



STATE TAX COMMISSION OF MISSOURI

CARL DAVIS,) Appeal No. 23-10729
) Parcel No. 10J140601
Complainant(s),)
)
v.)
)
JAKE ZIMMERMAN, ASSESSOR,)
ST. LOUIS COUNTY, MISSOURI,)
)
Respondent.)

DECISION AND ORDER

Carl Davis (Complainant) appeals 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 \$58,800. Complainant alleges overvaluation and claims that the TVM as of that date was \$50,000.¹ Complainant did not produce substantial and persuasive evidence of overvaluation. The BOE decision is affirmed. The TVM of the subject property on January 1, 2023, was \$58,800.

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 began on May 1, 2025, and concluded on May 16, 2025, via Webex. The record remained open until May 23, 2025, to allow Respondent time to submit additional records that only became necessary during Complainant’s rebuttal to Respondent’s closing statement on May 16, 2023. Respondent submitted the record on May 22, 2025. No further hearing was necessary to resolve this matter upon Respondent’s submission of this record. Complainant appeared *pro se* via phone. Respondent Jake Zimmerman, Assessor, St. Louis County, Missouri, was represented by counsel, Kevin Wyatt who appeared via Webex. The appeal was heard and decided by Hearing Officer Samuel Knapper.

FINDINGS OF FACT

1. The Subject Property. The subject residential real property is located at 6851 Brower Ct., St. Louis County, Missouri with a Parcel ID of 10J140601.

2. Assessment and Valuation. Respondent classified the subject property as residential and determined the TVM on January 1, 2023, was \$69,500. The BOE independently determined the TVM of the subject property as of January 1, 2023, was \$58,800.

3. Complainant’s Evidence. Complainant introduced several Exhibits which were admitted without objection. They are described as follows:

Label	Description
A	Collective Exhibit of 8 Photos of Subject Property

B	Collective Exhibit of 2 estimates to remodel bathroom and 1 estimate to install a chair lift
C	Notice of Inspection from Saint Louis County Assessor dated January 23, 2025 left by 'Jennifer W.' with 'Id. No. 564'

Complainant testified that his opinion of value as of January 1, 2023, for the subject property is \$50,000. Complainant testified that he believes that the Assessor overvalued his property because of the several condition issues with the subject, including but not limited to: (1) outdated bathrooms in need of remodeling, (2) painting needed throughout the property, (3) need to replace windows, (4) crack in foundation, (5) no garage, (6) need to replace basement door, (7) need to replace the shed and (8) need to replace the roof on the porch. *See Exhibit A.* Complainant believes that the costs associated with addressing these needs limit the value of his property to approximately \$50,000. *See Exhibit B.*

Complainant testified that he purchased the property in 1989 for \$47,000 and does not understand why the taxes continue to rise. Complainant also testified that he heard someone place a card on his door and then discovered a 'Notice of Inspection' left by an employee. *See Exhibit C.* Complainant testified that he then followed the employee and watched her approach other properties, knock on the door, and leave a card in the door with a 'Notice of Inspection' if no one inside the house responded and opened the door. *Exhibit C* is dated January 23, 2025 and the Complainant confirmed through his testimony that the employee's name on the card was 'Jennifer W.' with 'Id. No. 564.' Complainant argues that this action demonstrates that the Respondent is not getting accurate information when

determining the TVM of properties. Complainant argues that his property was never professionally assessed for purposes of establishing its TVM.

4. Respondent's Evidence. 4. Respondent's Evidence. Respondent introduced two Exhibits which were admitted, they are:

Exhibit	Description
1	BOE determination letter dated October 17, 2023
2	Notice of Inspection from Saint Louis County Assessor dated June 13, 2023 left by 'Barry M' with 'Id. No. 914.'

5. Value. The TVM of the subject property as of January 1, 2023, was \$58,800.

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. Complainant's 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. Complainant Did Not Produce Substantial and Persuasive Evidence of Overvaluation.

Complainant did not produce substantial and persuasive evidence rebutting the presumptively correct BOE value. Complainant did not produce substantial and persuasive evidence to support his opinion of value of \$50,000 for the subject property as of January 1, 2023. Complainant 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).

Complainant testified about the several condition issues for the subject property and the repairs that are needed for the property. Pictures of the subject property were submitted by Complainant evidencing the alleged problems with the home. Complainant also introduced bids from contractors that included estimate costs to perform renovations and repairs to the property. However, Complainant offered no professional analysis completed by someone trained to analyze such condition issues and to show the negative impact they had on the property's TVM on the assessment date, January 1, 2023.

Complainant also testified that he believes the TVM for his property was not set

properly; however, Complainant relies upon *Exhibit C* and it is not relevant to this case. This case regards the TVM of the subject property as of January 1, 2023. *Exhibit C* relates to the value of the assessment of the subject property as of January 1, 2025. Therefore, Complainant's testimony regarding his interpretation of the employee's actions named 'Jennifer W.' are not relevant to this case because she was performing duties related to the 2025 assessment cycle. Additionally, Complainant's argument that the Saint Louis County Assessor's employee's actions prove that the TVM of his property is wrong is in error because it does not provide substantial and persuasive evidence that the BOE's valuation was incorrect or establish an alternative value for his property.

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 \$58,800.

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 February 11, 2026.

STATE TAX COMMISSION OF MISSOURI

Samuel Knapper
Hearing Officer

Certificate of Service

I hereby certify that a copy of the foregoing has been electronically mailed and/or sent by U.S. Mail on February 13th, 2026, 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