

Just so I understand what is being asked: Am I being directed to provide the City of Juneau photos of the interior of my home to the city in order to receive an assessment?

I think I need some more information from you before I can understand how the City has come to the assessed value of my home.

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Good morning,

I am the appraiser assigned to process your petition for review.

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Aaron

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City and Borough of Juneau, AK

PHONE (907) 586-5215 ext 4037 – FAX (907) 586-4520

aaron.landvik@juneau.gov



From: Aaron Landvik

Sent: Tuesday, March 28, 2023 11:56 AM

To: Scott Carson <scott.carson54@gmail.com>
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Assessor's Office

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Best Regards,

Tony Perletti

Administrative Assistant II

Assessor's Office

City and Borough of Juneau, AK

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907-586-4520-Fax

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To: Assessor Office <Assessor.Office@juneau.gov>

Subject: 2023 Property Assessment Petition

City Property Assessor,

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Respectfully,

Scott Carson

9162 Skywood Ln, Juneau, AK 99801

Mary Hammond

From: Aaron Landvik
Sent: Thursday, June 8, 2023 8:47 AM
To: Scott Carson
Subject: PROPOSAL APL 2023 0130 5B2101090050 AL

Good afternoon,

I have finished my review of your petition for review for the 2023 assessment year.

After reviewing the information provided, I propose to NO CHANGE the 2023 assessed value as follows:

Period	Site Value	Improvement/ Building Value	Assessed Value
2023 Asmt	\$ 129,700	\$ 505,400	\$ 635,100
2023 Proposed	\$ 129,700	\$ 505,400	\$ 635,100

Please respond by email stating your acceptance of this NO CHANGE. Upon receipt of your acceptance I will take this to the Assessor for approval, subject to approval an adjustment letter will be issued.

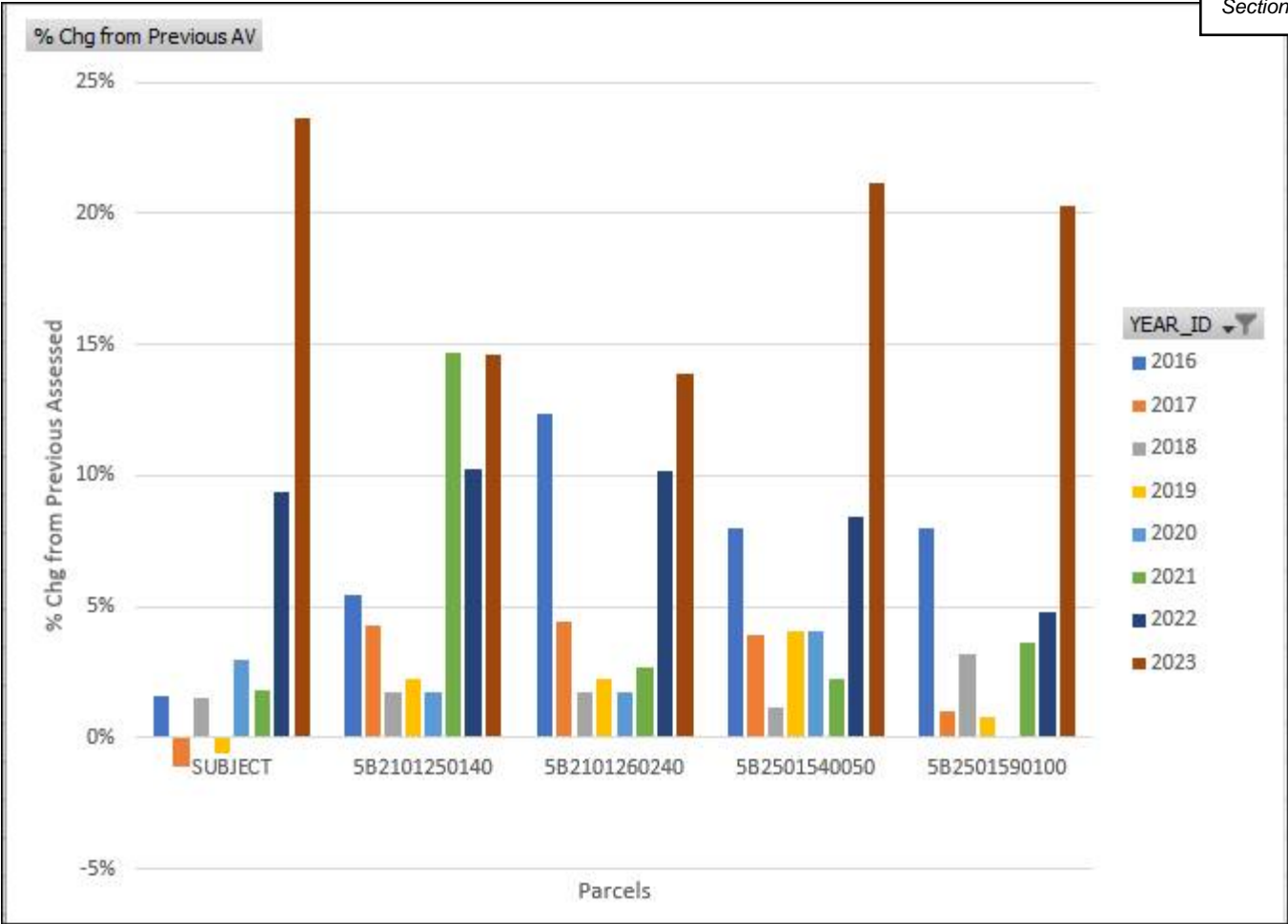
If you reject these proposed NO CHANGE, I will schedule the case for the next available Board of Equalization and you will be notified of the date.

If I do not hear back from you within 10-days, I will assume that the proposed NO CHANGE in value is acceptable and will process as accepted. Response deadline 06/22/23

If you have any questions or wish to discuss this further please, contact me by email and we can coordinate a phone discussion.

You are correct, for the current assessment year your property value did increase at a higher rate than would be considered typical for the current year.

This chart illustrates the % change in assessed value from the previous year for your property dating to 2016 for the comparables on your purchase appraisal.

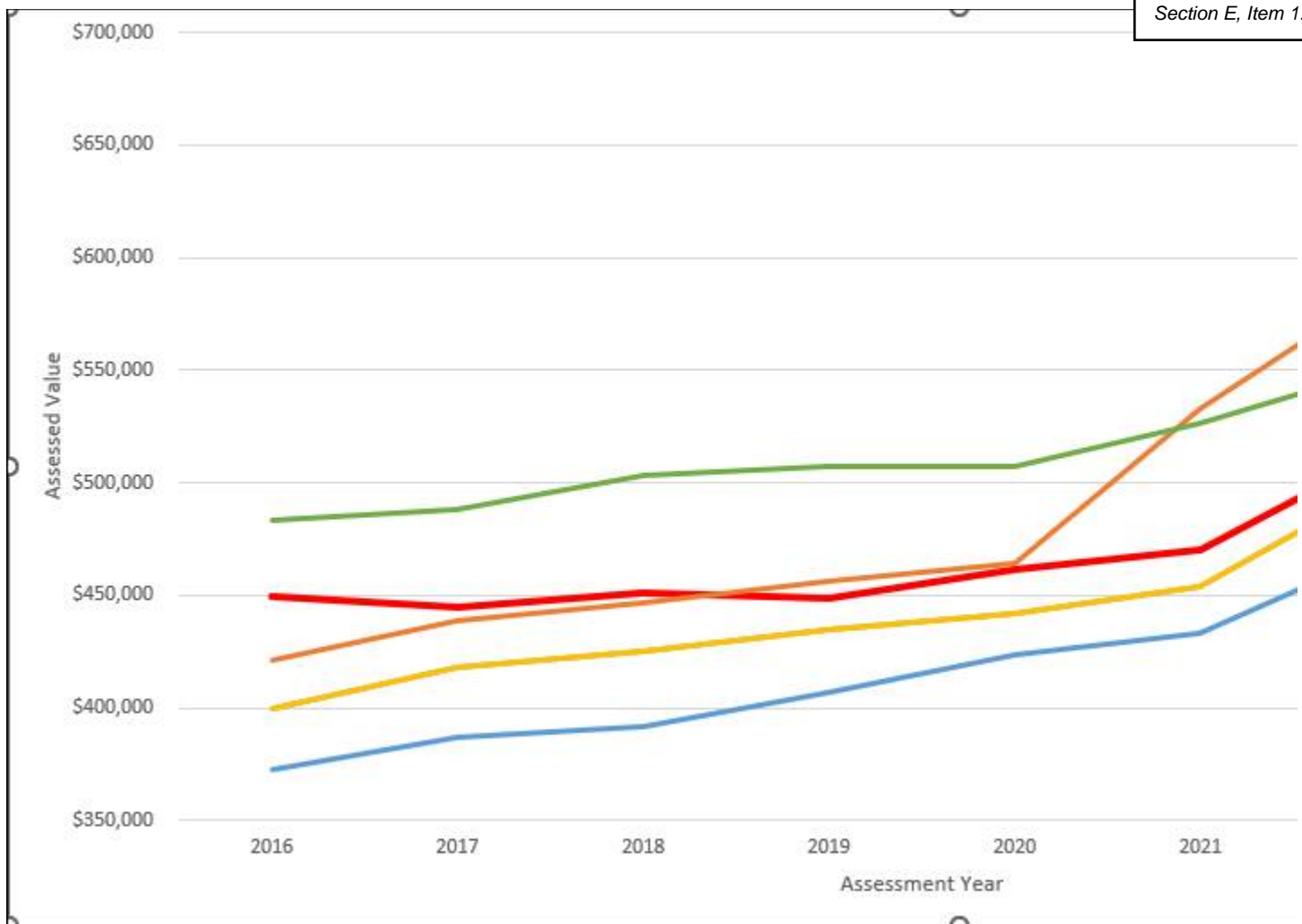


But to understand the value, I prefer to take a less myopic view.

This table illustrates the same information but looks at a longer term view

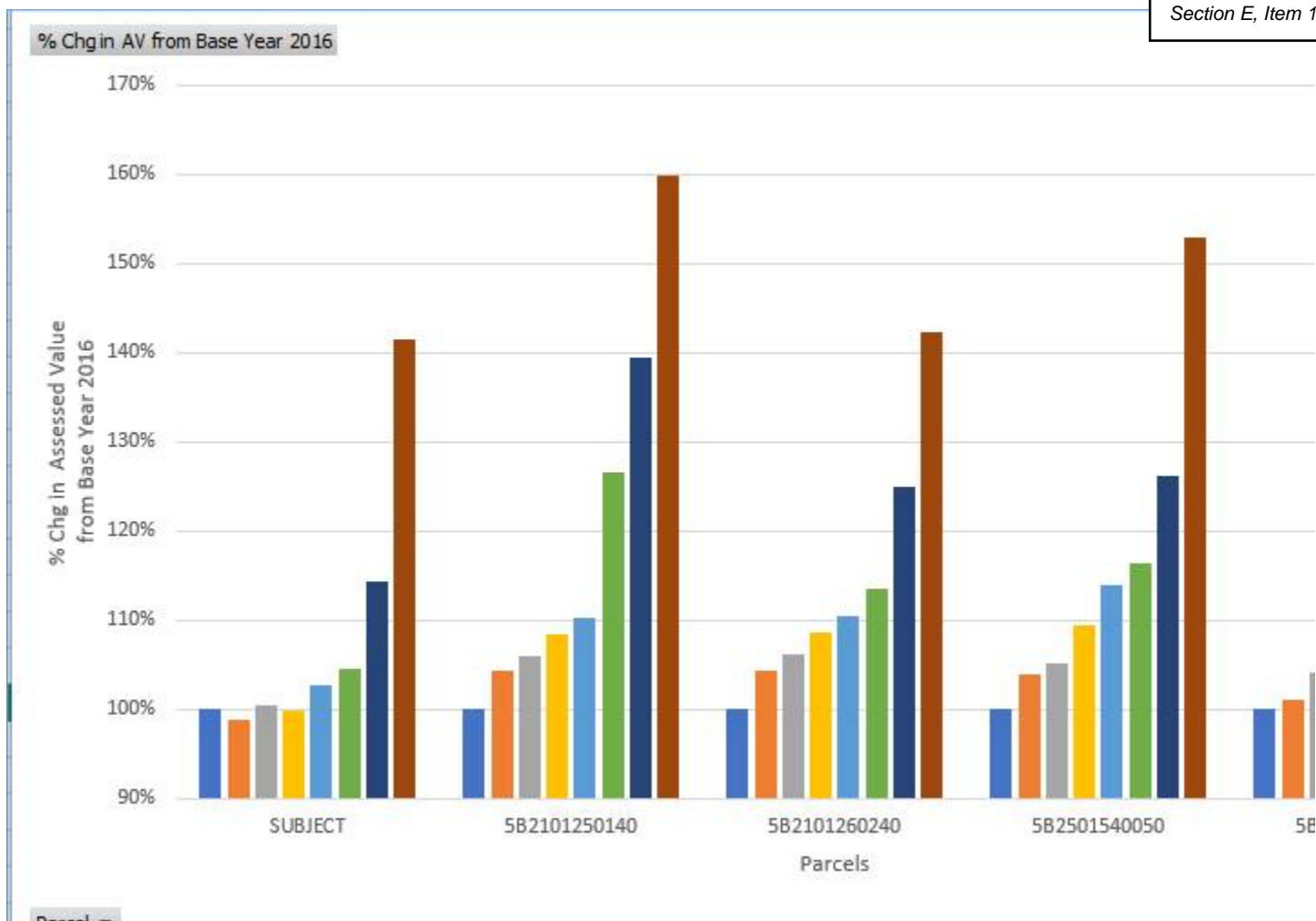
Since 2016, your property has increased in assessed value by 41%. This ranks you at the bottom of the list when compared against the comparable properties in your appraisal. It is my belief that this

Change in Assessed Value since 2016



This is the same data but looks at the cumulative % change in assessed value with 2016 established as the base year

% Chg in AV fr	Yrs								
Row Labels	2016	2017	2018	2019	2020	2021	2022	2023	
SUBJECT	100.00%	98.93%	100.45%	99.82%	102.76%	104.59%	114.38%	141.38%	
5B2101250140	100.00%	104.30%	106.08%	108.43%	110.29%	126.51%	139.43%	159.79%	
5B2101260240	100.00%	104.43%	106.25%	108.60%	110.50%	113.45%	125.03%	142.35%	
5B2501540050	100.00%	103.93%	105.14%	109.39%	113.85%	116.37%	126.18%	152.83%	
5B2501590100	100.00%	101.00%	104.25%	105.05%	105.05%	108.90%	114.12%	137.28%	
Average	100.00%	102.37%	104.34%	106.04%	108.17%	113.64%	123.35%	146.28%	



As these charts illustrate, if we take a less myopic view of value your assessed value appears to fall right into the middle.

It is my belief as a result of your appeals, we over adjusted. The 2023 assessment represents a return to value more commensurate with the whole.

I have reviewed your purchase appraisal and all data we have regarding your property. I have requested interior photos to document current condition and quality, you refused.

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



From: Scott Carson <scott.carson54@gmail.com>
Sent: Monday, April 17, 2023 10:25 AM
To: Aaron Landvik <Aaron.Landvik@juneau.gov>
Subject: Re: 2023 Property Assessment Petition

Thank you for your response,

It looks like a 10% increase is average for last year. I won't argue against my property's value increasing by 10%.

Respectfully,

Scott Carson

On Mon, Apr 17, 2023 at 10:11 AM Aaron Landvik <Aaron.Landvik@juneau.gov> wrote:

Hi Scott,

Sorry about the delay in getting back you.

Our job is to appropriately assess all taxable property within the borough. As part of that process, a consideration of the condition and quality of the interior can be very helpful. We are requesting either interior photos or a site visit for all appellants.

Previous valuation methodology had segmented SFRs into a normal bucket and a high value bucket. The threshold for inclusion was a base building value >\$350,000. The rationale behind this was that more expensive homes faced a different market than is typical. In reviewing the data, we made the decision to remove the high value designation as it was no longer supported by market evidence. This is the reason why your % change was greater than other properties.

Within the State of Alaska, the appellant bears the burden of proof. My job is to review the information that you have provided, if you choose to not provide the information then I will work with what you have provided.

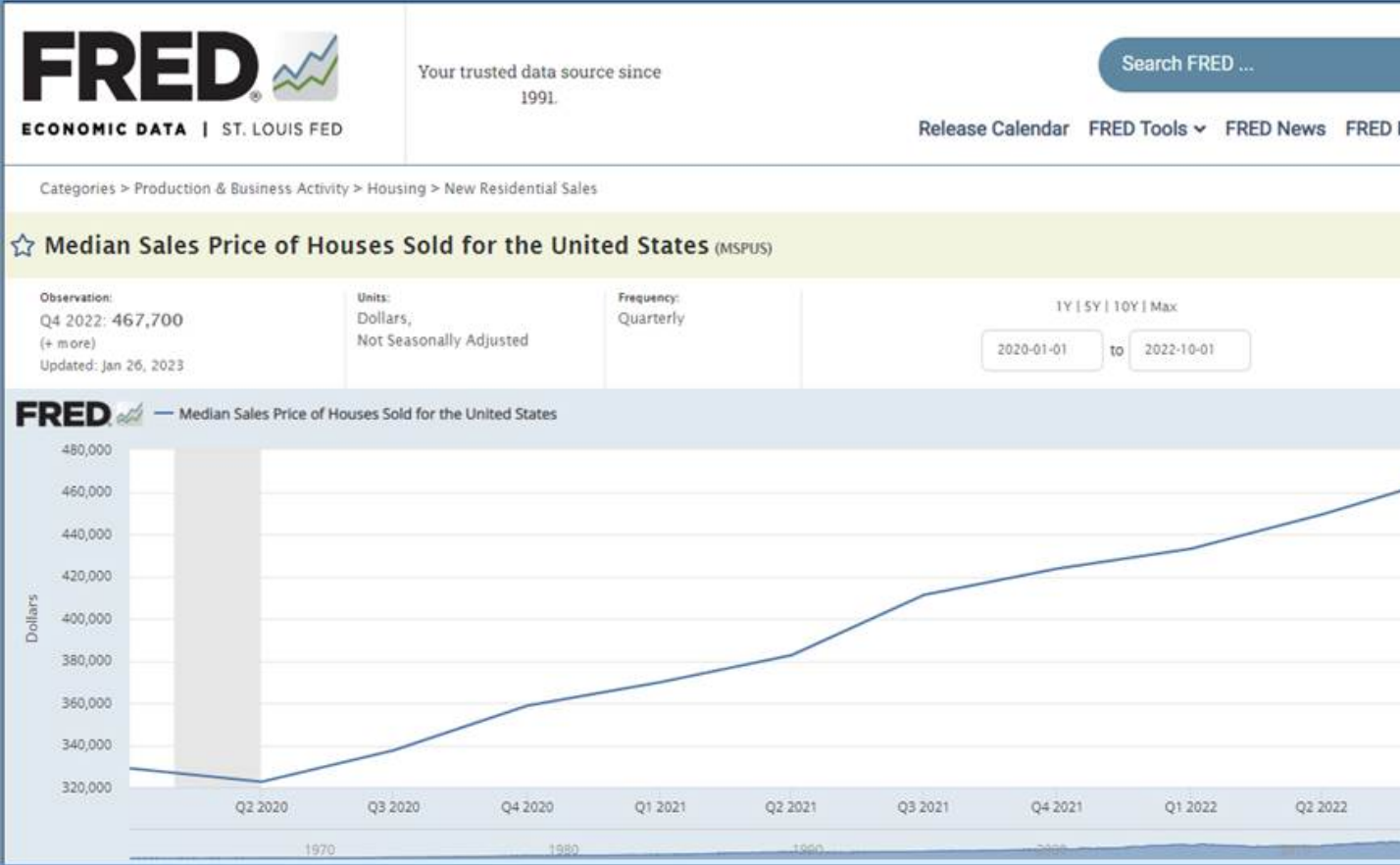
The last 3 years have seen unprecedented growth in the residential market.

For years 2016-2020 I estimated growth at 3%/annum. For years 2020-2022 we estimated change at about 10%/annum.

	%Chg	Value
4/22/2016		435,000
1/1/2017	2%	443,700
1/1/2018	3%	457,011
1/1/2019	3%	470,721
1/1/2020	3%	484,843
1/1/2021	10%	533,327
1/1/2022	10%	586,660
1/1/2023	10%	645,326

Our market analysis indicates a time trend of about 9.8%/annum. This is supported by recent purchase appraisals which are utilizing a time adjustment factor of 0.75%/mo, approx. 9.5%/year (attached). This is supported by recent appraisals which utilized a 0.75%/mo factor (approx. 9.5%/annum).

Additional anecdotal evidence from the FRED Median US Housing price indicates a roughly 42% increase since 2020 which calculates out to about 12%/annum.



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From: Scott Carson <scott.carson54@gmail.com>
Sent: Thursday, June 8, 2023 10:29 AM
To: Aaron Landvik
Subject: Re: PROPOSAL APL 2023 0130 5B2101090050 AL

I do NOT accept your proposal and I request an appearance with the BOE.

Scott

On Jun 8, 2023, at 08:46, Aaron Landvik <Aaron.Landvik@juneau.gov> wrote:

Good afternoon,

I have finished my review of your petition for review for the 2023 assessment year.

After reviewing the information provided, I propose to NO CHANGE the 2023 assessed value as follows:

Period	Site Value	Improvement/ Building Value	Assessed Value
2023 Asmt	\$ 129,700	\$ 505,400	\$ 635,100
2023 Proposed	\$ 129,700	\$ 505,400	\$ 635,100

Please respond by email stating your acceptance of this NO CHANGE. Upon receipt of your acceptance I will take this to the Assessor for approval, subject to approval an adjustment letter will be issued.

If you reject these proposed NO CHANGE, I will schedule the case for the next available Board of Equalization and you will be notified of the date.

If I do not hear back from you within 10-days, I will assume that the proposed NO CHANGE in value is acceptable and will process as accepted. Response deadline 06/22/23

If you have any questions or wish to discuss this further please, contact me by email and we can coordinate a phone discussion.

You are correct, for the current assessment year your property value did increase at a higher rate than would be considered typical for the current year.

This chart illustrates the % change in assessed value from the previous year for your property dating to 2016 for the comparables on your purchase appraisal.

<image006.jpg>

But to understand the value, I prefer to take a less myopic view.

This table illustrates the same information but looks at a longer term view

Since 2016, your property has increased in assessed value by 41%. This ranks you at the bottom of the list when compared against the comparable properties in your appraisal. It is my belief that this

Change in Assessed Value since 2016

<image007.jpg>

This is the same data but looks at the cumulative % change in assessed value with 2016 established as the base year

<image008.png>

<image011.jpg>

As these charts illustrate, if we take a less myopic view of value your assessed value appears to fall right into the middle.

It is my belief as a result of your appeals, we over adjusted. The 2023 assessment represents a return to value more commensurate with the whole.

I have reviewed your purchase appraisal and all data we have regarding your property. I have requested interior photos to document current condition and quality, you refused.

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

<image001.jpg>

From: Scott Carson <scott.carson54@gmail.com>

Sent: Monday, April 17, 2023 10:25 AM

To: Aaron Landvik <Aaron.Landvik@juneau.gov>

Subject: Re: 2023 Property Assessment Petition

Thank you for your response,

It looks like a 10% increase is average for last year. I won't argue against my property's value increasing by 10%.

Respectfully,

On Mon, Apr 17, 2023 at 10:11 AM Aaron Landvik <Aaron.Landvik@juneau.gov> wrote:

Hi Scott,

Sorry about the delay in getting back you.

Our job is to appropriately assess all taxable property within the borough. As part of that process, a consideration of the condition and quality of the interior can be very helpful. We are requesting either interior photos or a site visit for all appellants.

Previous valuation methodology had segmented SFRs into a normal bucket and a high value bucket. The threshold for inclusion was a base building value >\$350,000. The rationale behind this was that more expensive homes faced a different market than is typical. In reviewing the data, we made the decision to remove the high value designation as it was no longer supported by market evidence. This is the reason why your % change was greater than other properties.

Within the State of Alaska, the appellant bears the burden of proof. My job is to review the information that you have provided, if you choose to not provide the information then I will work with what you have provided.

The last 3 years have seen unprecedented growth in the residential market.

For years 2016-2020 I estimated growth at 3%/annum. For years 2020-2022 we estimated change at about 10%/annum.

<image002.jpg>

Our market analysis indicates a time trend of about 9.8%/annum. This is supported by recent purchase appraisals which are utilizing a time adjustment factor of 0.75%/mo, approx. 9.5%/year (attached). This is supported by recent appraisals which utilized a 0.75%/mo factor (approx. 9.5%/annum).

Additional anecdotal evidence from the FRED Median US Housing price indicates a roughly 42% increase since 2020 which calculates out to about 12%/annum.

<image003.jpg>

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

<image001.jpg>

From: Scott Carson <scott.carson54@gmail.com>

Sent: Monday, April 17, 2023 9:37 AM

To: Aaron Landvik <Aaron.Landvik@juneau.gov>

Subject: Re: 2023 Property Assessment Petition

Good Morning,

Attached is my supporting document for my property assessment dispute. Since I have not heard back from you, I assume the city is not interested in answering any of my questions from my last email.

Please feel free to contact me with any questions.

Respectfully,

Scott Carson

On Wed, Apr 5, 2023 at 8:23 PM Scott Carson <scott.carson54@gmail.com> wrote:

Hi Aaron,

I did not refinance my home in 2021 or in 2022. I refinanced my home in 2020 and there was not an appraisal for the refinance.

I have not made any recent improvements to my home.

I have a question about your requests for additional information: The Assessor's Office has already assessed my property and as I indicated in my original email that I noticed my assessment increased at twice the amount of my comparable homes. What data was used to determine that assessment?

Additionally, has everyone in Juneau provided the city with pictures of the inside of their homes?

Just so I understand what is being asked: Am I being directed to provide the City of Juneau photos of the interior of my home to the city in order to receive an assessment?

I think I need some more information from you before I can understand how the City has come to the assessed value of my home.

Respectfully,

Scott Carson

On Wed, Apr 5, 2023 at 10:59 AM Aaron Landvik <Aaron.Landvik@juneau.gov> wrote:

Good morning,

I am the appraiser assigned to process your petition for review.

In looking the record over, it appears that the property was refinanced in 2021 and in 2022. Was an appraisal performed at that time? If so, can you please provide me with the appraisal?

Can you please provide me with recent interior photos of the common areas within the house (kitchen/bathrooms/living rooms/etc)? This will allow me review the condition of the property and consider the depreciation we have applied to the property.

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

<image001.jpg>

From: Aaron Landvik
Sent: Tuesday, March 28, 2023 11:56 AM
To: Scott Carson <scott.carson54@gmail.com>
Subject: RE: 2023 Property Assessment Petition

Good morning,

This e-mail is to serve as confirmation that we have received your petition for review for the 2023 Assessment year. Your petition has been assigned to an appraiser who will contact you regarding the process.

We are currently working through a significant backlog primarily within the residential segment and will process the petitions in the order in which they were received.

All supporting evidence must be provided to the Assessor Office no later than April 18th per CBJ ordinance.

https://library.municode.com/ak/juneau/codes/code_of_ordinances?nodeId=PTIICOR_TIT15AS

State statute requires that the burden of proof rests with the appellant. Appellants are expected to provide specific evidence which indicates that their property valuation is one of the following:

EXCESSIVE – To show that an assessment is excessive, an appellant must show that the assessment is more than just overvalued. It must be shown that the assessment is grossly disproportionate when compared to other assessments (or, it can be shown that there is an intentional or fraudulent purpose to place an excessive valuation on the property.)

UNEQUAL – To show that an assessment is unequal, the appellant must show that there are other properties in the same class as the property being appealed and that there is no basis that would justify different valuations of the property.

IMPROPER – To show that an assessment is improper, it must be shown that the assessor used an improper method of valuation, which amounts to fraud or a clear adoption of a wrong principle of valuation.

UNDERVALUED – Rare, but yes it does happen from time to time.

Only the reasons above are considered valid reasons for an appeal.

I have included the evidence that you provided when submitting the petition for review. If possible, can you try to track down a copy of your purchase appraisal from 2016? When the property was re-financed in 2021 and 2022, was an appraisal performed? How was a value determined to secure the loan?

This link provides information from the State of Alaska regarding the appeal process.

[Property Assessments in Alaska, Local Government Online, Division of Community and Regional Affairs](#)

These handouts explain the assessment process.

<https://juneau.org/wp-content/uploads/2020/12/Understanding-Assessment.pdf>

<https://juneau.org/wp-content/uploads/2020/12/For-the-Property-Owner-Who-Wants-to-Know.pdf>

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

<image001.jpg>

From: Scott Carson <scott.carson54@gmail.com>

Sent: Wednesday, March 15, 2023 10:07 AM

To: Assessor Office <Assessor.Office@juneau.gov>

Subject: Re: 2023 Property Assessment Petition

I apologize for overlooking the Appeals form. I have completed the attached form.

Respectfully,

Scott Carson

On Wed, Mar 15, 2023 at 9:34 AM Assessor Office <Assessor.Office@juneau.gov> wrote:

Hi Scott,

Thanks for reaching out. I've attached our Petition for Review form that we need to get your started. You can find it at this link [Finance – Assessor Forms – City and Borough of Juneau](#) as well, under the Petition for Review tab, if you'd rather use the fillable PDF online.

Once you send this back I will attach it with your letter and hand off to one of our appraisers who will reach out to you when they get to your file.

Best Regards,

Tony Perletti

Administrative Assistant II

Assessor's Office

City and Borough of Juneau, AK

907-586-5215 ext 4034-Office

907-586-4520-Fax

From: Scott Carson <scott.carson54@gmail.com>

Sent: Wednesday, March 15, 2023 9:11 AM

To: Assessor Office <Assessor.Office@juneau.gov>

Subject: 2023 Property Assessment Petition

City Property Assessor,

I am petitioning my 2023 property assessment. I believe the estimate CBJ conducted on my property (9162 Skywood Lane) contained errors and is incorrect. Please find the attached letter detailing my petition.

Respectfully,

Scott Carson

APL 2023-0130 Parcel 5B2101090050 9162 Skywood Lane CARSON

Remanded by BOE for analysis of Appellant Provided Comparable Properties

This information is being provided as follow up per Board of Equalization request. The first set of data are the comparable properties provided by the appellant. The second set of data are the comparable properties directly from the appellant's purchase appraisal. The information that is under review is the change in assessed value from 2016 through 2023 for two sets of data.

Looking at the first set of data, the % change in assessed value for the appellant's property ranks 5th of the 7 properties at 41% with the median being a 43% change.

Looking at the second set of data, the % change in assessed value for the appellant's property ranks 4th of the 5 properties at 41% with the median being a 42% change.

APPELLANT PROVIDED				ASSESSED VALUES									%Chg2016->2023	%Chg Rank
Address	Parcel	Last Sale	Last Sale Price	2016	2017	2018	2019	2020	2021	2022	2023			
9162 Skywood Lane	5B2101090050	6/7/2016	435,000	449,200	444,400	451,200	448,400	461,600	469,800	513,800	635,100	41%	5	
3101 Riverwood Dr	5B2101130010	5/4/2023	645,000	403,000	421,800	428,600	437,200	444,600	456,200	513,300	583,000	45%	3	
9166 Skywood Lane	5B2101090040	3/13/2020	409,000	390,800	436,500	443,800	454,500	461,000	473,500	551,300	689,800	77%	1	
9163 Parkwood Lane	5B2101160060	3/13/2015	391,000	388,700	408,400	414,700	422,700	429,700	442,400	516,800	588,500	51%	2	
9171 Parkwood Lane	5B2101160040	5/14/2012	412,000	404,400	423,900	431,700	441,000	446,900	460,500	508,200	576,600	43%	4	
9158 Parkwood Lane	5B2101140210	6/1/2010	357,500	387,800	404,100	411,100	419,300	425,900	436,800	475,000	540,900	39%	6	
9166 Parkwood Lane	5B2101150010	8/1/1998	250,000	422,300	439,900	447,500	457,600	465,100	477,600	512,100	578,900	37%	7	
												43% MEDIAN		

SUBJECT

LIST PRICE

COMPS FROM APPRAISAL				ASSESSED VALUES									%Chg2016->2023	%Chg Rank
Address	Parcel	Last Sale	Last Sale Price	2016	2017	2018	2019	2020	2021	2022	2023			
9162 Skywood Lane	5B2101090050	6/7/2016	435,000	449,200	444,400	451,200	448,400	461,600	469,800	513,800	635,100	41%	4	
9360 Turn St	5B2101250140	6/30/2020	519,000	421,000	439,100	446,600	456,500	464,300	532,600	587,000	672,700	60%	1	
9365 Lakeview Ct	5B2101260240	1/1/2022	540,000	400,000	417,700	425,000	434,400	442,000	453,800	500,100	569,400	42%	3	
4493 Columbia Bld	5B2501540050	5/18/2022	530,000	372,168	386,800	391,300	407,100	423,700	433,100	469,600	568,800	53%	2	
4531 Wood Duck Ave	5B2501590100	7/6/2015	485,000	483,084	487,914	503,600	507,500	507,500	526,100	551,300	663,200	37%	5	
												42% MEDIAN		

SUBJECT

LIST PRICE

LATE-FILED APPEALS

1. Intro

We are on the record with respect to a Request for Approval of Late-Filed Appeal filed by _____ with respect to Parcel Id. No. _____

The sole issue to be considered today is whether or not your late appeal will be accepted and heard. No discussion about your assessment itself or the merit of your appeal is appropriate at this hearing. If the panel accepts your late-filed appeal, it will be scheduled for a future hearing.

At this time, **the burden of proof is on you, as the taxpayer, to prove you were unable to comply with the 30-day filing deadline due to a situation beyond your control.** "Unable" to comply with the filing requirement does not include situations in which you forgot or overlooked the assessment notice, were out of town during the filing period, or similar situations. Because the property owner is responsible for keeping a current address on file with the assessor's office, it also does not apply if you did not get the notice because you failed to notify the Assessor of your current address. Rather, "unable to comply" means situations beyond your control that prevent you from recognizing what is at stake and dealing with it, like a physical or mental disability serious enough to prevent you from dealing rationally with your private affairs.

We have your written Request for Approval of Late File on hand. As this is your opportunity to present evidence on why you didn't comply with the 30 day deadline, do you have further information to provide the BOE on that issue?

2. Taxpayer presentation & BOE question, if any
3. Close hearing, move to BOE action
4. Member makes motion, Chair restates
5. Members speak to motion/make findings
6. BOE votes on motion
7. Chair announces whether motion carries/fails:
 - Whether late-filed appeal will be accepted & set for a hearing
 - Whether late-filed appeal will be rejected/denied for untimeliness.

SAMPLE MOTIONS FOR LATE-FILE APPEALS

Best to word motions in the positive & ask for yes vote;

TO ACCEPT LATE-FILED APPEAL

**I MOVE THAT THE BOARD ACCEPT AND HEAR THE LATE-FILED APPEAL
AND I ASK FOR A YES VOTE FOR THE REASONS PROVIDED BY THE
APPELLANT**

* If the positive motion fails, the request is deemed denied.

*If no member of the BOE offers a positive motions to accept the late-filed appeal, the request is deemed denied.

Shannon Seifert
Per. Rep. Estate of Terence Christopher Schwarz
6742 Sherri St.
Juneau, AK 99801
(818) 269-2687
Shannon.seifert@gmail.com

July 15, 2023

To: CBJ BOE

RE: Late File Appeal – Follow-up to 2022 Disaster Appeal

This Petition for Review of Assessed Value of Real Property is late following the death of the primary owner of the property, Terry Schwarz. As his wife, I am the personal representative of the estate and am working to discover and attend to the matters left unresolved following his death. It is my understanding that he made a timely disaster assessment appeal and was awaiting a comprehensive insurance claim assessment to complete the CBJ re-assessment process when he died.

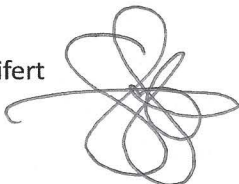
Terry filed a timely disaster appeal with CBJ when the property was part of a catastrophic treefall incident in Sept. 2022 where the earth retaining wall failed and debris from an upslope property, 153 Gastineau, was driven onto the rear, roof, and side of the home. The property was vacated immediately following the event and has not been safe to occupy since due to the danger of the failed upslope retaining wall and unknown extent of structural damage. While the provisional claim for the property damage is being paid by the insurer as of February 2023 (document attached); the provisional claim assessment is incomplete (noted in the attached claim report) as debris from 153 Gastineau is currently obscuring assessment of needed repair or replacement of the metal roof, cedar siding, structural / foundation damage, and water damage in the ground level of the home (drainage issues persist and cannot be safely mitigated until 153 Gastineau debris and adjacent tree debris is removed). We will not have a complete assessment of damage and appraisal of repair costs until the debris from 153 Gastineau and adjacent lot tree debris is removed and we are able to inspect the property fully. We have no influence on the timeline for the removal of debris as it is largely dependent on the owner of 153 Gastineau securing contractors with specialized equipment and trained staff (hazmat) -- which are in very short supply and high demand -- to remove debris. Tree debris removal along the eastern property line is not anticipated to occur as the adjacent property owner insurance claim was denied. The solution to that concern is not yet clear.

While I was unable to find an appraiser to appraise the property in the timeframe available, I am including the opinion letter of a local realtor valuing the property at \$0 in the current uninhabitable condition.

Thank you for your consideration of this late appeal due to very challenging circumstances.

Sincerely,

Shannon Seifert

A handwritten signature in dark ink, consisting of a series of loops and flourishes, positioned to the right of the typed name 'Shannon Seifert'.



Board of Equalization
C/O Office of the Assessor
155 South Seward Street
Juneau AK 99801

Notice of Decision by the Board of Equalization	
Date of BOE	July 27th 2023
Location of BOE	Via Zoom Webinar
Time of BOE	5:30 PM
Mailing Date of Notice	July 17th 2023
Parcel Identification #	1C070B000020
Legal Description	GASTINEAU LT 6

TERENCE C SCHWARZ, ANTHONY C SCHWARZ,
PAMELA G SCHWARZ
6742 SHERRI ST
JUNEAU AK 99801

ATTENTION OWNER

This is to inform you that the Board of Equalization (BOE) will meet July 27, 2023 at 5:30 p.m. via Zoom Webinar. Participation/log in information will be listed on the notice sent out to you through email. The BOE will decide at the conclusion of this meeting whether or not to accept your late appeal.

If the BOE accepts your late appeal, the Assessor's Office will begin the appeal process. You will be notified once an appraiser is assigned to your case. If the BOE denies your late appeal the case will be closed. You are welcome to file an appeal during the next appeal period.

You or your representative may be present at the hearing. If you choose not to be present or be represented, the Board of Equalization will proceed in the absence of the appellant.

If you have any questions please contact the Assessor's Office at 155 South Seward Street, or by telephone at (907) 586-5215 extension 4906.

CBJ Assessor's Office Contact Information			
Phone:	Email:	Website	Physical Location
Phone#: (907) 586-5215 ext 4906 E-Fax#: (907) 586-4520	Assessor.office@juneau.gov	http://www.juneau.org/finance/	155 South Seward St RM 114 Juneau, AK 99801

PROPERTY TAX BILLS MAILED JULY 1

PROPERTY TAXES DUE SEPTEMBER 30

IN THE SUPERIOR COURT FOR THE STATE OF ALASKA
AT JUNEAU

In the Matter of the Estate of:

Terence Christopher Schwarz
Person who Died (Decedent)
Date of Birth: 08/23/1978

CASE NO. 1JU-23-26 PR

*****Leave This Portion Blank for the Court to Fill Out*****

LETTERS OF ADMINISTRATION BY COURT

(Court Opens Probate and Appoints a Personal Representative When There is No Will)

The appointed personal representative is: Shannon L. Jertfert

The personal representative is:

☒ not supervised.

☐ supervised. The personal representative shall not make any distribution of the estate or exercise the following powers without prior order of the court:

Date _____

2-15-23



Signature of ~~Registrar or~~ Judicial Officer¹

Printed Name _____



I certify that this is a full, true and correct copy of an original document on file in the Alaska Trial Courts at Juneau.

Witness my hand and
the seal of this court:

2/16/23 Monna Bibb
Date Magistrate/Clerk

¹ Informal appointment under AS 13.16.115 can be made by the registrar without hearing or notice. Formal appointment under AS 13.16.145 must be made by a judge after hearing and notice.