



STATE TAX COMMISSION OF MISSOURI

HARVEY McCOY,)
)
 Complainant(s),)
) Appeal No. 23-112399
 v.)
)
 JAKE ZIMMERMAN, ASSESSOR,)
 SAINT LOUIS COUNTY,)
 MISSOURI,)
 Respondent.)

DECISION AND ORDER

Harvey McCoy (Complainant) appealed the valuation of the subject personal property, specifically the 2018 Ram 3500 Crew Cab Laramie 4WD SRW 6.7L (Ram 3500), determined by Jake Zimmerman, Assessor, Saint Louis County, Missouri (Respondent). Complainant appealed to the State Tax Commission (STC) after receiving notification of the valuation contained in the 2023 tax bill. Respondent determined the average trade-in value of the subject property was \$40,475 with a corresponding assessed value of \$13,490. Complainant claimed overvaluation but did not produce substantial and persuasive evidence establishing overvaluation. Respondent presented substantial and persuasive evidence to establish the average trade-in value and the assessed value of the subject

property as of January 1, 2023.¹

Subject Property.

The subject property is a 2018 Ram 3500.

Respondent and BOE.

Respondent determined the average trade-in value was \$40,475 and that the assessed value was \$13,490 on January 1, 2023, for the 2018 Ram 3500. *See Exhibit 1.*

Complainant's Evidence.

Complainant testified that the mileage on the subject property as of the date of the hearing was 428,000. Complainant also testified that the subject property was in an accident and that an eighteen-wheeler truck struck the subject property in the rear and caused it to strike another vehicle. The accident occurred when the 2018 Ram 3500 had 5,000 in mileage. Complainant testified that the front and rear of the subject property were repaired. Complainant testified that he has attempted to sell the subject property but that he cannot locate an interested buyer due to the vehicle's mileage. Complainant testified that he did not know the value of the 2018 Ram 3500. Upon cross examination the Complainant testified that the vehicle had approximately 350,000 in mileage on January 1, 2023. Complainant believes that the 2018 Ram 3500 is not worth the amount utilized by the Respondent. Complainant testified that he utilized the 2018 Ram 3500 to deliver travel trailers and that he is still in debt on the subject property. Complainant believes that the

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.

accident history, mileage, and lack of interest from buyers justify lowering the value of the 2018 Ram 3500.

Respondent's Evidence.

Respondent submitted the following Exhibits:

Exhibit	Description	Ruling
1	J. D. Power vehicle information sheet as of October 1, 2023 corresponding to the 2018 Ram 3500	Admitted
2	J. D. Power vehicle information sheet as of October 1, 2023 corresponding to the 2018 Ram 3500 with the Complainant's VIN	Admitted

Susan Strain (Ms. Strain), personal property department manager in the Saint Louis County Assessor's office, testified that Respondent utilized the average trade-in value indicated for the 2018 Ram 3500 and it was \$40,475. *See Exhibit 1.* 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. Ms. Strain testified that the corresponding assessed value was \$13,490.

Ms. Strain further testified that the October, 2022 issue of the National Automobile Dealers' Association Official Used Car Guide or its successor publication corresponding to the Complainant's VIN indicated an average trade in value of \$54,625. *See Exhibit 2.* Ms. Strain testified that the increase in value is due to selected options on the subject property and that the assessed value could have potentially increased to \$18,210; however, the Respondent elected to utilize the average trade-in value from Exhibit 1.

Upon cross examination Ms. Strain testified that the average trade-in value of the 2018 Ram 3500 with Complainant's VIN and having 300,000 miles was \$43,000. Ms. Strain testified that the amount utilized by the Respondent was less than this sum as well.

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. A presumption exists that the assessed value fixed by the BOE is correct. *Rinehart*, 363 S.W.3d at 367; *Cohen*, 251 S.W.3d at 348; *Hermel, Inc.*, 564 S.W.2d at 895. "Substantial and persuasive

controverting evidence is required to rebut the presumption, with the burden of proof resting on the taxpayer.” *Cohen*, 251 S.W.3d at 348.

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 did not prove overvaluation because the evidence presented was not persuasive and substantial. The sole basis of evidence was the Complainant’s testimony. The lack of corroborating evidence, such as photos of the accident or photos of the

odometer on the relevant date, creates ambiguity that renders the Complainant's testimony speculative. Ms. Strain testified that a 2018 Ram 3500 with 300,000 would have a higher trade-in value than the value utilized by the Respondent for the subject property. This fact demonstrates the need for corroborating and specific proof to provide substantial and persuasive evidence of the value of the Complainant's 2018 Ram 3500. Additionally, Complainant testified that he is uncertain of the value of the 2018 Ram 3500. This admission further supports the finding that the Complainant failed to meet his burden by providing substantial and persuasive evidence of the value of the subject property.

The Respondent's exhibits provided evidence that was substantial and persuasive in determining the assessed value of the subject property on the relevant date.

CONCLUSION AND ORDER

The average trade-in value of the 2018 Ram 3500 as of January 1, 2023 was \$40,475. The assessed value of the 2018 Ram 3500 as of January 1, 2023 was \$13,490.

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 Saint 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 June 3rd, 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 June 5th, 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