STATE TAX COMMISSION OF MISSOURI

JOHN & KRISTI REID,	)	Appeal No. 23-10390
	)	Parcel/Locator: 25U630123
	)	
	)	
	)	
Complainant(s),	)	
	)	
v.	)	
	)	
JAKE ZIMMERMAN, ASSESSOR,	)	
ST. LOUIS COUNTY, MISSOURI,	)	
Respondent.	)	

DECISION AND ORDER

John and Kristi Reid (Complainants) appeal the St. Louis County Board of Equalization's (BOE) decision finding the true value in money (TVM) of the subject property on January 1, 2023, was $709,900. Complainants claim the property is overvalued and propose a value of $620,000. Complainants did not produce substantial and persuasive evidence establishing overvaluation. The BOE's decision is affirmed.[1]

Complainants appeared *pro se*. Respondent was represented by counsel, Steve Robson. The evidentiary hearing was conducted on April 1, 2025, via WebEx.

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[1] Complainant timely filed a complaint for review of assessment. The State Tax Commission (STC) has authority to hear and decide Complainant's appeal. Mo. Const. art. X, Section 14; section 138.430.1, RSMo 2000. All statutory citations are to RSMo 2000, as amended.

FINDINGS OF FACT

1. Subject Property. The subject property is located at 975 Quail Hollow Lane, in Wildwood, Missouri. The parcel/locator number is 25U630123.

2. Respondent and BOE. Respondent classified the subject property as residential and determined the TVM on January 1, 2023, was $709,900. The BOE classified the subject property as residential and independently determined the TVM on January 1, 2023, was $709,900.

3. Complainants' Evidence. Complainants offered the following Exhibits as evidence:

Exhibit	Description	Respondent's Objections/Status
A	Collective Exhibit of 11 photos of subject property (5 kitchen photos, 6 exterior photos)	Admitted without Objection

Complainants, John Reid (Mr. Reid) and Kristi Reid (Mrs. Reid) both testified that they believe their property is overvalued due to the condition of the subject property. Mrs. Reid testified that there is significant erosion on the property, the property slants prohibiting any future additions to the home, and that their property is in a section of a cul-de-sac where water runoff for the neighborhood runs through their property. Additionally, Mr. Reid testified that the regulations of Wildwood, MO prevent them from some uses of their property as well. Mr. Reid referenced the photos in *Exhibit A* and the lack of improvements to support a proposed valuation of $620,000. Mrs. Reid testified that the photos of the kitchen in *Exhibit 1* demonstrate a lack of improvements to the home and that the bowing of the retention wall (*See Exhibit 1)* reinforce their position that the BOE overvalued their property. Mr. Reid testified as to one photo that depicts what appears to be a groove in the grass that cuts to the backyard of the property. Mr. Reid testified that the groove creates standing water in the road in front of the home and then cuts through the yard creating a deeper groove which is steadily worsening the erosion of the downward slope behind the home of the property. Mr. Reid testified that the waterflow down the backslope of the property is creating holes as evidenced in another photo in *Exhibit 1*. Mrs. Reid testified that the bowing of the retaining wall is evident in a photo from *Exhibit 1*.

Upon cross examination Mr. Reid testified that he has received a verbal estimate for $10,000 to address the water runoff through the backyard by having a contractor trough and split the groove so water will runoff more gradually and reduce the erosion.

4. Respondent's Evidence. Respondent submitted the following Exhibit:

Exhibit	**Description**	**Status**
1	BOE Decision Letter dated October 17, 2023	Admitted

5. Value. The TVM of the subject property on January 1, 2023, was $709,900.

CONCLUSIONS OF LAW

1. Assessment and Valuation. Pursuant to Article X, Sections 4(a) and 4(b), Mo. Const. of 1945 real property and tangible personal property is assessed at its value or such percentage of its value as may be fixed by law for each class and for each subclass. Article X, Sections 4(a) and 4(b), Mo. Const. of 1945. Residential real property is assessed at 19%

of its TVM as of January 1 of each odd-numbered year. Section 137.115.5(1)(a). The TVM is "the fair market value of the property on the valuation date[.]" *Snider v. Casino Aztar/Aztar Mo. Gaming Corp.*, 156 S.W.3d 341, 346 (Mo. banc 2005) (internal quotation omitted). The fair market value is "the price which the property would bring from a willing buyer when offered for sale by a willing seller." *Mo. Baptist Children's Home v. State Tax Comm'n*, 867 S.W.2d 510, 512 (Mo. banc 1993). "True value in money is defined in terms of value in exchange not value in use." *Tibbs v. Poplar Bluff Assocs. I, L.P.*, 599 S.W.3d 1, 7 (Mo. App. S.D. 2020) (internal quotation omitted). "Determining the true value in money is an issue of fact for the STC." *Cohen v. Bushmeyer*, 251 S.W.3d 345, 348 (Mo. App. E.D. 2008).

"For purposes of levying property taxes, the value of real property is typically determined using one or more of three generally accepted approaches." *Snider*, 156 S.W.3d at 346. The three generally accepted approaches are the cost approach, the income approach, and the comparable sales approach. *Id.* at 346-48. The STC has wide discretion in selecting the appropriate valuation method but "cannot base its decision on opinion evidence that fails to consider information that should have been considered under a particular valuation approach." *Id.*, at 348.

The comparable sales approach "is most appropriate when there is an active market for the type of property at issue such that sufficient data are available to make a comparative analysis." *Snider*, 156 S.W.3d at 348. For this reason, the comparable sales approach is typically used to value residential property. "The comparable sales approach uses prices paid for similar properties in arms-length transactions and adjusts those prices to account for differences between the properties." *Id*. at 347-48 (internal quotation omitted). "Comparable sales consist of evidence of sales reasonably related in time and distance and involve land comparable in character." *Id*. at 348.

2. Evidence. "Although technical rules of evidence are not controlling in administrative hearings, fundamental rules of evidence are applicable." *Mo. Church of Scientology v. State Tax Comm'n*, 560 S.W.2d 837, 839 (Mo. banc 1977). The hearing officer is the finder of fact and determines the credibility and weight of the evidence. *Kelly v. Mo. Dep't of Soc. Servs., Family Support Div*., 456 S.W.3d 107, 111 (Mo. App. W.D. 2015). "It is within the purview of the hearing officer to determine the method of valuation to be adopted in a given case." *Tibbs v. Poplar Bluff Assocs. I, L.P.*, 599 S.W.3d 1, 9 (Mo. App. S.D. 2020). The hearing officer "may inquire of the owner of the property or of any other party to the appeal regarding any matter or issue relevant to the valuation, subclassification or assessment of the property." Section 138.430.2. The Hearing Officer's decision regarding the assessment or valuation of the property may be based solely upon his inquiry and any evidence presented by the parties, or based solely upon evidence presented by the parties. *Id.*

3. Complainants' Burden of Proof. The taxpayer bears the burden of proof and must show by a preponderance of the evidence that the property was overvalued. *Westwood P'ship v. Gogarty*, 103 S.W.3d 152, 161 (Mo. App. E.D. 2003). The BOE's valuation is presumptively correct. *Tibbs*, 599 S.W.3d at 7. The "taxpayer may rebut this presumption by presenting substantial and persuasive evidence that the valuation is erroneous." *Id.* (internal quotation omitted). The taxpayer also must prove "the value that should have been placed on the property." *Id*.

"Substantial evidence is that evidence which, if true, has probative force upon the issues, and from which the trier of fact can reasonably decide the case on the fact issues." *Savage v. State Tax Comm'n*, 722 S.W.2d 72, 77 (Mo. banc 1986) (internal quotation omitted). Evidence is persuasive when it has "sufficient weight and probative value to convince the trier of fact." *Daly v. P.D. George Co*., 77 S.W.3d 645, 651 (Mo. App. E.D. 2002); *see also White v. Dir. of Revenue*, 321 S.W.3d 298, 305 (Mo. banc 2010) (noting the burden of persuasion is the "party's duty to convince the fact-finder to view the facts in a way that favors that party").

4. Complainants Did Not Produce Substantial and Persuasive Evidence of Overvaluation.

Complainants did not produce substantial and persuasive evidence rebutting the presumptively correct BOE value. Complainants did not produce substantial and persuasive evidence to support their opinion of value of $620,000 for the subject property as of January 1, 2023. Complainants did not produce evidence comprising of a comparable sales approach, income approach, or cost approach to value.

The comparable sales approach is typically used to value residential properties improved with a single-family home. "The comparable sales approach uses prices paid for similar properties in arms-length transactions and adjusts those prices to account for differences between the properties." *Snider*, 156 S.W.3d at 347-48 (internal quotation omitted).

Complainants testified about the several condition issues for the subject and the needed updates and repairs that are needed for the property. Pictures of the subject property were submitted by Complainants evidencing the alleged problems with the home and property. However, Complainants did not provide written bids and proposals from contractors that include estimated costs to perform renovations and repairs to the property. A verbal estimate from a contractor does not meet the burden of substantial and persuasive evidence because there is no opportunity for the Respondent to examine and question the estimate. Rules of evidence are relaxed in administrative hearings; however, relying upon hearsay evidence as a foundation to support a claim is fundamentally unfair to the opposing party. Additionally, Complainants offered no professional analysis completed by someone trained to analyze such condition issues and to show the deleterious effect they had on the property value on the assessment date, January 1, 2023. Relying upon personal testimony and verbal communication with third parties renders the Complainants' proof speculative; incidentally, proof of this nature fails to provide opportunities for responses from opposing parties.

The lack of evidence relating to a recognized valuation method renders Complainant's proposed value speculative and unpersuasive. *See Cohen*, 251 S.W.3d at 349 (holding an opinion of value loses probative value when based on an improper foundation). Complainant did not produce substantial and persuasive evidence showing the BOE overvalued the subject property and "the value that should have been placed on the property." Tibbs, 599 S.W.3d at 7.

CONCLUSION AND ORDER

The BOE decision is affirmed. The TVM of the subject property as of January 1, 2023, was $709,900.

Application for Review

A party may file with the Commission an application for review of this decision within 30 days of the mailing date set forth in the certificate of service for this decision. The application "shall contain specific detailed grounds upon which it is claimed the decision is erroneous." Section 138.432. The application must be in writing, and may be mailed to the State Tax Commission, P.O. Box 146, Jefferson City, MO 65102-0146, or emailed to Legal@stc.mo.gov. A copy of the application must be sent to each person listed below in the certificate of service.

Failure to state specific facts or law upon which the application for review is based will result in summary denial. Section 138.432.

Disputed Taxes

The Collector of Audrain County, as well as the collectors of all affected political subdivisions therein, shall continue to hold the disputed taxes pending the possible filing of an application for review, unless said taxes have been disbursed pursuant to a court order under the provisions of section 139.031.

SO ORDERED November 6th, 2025.

Samuel Knapper
Senior Hearing Officer
State Tax Commission

Certificate of Service

I hereby certify that a copy of the foregoing has been electronically mailed and/or sent by U.S. Mail on November 7th, 2025, to:

Complainant(s) and/or Counsel for Complainant(s), the County Assessor and/or Counsel for Respondent and County Collector.

Stacy M. Ingle
Legal Assistant