



STATE TAX COMMISSION OF MISSOURI

ELENA KING,)
)
 Complainant(s),)
) Appeal No. 23-11097
 v.)
)
 JAKE ZIMMERMAN, ASSESSOR,)
 ST LOUIS, COUNTY, MISSOURI,)
 Respondent.)

DECISION AND ORDER

Elena King (Complainant) appealed valuation of the subject personal property, specifically the 2020 Tesla Model 3 Sedan 4D Standard Range Electric (Tesla), determined by Jake Zimmerman, Assessor, St. Louis County, Missouri (Respondent). Complainant did not appeal to the St. Louis County Board of Equalization (BOE), but appealed directly to the State Tax Commission (STC) after receiving first notification of the valuation upon receiving the 2023 tax bill. Respondent determined the true value in money of the subject property to be \$40,725. Complainant claimed overvaluation but did not produce substantial and persuasive evidence establishing overvaluation. Respondent presented substantial and persuasive evidence to establish the true value in money of the subject

property as of January 1, 2023.¹ Complainant participated in the hearing via Webex and introduced evidence. Respondent was represented at the hearing by counsel, Ellen Kelly.

Subject Property.

The subject property is a 2020 Tesla.

Respondent and BOE.

Respondent determined the trade-in value of the subject property on January 1, 2023, was \$40,725 for the 2020 Tesla. Respondent used the October, 2022 issue of the National Automobile Dealers’ Association Official Used Car Guide or its successor publication pursuant to Section 137.115.9. There was no Board of Equalization decision regarding the property.

Complainant’s Evidence.

Complainant submitted the following Exhibit(s):

Exhibit	Description	Ruling
A	Tesla Model 3 Specifications and Pricing for Various Trim Packages with Estimated Delivery between Oct – Dec of 2022	Admitted
B	Used Tesla Model 3 vehicles listed for sale on Tesla website in California and Colorado	Admitted
C	Purchase Offer from Carvana for 2020 Tesla (subject property)	Admitted
D	Undated Kelly Blue Book Valuation	Admitted

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.

Complainant testified that she purchased the 2020 Tesla in the year 2020 for \$36,700. Complainant testified that the initial assessment was for the purchase price but then increased by over \$5,000 for the assessment as of January 1, 2023. Complainant testified that such an increase is counterintuitive to the usual depreciation of vehicles, especially considering her 2020 Tesla has the most basic trim options available. Complainant testified that her 2023 assessment of the 2020 Tesla was higher than the purchase price of the same model vehicle with an enhanced trim package because it was listed at \$46,990 and a \$7,500 tax incentive would apply. *See Exhibit A.* Complainant also testified that she sought an offer from ‘Carvana’ for the 2020 Tesla and was offered \$21,000. *See Exhibit C.* Complainant testified that she procured this offer several months after the assessment date but was not able to provide a specific or approximate date. Complainant further testified that several preowned models like her 2020 Tesla were listed for sale on Tesla’s website in the range of \$33,000. *See Exhibit B.* Complainant testified that the sales were from February 10, 2023. The sales were based in California and Colorado. Complainant also furnished an undated Kelly Blue Book valuation of \$22,655. *See Exhibit D.* Complainant also testified that the vehicle was in an accident prior to January 1, 2023. Complainant believes that there is an error in the valuation process for vehicular personal property in the reliance upon National Automobile Dealers’ Association Official Used Car Guide or its successor publication pursuant to Section 137.115.9 and that doing so negates applying ‘common sense’ to valuations.

Respondent's Evidence.

Respondent submitted the following Exhibits:

Exhibit	Description	Ruling
1	Personal Property Individual Declaration	Admitted
2	J. D. Power vehicle information sheet as of October 1, 2022 pertaining to a 2020 Tesla	Admitted

Suzanne Strain, personal property manager in the St. Louis County Assessor’s office for twelve years, testified that Respondent utilized the average trade-in value indicated for the 2020 Tesla which was \$40,725. *See Exhibit 2.* Ms. Strain testified the average trade-in value was based on the October, 2022 issue of the National Automobile Dealers’ Association Official Used Car Guide or its successor publication pursuant to Section 137.115.9. *See Exhibit 2.* Ms. Strain further testified that calculating one third of the average trade-in value for the vehicle as required by law, Respondent assessed the 2020 Tesla at \$13,580, rounded. *See Exhibit 2.*

Ms. Strain also testified that the Complainant’s exhibits would not be utilized by the Respondent to calculate the average trade-in value for several reasons, including: (1) the Respondent does not rely upon offers from third parties (i.e. Carvana) because those third parties require information from the offerees (e.g. mileage, color, condition, etc.) that Respondent does not have, (2) the Respondent would need a means of verifying the dates of some of the Exhibits (C & D) to rely upon them, and (3) the preowned vehicles in Exhibit B were listed for sale in California and Colorado and may not reflect local values.

Assessment and Valuation Principles

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. Personal property is assessed at 33.33% of its true value in money as of January 1 of each year. Section 137.115.5. Pursuant to Section 137.115.9 “[t]he assessor of each county and each city not within a county shall use the trade-in value published in the October issue of the National Automobile Dealers’ Association Official Used Car Guide, or its successor publication, as the recommended guide of information for determining the true value of the motor vehicles described in such publication. The assessor shall not use a value that is greater than the average trade-in value in determining the true value of the vehicle without performing a physical inspection of the motor vehicle. ...”.

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). 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.

Complainant’s Burden of Proof

The Complainant bears the burden of proving the vital elements of the case, i.e., the assessment was “unlawful, unfair, improper, arbitrary or capricious.” *Westwood Partnership*, 103 S.W.3d 152 (Mo. App. E.D. 2003); *Daly v. P.D. George Co.*, 77 S.W.3d 645 (Mo. App. E.D. 2002); *Reeves v. Snider*, 115 S.W.3d 375 (Mo. App. S.D. 2003);

Industrial Development Authority of Kansas City v. State Tax Commission of Missouri, 804 S.W.2d 387, 392 (Mo. App. W.D. 1991). The taxpayer's evidence must be both "substantial and persuasive." *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*, 722 S.W.2d at 77 (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").

Complainant Did Not Prove Overvaluation.

Complainant's evidence and testimony did not prove overvaluation because they failed to provide substantial and persuasive evidence of the value of the 2020 Tesla as of January 1, 2023. Complainant's argument that Exhibit A is priced lower than the valuation of the 2020 Tesla fails because it is based upon including a tax incentive. Removing the tax incentive indicates that the newer model in 2022 represents a 15.4% increase than the average trade-in value utilized by the Respondent. The impact of the tax incentive on the local market would be reflected in the valuation relied upon by the Respondent. Complainant also argued that Exhibit B, which contains the price of used Tesla's with similar characteristics to the subject property, also fails to establish a reliable valuation because value may fluctuate based upon locale due to corresponding changes in supply and demand. Exhibit C and D both have unverified dates which impacts the reliability of the sources. Additionally, the offeror (Carvana) from Exhibit C may have had information

provided to them to which the Respondent did not have access. Complainant's argument that reliance upon the National Automobile Dealers' Association Official Used Car Guide or its successor publication pursuant to Section 137.115.9 is a flawed means to value property is also without merit because the claim is speculative and lacks foundation. The Hearing Officer understood the Complainant's argument to utilize 'common sense'; however, using such a subjective standard would lead to lack of predictability for assessors and a lack of consistency for taxpayers. Based upon the reasoning above, Complainant fails to meet her burden of proof.

The testimony of Respondent's witness, Suzanne Strain, was credible. Respondent's evidence was substantial and persuasive in determining the true value in money of the subject property on the relevant date using the method prescribed by law.

CONCLUSION AND ORDER

The true value in money of the 2020 Tesla as of January 1, 2023 was \$40,725 with an assessed value of \$13,580, rounded.

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 St Louis 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 February 6, 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 20, 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