



STATE TAX COMMISSION OF MISSOURI

MATTHEW SINGER,	) Appeal No. 23-11242
	) Parcel No. 18J331393
Complainant,	)
	)
v.	)
	)
JAKE ZIMMERMAN, ASSESSOR,	)
ST. LOUIS COUNTY, MISSOURI,	)
	)
Respondent.	)

DECISION AND ORDER

Matthew Singer (Complainant) appeals the St. Louis County Board of Equalization's (Respondent) decision valuing the subject residential property at \$646,400 as of January 1, 2023.¹ Complainant alleges overvaluation and asserts the true value in money (TVM) of the subject property was \$545,000 as of the assessment date. Complainant did not produce substantial and persuasive evidence establishing overvaluation. The BOE decision is affirmed. The TVM of the subject property as of January 1, 2023, is \$646,400.

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, sec. 14; Section 138.430.1, RSMo 2000. All statutory citations are to RSMo 2000, as amended.

The evidentiary hearing was held June 24, 2025, via Webex. Complainant appeared *pro se*. Respondent Jake Zimmerman, Assessor, St. Louis County, Missouri, was represented by counsel, Kevin Wyatt. The case was heard and decided by Senior Hearing Officer Benjamin C. Slawson.

FINDINGS OF FACT

1. The Subject Property. The subject residential property consists of a single-family old style brick home built in 1926 and located at 778 Southern Hills Dr., Eureka, MO, 63025. The Parcel ID number is 18J331393. The property includes four bedrooms, two and a half bathrooms, and 2,975 square feet of living space.

2. Assessment and Valuation. Respondent determined the subject property's appraised value was \$646,400 as of January 1, 2023. The BOE independently determined that the subject's appraised value as of January 1, 2023, was \$646,400.

3. Complainant's Evidence. Complainant introduced the following Exhibits which were all admitted without objection:

Exhibit	Description
A	6926 Property Description Property
B	6960 Waterman Description Property
C	6926 Waterman Expanded Assessments
D	6960 Waterman 2023 Assessments
E	6960 Waterman Ave Sewer Lateral
F	Assessments 18J331393

Complainant testified that his opinion of value is based on a comparative assessment analysis of two neighboring properties which were described in Exhibits B and C, allowing for a 5% downward adjustment to the 6960 Waterman property because it is located near

a major thoroughfare. Complainant mentioned a court has already ruled that valuation in the subject's Ames Place Community neighborhood is determined from an "across the fence" (ACF) methodology which he testified is an appraisal tool frequently used in valuation assignments where the subject is part of railroad property or a corridor.² Complainant did not have a legal citation for the court case but mentioned that it was an eminent domain case in St. Louis County. Complainant testified that like 6960 Waterman property, the subject is located near a major thoroughfare. Complainant testified that the comparables used by Respondent are in better condition than the subject, not located near a busy highway, and that the garage in the subject is smaller than those in the comparables.

Complainant is not a licensed appraiser in the State of Missouri. Complainant testified that after making some repairs to the subject he sold the property in October of 2023 for \$705,000. Complainant explained why his opinion of value is lower than the price he sold the subject for later that year. He testified that he believes the January 1, 2023, market conditions were different than in October of 2023, and he also made improvements to the property, which resulted in a higher sales price.

4. Respondent's Evidence. Respondent introduced Exhibit 1, consisting of the October 17, 2023, BOE decision letter for the subject property. Exhibit 1 shows the BOE valued the subject property at \$646,400. Complainant noted that he received the exhibit less than five days before hearing but admitted he was not prejudiced and therefore had no objection to the admissibility of Exhibit 1. Exhibit 1 was admitted into the record.

² Tr. at 3:00.

5. Value. The TVM of the subject property as of January 1, 2023, was \$646,400.

CONCLUSIONS OF LAW

1. Assessment and Valuation. Residential real property is assessed at 19% of its TVM as of January 1 of each odd-numbered year. Sections 137.115.1; 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). The TVM "is a function of [the property's] highest and best use[.]" *Snider*, 156 S.W.3d at 346. "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. 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). “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).

3. Complainant’s Burden of Proof. The taxpayer bears the burden of proof and must show by a preponderance of the evidence the property is 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” on the assessment date. *Id.* See also *Hermel, Inc. v. State Tax Commission*, 564 S.W.2d 888, 897 (Mo. banc 1978). “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").

Property owners are competent to testify to the reasonable fair market value of their property. *Cohen*, 251 S.W.3d at 348. However, if owner's testimony is based on "improper elements or an improper foundation[.]" it is not substantial and persuasive evidence rebutting the presumptively correct BOE value. *Id.* at 349.

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

Complainant did not produce substantial and persuasive evidence to support his \$545,000 opinion of value. Complainant introduced no evidence pertaining to a recognized valuation method. Complainant did not produce any evidence supporting a comparable sales approach, income approach, or cost approach.

The comparable sales approach is typically used to value residential properties improved with a single-family home like the subject. "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). Complainant did not offer testimony of an appraiser, nor an appraisal of the property as evidence of the TVM of the property as of January 1, 2023. Therefore,

Complainant did not produce substantial and persuasive evidence showing that the subject property was overvalued based on comparable sales data.

Complainant is not a licensed appraiser. Complainant mentioned the “across the fence” (ACF) methodology used for value in an eminent domain case. He also presented evidence supporting his claim that the TVM of the subject should be appraised lower based on a comparative assessment analysis with neighboring properties. However, neither of these are recognized approaches to value for ad valorem tax purposes.

Complainant testified that the subject is less desirable than Respondent’s comparables because of its location, size of the garage, and other less desirable amenities. However, Complainant offered no evidence actually quantifying alleged adverse value of this location and alleged undesirable features of the subject as of January 1, 2023. In other words, Complainant offered no professional analysis completed by someone trained to analyze such location attributes and to show the deleterious effect they had on the property on the assessment date, January 1, 2023. As a non-professional in the industry, Complainant’s lay opinion is speculative.

In order to prove overvaluation, the taxpayer must not only prove that the assessment is erroneous, but ***must also must prove "the value that should have been placed on the property" on the assessment date***. *Hermel, Inc. v. State Tax Commission*, 564 S.W.2d 888, 897 (Mo. banc 1978). Emphasis added. Complainant did not produce substantial and persuasive evidence showing that the BOE’s value was incorrect, nor did he prove the TVM on the assessment date. Because the STC “cannot base its decision on

opinion evidence that fails to consider information that should have been considered” under a recognized approach to value, *Snider*, 156 S.W.3d at 348, the BOE decision is affirmed.

CONCLUSION AND ORDER

The BOE decision is affirmed. The TVM of the subject property as of January 1, 2023, is \$646,400.

Application for Review

A party may file 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 of Missouri, 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 St. Louis County, and 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 the disputed taxes have been disbursed pursuant to a court order under the provisions of section 139.031.

SO ORDERED November 6, 2025.

Benjamin C. Slawson
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 7, 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