

Appeal Number: _____

ID: _____

Received by: _____

(above is for City staff use only)

RECORD OF APPEAL TO CITY OF DULUTH LOCAL BOARD OF APPEAL & EQUALIZATION

This form will be accepted as a written appeal by City Staff, and you will be given equal consideration by the board. This form must be received by the City of Duluth Finance Department by **2:00 PM on Tuesday, May 18, 2021.**

Parcel Code(s): 010-0940-00630, 010-3580-00510,

010-3110-01990, 010-3110-02000

Property Address (if applicable): 4048 Minnesota Ave, 21 N. Lulce Ave.

Name: Andrea Kuzel Daytime Phone: 

E-mail Address: 

The purpose of this meeting is to review your appeal of one or both of the following:

- 1. The **ESTIMATED MARKET VALUE** (what your property would sell for if offered for sale on the open market).
- 2. The **PROPERTY CLASSIFICATION** (residential, rural vacant land, seasonal, commercial, etc.).

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

This board of appeal and equalization is to hear your appeal regarding the above issues **ONLY**, and cannot make any changes for previous years.

Please give a brief explanation of what you are appealing; please support your appeal with facts to demonstrate property value. Include any supporting documentation, such as a recent appraisal prepared by a licensed real estate appraiser. You may attach additional documentation or typed appeal.

-over-

Good afternoon city council members and thank you for your time in serving and hearing my request. I will attempt to keep this brief.

I am writing on behalf of myself as well as the other members of park point and concurrently, on behalf of all confused property owners in the great city of Duluth. I am writing to appeal my property taxes as well as bring your attention to the challenges of appealing property taxes and what I have found to be an inequitable process of assessment.

As a small business owner, mom of 2 little boys and wife, I moved to Duluth from the Twin Cities in 2012 and could not imagine living anywhere else. When my family and I moved to Park Point over 5 years ago, it only solidified my love of Duluth and furthermore my love of park point. It is like no other place on earth with a community of residents, many who have lived on Park point for all of their lives who truly love their neighbors and neighborhood: many who are being forced to sell, tear down their houses or attempt to appeal the process as they can no longer afford the taxes. And when they sell, the properties are often going to families that do not live in Duluth, are not part of the community and are not interested in keeping this community great.

I will admit that with starting a business, having two children under the age of 7 and having an equally busy husband, I have not been a part of the process or really even attempted to understand the process prior to this year. However, when paying my property taxes this year, I noticed a significant difference and increase in my property taxes. I will also admit that these increases actually came LAST year and my opportunity to appeal them was in the height of the pandemic, the shut down, attempts to keep my staff and business running while having 2 kids learning from home and a husband navigating all the same challenges the healthcare workers faced. Furthermore, I can't find when or if there was an opportunity to appeal the increases as it would have been during the spring of 2020 - arguably the most confusing and challenging time for businesses and government who were forced to pivot and find other creative ways to survive, keep paying employees and stay open.

With all of that said, I will get straight to my point: the process is challenging and confusing for someone like myself, and I consider myself a fairly educated person having worked as a paralegal for many years before owning 2 businesses, and with several degrees from the University of St. Thomas and plenty of energy for challenging the inequities in life. The process, in my experience, puts the burden on the *property owner* to determine what the property is worth and keep the value at fair market value.

For example, (and I will stick to just one example in the interest of your time) upon talking to one of my assessors, Anne Sims, I pointed out that two properties, located on the bayside of PP, directly adjacent to each other had gone up 33% and 113% in the same year. They are not nice properties, they are not big enough to build on, and we purchased them at auction with the simple hopes of being able to put in a dock someday for our boys. When trying to explain the process, I was told that I got a discount on one of the properties for owning two and that the property values were based upon other similar properties. When asked what properties they were compared against, I was told I could look at property values on the St. Louis County Website. Meaning, it was *my* burden to prove otherwise. Most people would have stopped there, but I persisted and asked my assessor which properties *she* used to evaluate and assess the properties so I could better understand the process. She offered to explain it to me in the morning after she had a chance to put together the paperwork and presentation. I also

mentioned that we purchased the properties in auction and that they were not great pieces of property as they have huge chunks of concrete with metal rods sticking out of them lining the lakeshore - to which the assessor responded that I more or less had to show that concrete blocks with metal rods sticking out devalued a property. "Those would be facts," she told me and they *could* be considered. To me, that seemed like the equivalent of 'guilty until proven innocent' or that the burden of keeping property taxes at fair market value lies on the property owner. I did in fact have the opportunity to speak with the assessor today at 11:57 which left me more confused so I can't imagine what it is like for others.

Now, I realize that the assessors are not *trying* to be unfair and are just doing their jobs. I was grateful that one of my assessors even offered to take the time to explain and 'give a brief presentation' on which properties were used to determine the increase in my property values. I'm not asking for all assessors to do the same. What I'm asking for is transparency to make the process more transparent, and less confusing. Instead of just sending out a notice with so many directions that even the Administrative Financial Specialist admitted were confusing, send out the evidence as well. Make the process transparent and easy to understand so we as property owners don't have to jump through so many hoops to simply understand why our property taxes can go up 113% in one year and give property owners *and* assessors the tools to make the process easier and more equitable.

With that, I would like to request the opportunity to get a private assessment of the following properties and for the counsel to consider these findings in redetermining the values of the following properties:

010-3110-01990
010-3110-02000
010-3580-00510
010-0940-00630

I understand that this has been done in the past and property values were reset for the fair amount found by the private assessment done for the property owners so I am merely asking for the same consideration.

I am also asking that the council consider a movement to make the process easier and more transparent for those property owners who do not have the time, education or the energy to challenge the inequities in life like myself. We are a unique city with unique residents that love where we live and crave the community it creates. Let's not price out, frustrate and discourage those residents, and instead create a process that is fair, equitable and transparent so we can continue to live with them in this great community of Duluth.

Thank you for your service to the city and your time on the counsel.

With gratitude,

Andrea Kuzel