

CHATTOOGA COUNTY
BOARD OF TAX ASSESSORS

Chattooga County
Board of Tax Assessors
Meeting of March 16, 2016

Attending:	William M. Barker – Present
	Hugh T. Bohanon Sr. – Absent
	Gwyn W. Crabtree – Absent
	Richard L. Richter – Present
	Doug L. Wilson – Present

Meeting called to order @ 9:05 a.m.

APPOINTMENTS: None

OLD BUSINESS:

I. BOA Minutes:

Meeting Minutes for March 9, 2016

BOA reviewed, approved, & signed

II. BOA/Employee:

a. Checks

BOA Acknowledged receiving

b. Emails:

1. Employee time February

2. BOE Action Map 57-21H & 21I & 21J

The BOA discussed the BOE decision on the property.

BOA acknowledged receiving email

III. BOE Report: Roger to forward via email an updated report for Board's review. Please see attached Boeq report.

The BOA acknowledged that email was received

We have 1 2014 appeal pending before the Superior Court (Alvin Sentell)

a. Total 2015 Certified to the Board of Equalization – 29

Cases Settled – 29

Hearings Scheduled – 0

Pending cases – 0

b. Total TAVT 2013-2016 Certified to the Board of Equalization – 41

Cases Settled – 41

Hearings Scheduled – 0

Pending cases – 0

The BOA acknowledged there are 0 hearing scheduled at this time.

IV. Time Line: Leonard Barrett, chief appraiser to discuss updates with the Board.

Still working Covenants, Homesteads, & returns

NEW BUSINESS:

V. Appeals:

2016 Appeals taken: 1

Total appeals reviewed Board: 1
 Pending appeals: 0
 Closed: 0
 Includes Motor Vehicle Appeals
 Appeal count through 3/7/2016

Weekly updates and daily status kept for the 2016 appeal log by Nancy Edgeman.
 The BOA acknowledged

VI: MISC ITEMS:

a. 2015 Sales Study (items in red are updates)

1) There are 98 (187) total sales that have bank sales with houses and land over districts 1-5.

2) Out of the 98 (187) sales there are: **UPDATED NUMBERS IN RED**

30 that are grade 105 plus 46

52 that are grade 95 and lower 108

16 that are grade 100 33

FACTOR APPLIED, being 1.00

AFTER FACTOR APPLIED BEFORE

UPDATED 2/22/2016

FACTOR 1.10	GRADE 105 - PLUS	MEDIAN	0.38	36	MEDIAN	0.41
		MEAN	0.47	42	MEAN	0.49
		AG	0.38	34	AG	0.38
		AVG DEV	0.17		AVG DEV	0.19
		COD	0.46	1.16	COD	0.46
		PRD	0.99	1.21	PRD	1.07
FACTOR 0.85	GRADE 95 AND LOWER	MEDIAN	0.38	44	SAME AS ABOVE	
		MEAN	0.47	53		
		AG	0.38	39		
		AVG DEV	0.17			
		COD	0.46	1.23		
		PRD	0.99	1.36		
FACTOR 1.05	GRADE 100 ABOVE	MEDIAN	0.38	37	SAME AS	
		MEAN	0.47	48		
		AG	0.38	37		
		AVG DEV	0.17			
		COD	0.46	1.28		
		PRD	0.99	1.28		

Determination: After applying 1.10 factor to 105 plus grades, 0.85 factor for 95 and below grades, factor of 1.05 for 100 grades for districts 1-5, the Median and AG are the same at 0.38. This gives us a PRD of 0.99.

Recommendation: It would be recommended to apply a factor of 1.10 to 105 plus grades, a factor of .85 to 95 and lower grades, apply a factor of 1.05 to 100 grades. These would be for all Districts.

Reviewer: Kenny Ledford & Leonard Barrett

REVISED: 2/22/2016

b. UPDATED 2015 SALES

REVISED: 2-29-2016

105 PLUS GRADE NO BANK SALES	MEDIAN	36.05%
32 SALES	MEAN RATIO	36.13%

AGGREGATE 32.11%

FACTOR WOULD BE 1.25

ALL FACTOR'S ARE ACCORDING
TO HAVING NUMBER AS CLOSE
TO 38% AND COD AS CLOSE TO 1.00
AS POSSIBLE

MEAN DEV 36.13%
COD 1.00
PRD 1.13

105 PLUS GRADE WITH BANK SALES
45 SALES

MEDIAN 38.51%
MEAN RATIO 42.78%
AGGREGATE 34.82%

FACTOR WOULD BE 1.20

MEAN DEV 42.78%
COD 1.11
PRD 1.23

UPDATED 2015 SALES
REVISED: 2-29-2016

100 GRADE NO BANK SALES
20 SALES

MEDIAN 36.37%
MEAN RATIO 49.44%
AGGREGATE 39.22%

FACOTR WOULD BE 1.25

MEAN DEV 49.44%
COD 1.36
PRD 1.26

100 GRADE WITH BANK SALES
33 SALES

MEDIAN 39.65%
MEAN RATIO 50.58%
AGGREGATE 38.61%

FACTOR WOULD BE 1.02

MEAN DEV 50.58%
COD 1.28
PRD 1.31

Reviewer: Kenny Ledford

c. This agenda item is to address revaluation of properties for tax year 2016.

1. Ratio studies of 2015 and prior year sales indicate equity issues in property tax values in relation to market.
2. Studies indicate higher grade homes (100 grade and up) are typically valued lower than market while lower grade (90 grade and less) are typically valued higher than market. All 2015 improved residential sales have been visited to verify accuracy of tax record data.
3. There are exceptions (ex. Everett Forest) to the rule in item 2 above. There may be yet other undiscovered exceptions to the rule in subdivisions of both higher and lower grade homes.
4. The board has been presented with an estimation of time and staff required to visit all the higher grade homes that may be subject to value increase.
5. Because of the possibility of more exceptions, further detailed ratio studies should be preformed and data verification of lower grade homes should not be ignored.
6. Also, there is concern about the uniformity of data verification not including other classes of property such as commercial, agricultural and industrial.
7. Another method of data verification that may address the matter of uniformity is to visit a portion of each class of property proportional to the total of all classes. For example: the commercial property represents approximately 3.76% of the total property count (546 comm. /14485 total = 3.76%). There are approximately 14485 parcels of which approximately 546 are improved commercial. Therefore, 3.76% of the properties visited in the review should be commercial properties.

Recommendation:

Verify data of a representative sample of each class of property. For example: there are approximately 3.76% of the total parcels that are improved commercial. Therefore, 3.76% of the properties visited should be commercial. All other property classes should be represented proportionally in the number of properties to be visited.

Reviewer: Leonard Barrett

d. 2016 Property Revaluation Update:

- a. A PDF format of property reviews dated March 4 through March 9 forwarded to the Board of Assessors on March 11 are available for the Board's review including all notes of data entry completion.
- b. Currently, field representatives are still averaging 25 to 30 property visits including reviews of 100 grade/above, building tags and check-to-complete tags.

Recommendation:

Requesting the Board's acknowledgement of receiving the email with PDF file for visits March 4 through March 9.

Reviewers: Wanda Brown and Randy Espy

The BOA discussed items a-d with Kenny Ledford & Wanda Brown and requested information for the next BOA meeting.

VII: APPEALS

- a. Property: 39--9 ACC bldg 1 14x72 1985
 Tax Payer: CUMBAA, DORIS (Linda U
 Year: 2015

ON HOLD PENDING
 FURTHER INFO

TURED HOME

Contention: HOME IS NOT IN LIVEABLE CONDITION

Determination:

1. VALUE IN QUESTION: \$ 6,248
2. Home of record
 - a. 14x72 1985 Clayton
 - b. OPTS include house-style roof, central AC, a 12x18 1-story addition, a 4x18 open porch, a 3x5 landing and a bay window.
 - Floor value of home = \$ 2,903
 - Value of OPTs = \$ 3,345
 - c. Physical condition was listed at 16% for 2015 (fully depreciated)
 - d. Home is titled to Doris Duke Cumbaa
 - e. Ms. Cumbaa is deceased. Home is unoccupied.
3. Exterior inspection findings:
 - a. Exterior shows deferred maintenance, but no major damage or deterioration to the home is evident that warrants depreciation in excess of 84% (16% physical).
 - b. Home is listed with \$ 180 in "house-style" roofing. This roofing style is standard for this model and should not be added as an OPT.
 - c. A 20x15 Carport has been added to the account which is not reflected in the 2015 appraisal.
4. Interior inspection findings:
 - a. Floor needs repair in several areas.
 - b. Some minor water stains are evident in ceiling in the middle and back areas of the home.
 - c. The interior appears to be in over-all good condition

d. The 1-story addition has had extensive leakage and water damage. Cost to repair would, in this appraiser's opinion, exceed the value contributed by the structure (\$ 2,340)

5. NADA values:

- a. 1985 Clayton Homes Inc 14x72 in poor condition (no extras) appraises at \$ 3,114.
- b. 1985 Clayton Industries 14x72, standard quality, in poor condition (no extras) appraises at \$ 7,105.

Recommendations:

- 1. Maintain home physical condition at 16%.
- 2. Set the value of the 1-Story addition at -0-
- 3. Add the 20x15 carport to the account beginning with the 2015 tax year.
- 4. Roofing on this home is standard for model; remove the \$ 180 roofing value.
 - a. Floor value of home = \$ 2,903
 - b. Value of 1-sty addition = \$ 0
 - c. Value of Carport = \$ 1,987
 - d. Value of other OPTS = \$ 824

Total Appraisal 2015	\$ 5,714

6. Apply 2015 value to 2016 account

Reviewer: Roger F Jones

The BOA approved removal of item a above from the Agenda until Appraiser produces further information.

b. Property: T23--17 ACC bldg 1 14x52 1983 Catalina by
 Tax Payer: PURCELL, MAE R Johnny R Pledger as A
 Year: 2016

**ON HOLD
 PENDING FURTHER
 INFO**

Contention: DOES NOT OWN FOR 2016

Determination:

1. The question in contest is taxability. The claim is made that the home in question is not taxable to the Appellant for the 2016 tax year.

2. The Appellant is deceased. Per the Probate Court, the Appellant died intestate, and no Letters of Administration have been sought or issued.

a. The Agent filing this appeal is assumed to be the Appellant's son-in-law.

b. It has NOT been established that the Agent's wife (the Appellant's daughter) is sole heir-at-law, therefore it cannot be established that the Agent may legally file this appeal.

c. A formal appeal has not been filed. The Agent simply returned the 2016 mobile home bill on this home, with a note saying neither he nor the Appellant owned this home.

3. The title of the home, if accurately identified, references a third party, unrelated, who appears to have owned the home prior to the Appellant.

4. The home is no longer on parcel T23--17; it now resides on parcel 43--24. It is occupied and the occupant stated that it was obtained from the Appellant's Agent, and that it is now in the possession of Patrick Strawn

Recommendations:

1. Correct the name on this account to Germany, Mark A per the current title record.
2. Void 2016 mobile home bill #61985 issued in the name of Mae R Purcell.
3. Authorize an Error and Addition for 2016 for this home in the name of Mark A Germany.

- a. Send the new 2016 bill "care of" Patrick Strawn.
- b. Make the following changes in the 2016 appraisal, per field inspection of 03/08/2016:

- correct dimensions to 14x48 (formerly listed as 14x52),
- add a bay window to the OPTS package,
- Add a central AC system to the OPTS package, and
- Add a 13x8 Open Porch to the OPTS package.

4. The value *decrease* from the corrected size (-\$ 198) is off-set by the value *increase* due to the bay window (\$ 200) making the overall FMV change each year for tax years 2015 back to 2013, + \$2 (changes due to the porch and the central air system are not applicable to back years). As this would NOT result in any tax changes for previous years, action to adjust back years, or notify the Appellant's Agent regarding them is not recommended.

Reviewer: Roger F Jones

c. Property: P04--13 ACC bldg 4 1969 12x61 Stylette mobile home with additions.
 Tax Payer: SKELTON, CH
 Year: 2016

Contention: MARKET VALUE

Determination:

1. The value under contention is \$ 7,110.
2. A return / appeal has NOT actually been filed; an unsigned note was left on the Appraiser's desk.
3. Drive-by confirms that the home *is* demolished, but that it was destroyed prior to 01/01/2016 has not been established.

- a. 2015 satellite imagery appears to confirm that the home was standing prior to 01/01/2015.
- b. However, the Tax Commissioner considers this type of bill "uncollectible"; there remains no home on which to foreclose.

Recommendations:

Void the 2016 appraisal on this home as being uncollectible (the home is destroyed).

Reviewer: Roger F Jones

Motion to accept recommendation:

Motion: Mr. Wilson

Second: Mr. Richter

Vote: All that was present voted in favor

d. Property: 11--13 ACC bldg 16 14x52 1980 mod mobile Homes
 Tax Payer: DOOLEY, RUSSELL HUGHES Jir gent
 Year: 2016

ON HOLD
 PENDING FURTHER
 INFO

Contention: DENIES OWNERSHIP OF HOME

Determination:

1. Value in contention is \$ 2,655.
2. The home is titled in the name of Russell Hughes Dooley. The home has resided on the real estate of Jimmy Eugene Mitchell since 2014.

- a. BOTH individuals deny having ownership of this home.
- b. The 2015 bill remains delinquent since neither party acknowledges responsibility / ownership.
- 3. Drive by of 03/07/2016 confirms home is no longer on this property.
 - a. Mr. Mitchell reports home was moved by Ira (Ikie) Henderson. He reports that Mr. Dooley may have given the home to Mr. Henderson.
 - b. Field inspection of 03/11/2016 confirms the presence of this home on Mr. Henderson's property (parcel 37--67-33)

Recommendations:

- 1. Leave account in Mr. Dooley's name per current title.
- 2. Correct the 2016 account mailing address as *care of* Mr. Ira M Henderson.
- 3. Correction made in FUTURE YEAR XXXX on 03/11/2016. The issue under contention is

Reviewer: Roger F Jones

VIII: COVENANTS

a. Re: E. Agnew map 58-20A.

Mr. Farrar filed a letter with the board of assessors contesting a notice of breach letter.

I understood the following.

- 1. Mr. Clinton Agnew held title to map 58-20 by himself.
- 2. He has an existing conservation use covenant on the property.
- 3. He deeded to his wife Eugenia 7 acres in November of 2015 reserving for himself a "life estate" and a right of 1st refusal.
- 4. Mr. and Mrs. Agnew plan to build a house on the property.
- 5. 2 acres are to be cleared for the house will grow trees and graze goats.
- 6. Mrs. Agnew filed an application to continue Mr. Agnew's covenant on the 7 acres she acquired.
- 7. The board of assessors sent a letter of intent to breach the covenant.

It seems the following basic conditions exist:

- 1. The property belonging to Clinton H. Agnew on January 1st 2015 under covenant beginning in tax year 2013 was 120.95 acres.
- 2. Mr. Agnew deeded to his wife Eugenia 7.1 acres 11/02/2015 reserving a life estate and right of first refusal (deed book 646 page 240) out of the property under covenant.
- 3. Mrs. Agnew filed an application to continue the existing covenant on the 7.1 acres acquired.
- 4. Representative for Mrs. Agnew submitted a letter and photos documenting intended and existing use of the property.
- 5. Documentation indicates 5 acres of property to be used for growing trees and grazing goats. The other 2 acres to be used for location of a residence.

The following was determined:

- 1. O.C.G.A. 48-5-7.4 and DOR Reg: 560-11-6-.01 thru .09 Provide for the continuation of a conservation covenant.
 - a. The person or entity applying to continue an existing covenant must be qualified to enter into an original covenant (O.C.G.A. 48-5-7.4 (i)(1).
 - b. An original covenant must be for a "bona fide conservation use" "the primary purpose (Reg: 560-11-6-.02 (g)) of which is good faith production, including but not limited to subsistence farming or commercial production, from or on the land of agricultural products or timber" (O.C.G.A. 48-5-7.4 (a)(1).

- c. For tracts "totaling less than ten acres", the applicant shall be required to submit additional relevant records regarding proof of bona fide conservation use (O.C.G.A. 48-5-7.4 (b)(2).
- 2. O.C.G.A. 48-5-7.4 (o)(1)(2) (and DOR Reg: 560-11-6) provides for the transfer of up to 5 acres to a family member for a residence.
- 3. O.C.G.A. 48-5-7.4 (k)(1) provides for the remedy of a breach.

Conclusion:

- 1. It is questionable if the owner has a qualified agricultural active on the property.
 - a. No schedule as described in O.C.G.A. 48-5-7.4(2) have been submitted.
 - b. Letter of intent and photos of property submitted do not clearly indicate the applicant is in a "good faith production" of an agricultural product for subsistence or commercial production (O.C.G.A. 48-5-7.4 (a)(1).
- 2. The transfer of property (7.1 acres) exceeds the limit of 5 acres as allowed for the location of a residence in O.C.G.A. 48-5-7.4 (o)(1)(2).
- 2. To remedy the condition for the applicant and property to qualify, the owner must:
 - a. Provide documentation of "good faith production" of an agricultural product as indicted in conclusion item 1 above,
 - b. Transfer title for tract greater than that which requires documentation under O.C.G.A. 48-5-7.4 (2).
 - c. The transfer title for tract to 5 acres or under as indicted in conclusion item 2 above.

Leonard Barrett

The BOA approved removing item from Agenda due the issue being resolved by The Agnew's Attorney.

b. 2016 Covenants

MAP PAR	NAME	ACERAGE
37-67-44 & 37-67-42	BANDY ALYSSA THORNBROUGH	67.01 NEW
37-67-40	BANDY ALYSSA THORNBROUGH	4.38 NEW (see below)
73-44A	LOWRY CHARLES E	14.18 RENEWAL
80-6	LOWRY CHARLES E	19.70 RENEWAL
73-43	LOWRY CHARLES E	119.09 RENEWAL
66-65	DAVID & SUE HOUSTON	38 NEW
18-27	SOMMER LISA	53.09 RENEWAL
26-49	FLOOD CLARA MAE	166.70 NEW
36-35	NORTON JAMES ERIC	21 RENEWAL
35-110-TR2	BOSSHARDT FAMILY FARMS	41.53 RENEWAL
21-3	BROWN KRISTY & JULIE SCHILL STONER	22.50 CONTINUATION
81-3	MURDOCK VIOLET KING	25.06 RENEWAL
61-19	JOHNSON LEE & KARIN	33.50 RENEWAL

Reviewer: Nancy Edgeman

Motion to approve all Covenants listed above

Motion: Mr. Wilson

Second: Mr. Richter

Vote: All that were present voted in favor

c. Property Owner: Alyssa Bandy

Map & Parcel: 37-67-40

Tax Year: 2016

Contention: Filing for Covenant on 4.38 acres.

Determination: Mrs. Bandy purchased 3 tracts of land in 2015 that contains 7.45 acres, 59.56 acres, and 4.38 acres. Two of the properties are contiguous. The 4.38 acre tract is separated from the other tracts by a flag lot which is a 50 strip between the properties. Mrs. Bandy has horses on the property. Mrs. Bandy has provided a relevant record (Schedule F) that shows the use of the property.

Recommendation: I recommend approval of the Covenant for 4.38 acres. I believe the property is used for qualifying use. I have enclosed pictures that were taken by Kenny Ledford who visited the property.

Reviewer: Nancy Edgeman

Motion to accept recommendation:

Motion: Mr. Richter

Second: Mr. Wilson

Vote: All that were present voted in favor

IX. INVOICES

a. Schneider qpublic hosting Inv # 167124 Date 3/4/2016 Amt \$625.00

BOA reviewed, approved, & signed

Mrs. Edgeman reminded the BOA the Employee meeting will be April 6, 2016.

Meeting Adjourned at 9:57AM

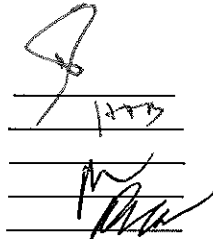
William M. Barker, Chairman

Hugh T. Bohanon Sr.

Gwyn W. Crabtree

Richard L. Richter

Doug L. Wilson



Handwritten signatures of the Board of Tax Assessors members: William M. Barker, Hugh T. Bohanon Sr., Gwyn W. Crabtree, Richard L. Richter, and Doug L. Wilson.

Chattooga County

Board of Tax Assessors

Meeting of March 16, 2016