



STATE TAX COMMISSION OF MISSOURI

SUHAD ABDO

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Appeal No 23-110348

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Complainants,

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v.

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JAKE ZIMMERMAN, ASSESSOR,
ST. LOUIS COUNTY, MISSOURI,

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ORDER AFFIRMING HEARING OFFICER DECISION UPON APPLICATION FOR REVIEW

HOLDING

On August 21, 2025, Senior Hearing Officer Benjamin C. Slawson (SHO) entered a Decision and Order (Decision) affirming the decision of the Board of Equalization of St. Louis County (BOE). Complainant, on August 22, 2025, sent an Application for Review of the Hearing Officer's Decision and Order.

We AFFIRM the Decision and Order of the Hearing Officer.

FACTS AND PROCEDURAL HISTORY

Complainant appealed the 2023 property tax assessment of residential property located in St. Louis County, Missouri. The subject property is a one-story, single-family residence built in 1953, located at 898 Teson Rd, Hazelwood, St. Louis County, Missouri. The home has 912 square feet of living area which includes 3 bedrooms and 1 bathroom.

Complainant purchased the property in 2012 for \$7,000 and her husband made repairs to the home to make it habitable for their family. Respondent and the BOE determined the True Value in Money (TVM) for the property was \$120,100.

On May 28, 2025, an evidentiary hearing was convened via WebEx. Complainant and her husband, Riyadh Abdo, appeared. Kevin Wyatt, attorney for Respondent was present. Complainant had filed Exhibits A & B which were received without objection. Mr. Abdo testified that he believed that the value of the property was between \$62,000 and \$75,000. Mr. Abdo is not an appraiser and has no training making adjustments to the values of properties based upon features of the property, time of sale, location, etc. Mr. Abdo testified that he had considered selling the property and relocating, so he had looked at listings of other properties that he believed to be similar to their property, these are set out in Exhibits A & B. Exhibit A also contains an offer to purchase the property from LSR Investing LLC for \$72,500. The offer was not accepted. Mr. Abdo also stated that the county's valuation was not reasonable because the subject property was being compared to properties that were superior to theirs in that the other properties had garages or carports and the subject property does not.

The Respondent offered Exhibit 1, the BOE Decision letter dated October 17, 2023, setting the TVM of the subject property at \$120,100. Exhibit 1 was received without objection. The Evidentiary Hearing was concluded. SHO issued a Decision and Order affirming the BOE decision finding that Complainant failed to meet the burden of proof by failing to show that Respondent's value was incorrect and failing to provide a value for the property as determined by one of the three accepted valuation methods.

Complainant, in the Application for Review, sets out three grounds for review:

1. Improper rejection of comparable market evidence.
2. Failure to consider property characteristics.
3. Misapplication of the burden of proof.

Standard of Review

A party subject to a Decision and Order of a hearing officer of the STC may file an application requesting the case be reviewed by the STC. Section 138.432 RSMo. The STC may then summarily allow or deny the request. Section 138.432 RSMo. The STC may affirm, modify, reverse, set aside, deny, or remand to the Hearing Officer the Decision and Order of the Hearing Officer on the basis of the evidence previously submitted or based on additional evidence taken before the STC. Section 138.432.

The Commission reviews the hearing officer's decision and order de novo. *Lebanon Properties I v. North*, 66 S.W.3d 765, 770 (Mo. App. 2002); *Union Electric Company, d/b/a Ameren Missouri, v. Estes*, 2020 WL 3867672 (Mo. St. Tax Com., July 2, 2020); *AT&T Mobility, LLC, v. Beverly Alden, Assessor, Caldwell County, Missouri, et al.*, 2020 WL 3867819 (Mo. St. Tax Com., July 2, 2020). "The extent of that review extends to credibility as well as questions of fact." *Lebanon Properties I*, 66 S.W.3d at 770. The Commission "is free to consider all pertinent facts and estimates and give them such weight as reasonably they may be deemed entitled to." *St. Louis Cty. v. State Tax Comm'n*, 515 S.W.2d 446, 450 (Mo. 1974).

There is a presumption of validity, good faith and correctness of assessment by the BOE. *Hermel, Inc. v. STC*, 564 S.W.2d 888, 895 (Mo. banc 1978); *Chicago, Burlington*

& Quincy Railroad Co. v. STC, 436 S.W.2d 650, 656 (Mo. 1968); *May Department Stores Co. v. STC*, 308 S.W.2d 748, 759 (Mo. 1958). This presumption is a rebuttable rather than a conclusive presumption. The presumption of correct assessment is rebutted when the taxpayer presents substantial and persuasive evidence to establish that the BOE's assessment is erroneous and what assessment should have been placed on the property. *Id.*

The taxpayer in an STC appeal bears the burden of proof. The taxpayer is the moving party seeking affirmative relief. Therefore, Complainant bears the burden of proving by substantial and persuasive evidence the vital elements of the case, i.e., the assessment was "unlawful, unfair, improper, arbitrary, or capricious." *See, Westwood Partnership v. Gogarty*, 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). *Substantial evidence* can be defined as such relevant evidence that a reasonable mind might accept as adequate to support a conclusion. *Cupples Hesse Corp. v. State Tax Commission*, 329 S.W.2d 696, 702 (Mo. 1959). *Persuasive evidence* is evidence that has sufficient weight and probative value to convince the trier of fact. *Cupples Hesse Corp.*, 329 S.W.2d at 702. The persuasiveness of evidence does not depend on the quantity or amount thereof but on its effect in inducing belief. *Brooks v. General Motors Assembly Division*, 527 S.W.2d 50, 53 (Mo. App. 1975). "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 comparable sales approach uses prices paid for differences between the properties. *Id.* at 347-348. 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.

STC's Ruling

For the reasons that follow, the STC finds Complainant's arguments to be unpersuasive. The STC, having thoroughly reviewed the whole record and having considered the Hearing Officer's Decision and the Application for Review of Complainant, affirms the Hearing Officer's decision.

1. Improper rejection of comparable market evidence.

The Complainant presented information regarding listings of properties. Exhibit A showed a home at 8526 Steve Avenue that, according to Movoto, sold for 6 days and was listed for \$75,000. However, Exhibit A shows only the listing amount, not the sale amount. Neither does it indicate whether the sale was made in an arms length transaction and without special conditions. With respect to 7020 Marlac Drive and 8317 Buddie Drive, the Exhibit shows only listing prices, not sale prices. Exhibit B show list prices only, not sales prices. The Comparable Sales method uses confirmed sales of properties, not listings, to value properties. The sales are then adjusted, based upon experience and training by a knowledgeable person, such as an appraiser to arrive at a value of the subject property. The SHO was not in error by rejecting the listing information provided by Complainant in Exhibits A & B.

2. Failure to consider property characteristics.

Without data from sales and a background in making adjustments to values of properties based upon the features of those properties, differences in properties cannot be quantified into dollar amounts to adjust the value of properties. Neither a SHO nor the State Tax Commission itself can quantify the difference in value of properties based upon features, such as garages or carports, without evidence showing how much those differing features add to or detract from the market value of a property. The Commission cannot just pull a value out of thin air – a Complainant must present evidence showing that a property with a garage or carport is worth a specific amount of money more than a property without a garage or carport. The SHO was not in error by rejecting this argument.

3. Misapplication of the burden of proof.

The SHO found that because the Complainant failed to produce evidence of sales of similar properties and the proper value for adjustments to the properties based upon sales, the Complainant failed to show by substantial and persuasive evidence that the presumption that the BOE correctly valued the property was overcome. The SHO was not in error in applying the applicable burden of proof.

Summary and Conclusion

The Hearing Officer determined the TVM based upon the presumption of correctness of the BOE decision and failure of Complainant to produce substantial and persuasive evidence to the contrary.

ORDER

The decision of the Hearing Officer determining the TVM of the subject property to be \$120,100 is affirmed.

Judicial review of this Order may be had in the manner provided in Sections 138.432 and 536.100 to 536.140 RSMo within 30 days of the mailing date set forth in the Certificate of Service for this Order.

If judicial review of this decision is made, any protested taxes presently in an escrow account in accordance with this appeal shall be held pending the final decision of the courts unless disbursed pursuant to Section 139.031.8 RSMo.

If no judicial review is made within thirty days, this decision and order is deemed final and the Collector of St. Louis County, as well as the collectors of all affected political subdivisions therein, shall disburse the protested taxes presently in an escrow account in accord with the decision on the underlying assessment in this appeal.

SO ORDERED September 29th, 2026.

Gary Romine, Chairman

Debbi McGinnis, Commissioner

Greg Razer, Commissioner

Certificate of Service

I hereby certify that a copy of the foregoing has been electronically mailed and/or sent by U.S. Mail on October 2nd, 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



STATE TAX COMMISSION OF MISSOURI

SUHAD A. ABDO,)
)
Complainant,)
) Appeal No. 23-110348
v.) Parcel No. 08L230192
)
JAKE ZIMMERMAN, ASSESSOR,)
ST. LOUIS COUNTY, MISSOURI,)
)
Respondent.)

DECISION AND ORDER

Suhad A. Abdo (Complainant) appeals the St. Louis County Board of Equalization's (Respondent) decision valuing the subject residential property at \$120,100 as of January 1, 2023. Complainant alleges overvaluation and asserts the true value in money (TVM) of the subject property was between \$62,000 and \$75,000 as of January 1, 2023. 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 \$120,100.¹

The evidentiary hearing was held May 28, 2025, via Webex. Complainant and her husband appeared *pro se* via phone with her husband Riyadh. Respondent Jake Zimmerman,

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.

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 one-story ranch home built in 1953 on a lot located at 898 Teson Rd., Hazelwood, MO. The Parcel ID number is 08L230192. The total living space in the home is 912 square feet and includes three bedrooms and one bathroom. One bedroom is used as a den but has a window and closet. Complainant purchased the property in 2012 for \$7,000 and her husband fixed up the home since then to make it habitable for their family.

2. Assessment and Valuation. Respondent determined the subject property's appraised value was \$120,100 as of January 1, 2023. The BOE independently determined that the subject's appraised value as of January 1, 2023, was \$120,100.

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

Exhibit	Description
A	Real Estate Listings from Movoto.com and Offer to Purchase Subject from LSR Investing LLC
B	Real Estate Listings from Redfin.com

Complainant appeared with her husband and her husband Riyadh. Complainant's opinion of value for the property as of January 1, 2023, is between \$62,000 and \$75,000.² Complainant's husband testified that when he was looking to relocate, he was looking at

² Complainant's Complaint for Review.

other similar properties and noticed they were going for between \$60,000 and \$70,000 based on the listings he examined. (Exhibits A and B). Complainant's husband also believes that Respondent's assessment is not fair given that a potential purchaser (LSR Investing LLC) offered him \$72,500 for the subject. (Exhibit A). Further, he asserted that the valuation was not reasonable given that his house does not have a carport or garage like other properties in the neighborhood. Complainant's husband could not recall what he and his wife presented to the BOE as evidence.

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 \$120,100.

5. Value. The TVM of the subject property as of January 1, 2023, was \$120,100.

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 her \$62,500 to \$75,000 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. “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 any comparable sale data for consideration. 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.

An investor’s offer to purchase the subject is not persuasive evidence as sales to investor’s are usually sold “as is” and are often not at market sales. Complainant’s husband’s testimony observing sales in the area was not persuasive as he is not a licensed appraiser, nor did he testify as to any professional experience he possessed to credibly support or establish Complainant’s proposed range of valuation for the subject. Complainant’s Exhibits containing purported real estate sales in the area in 2025 also do not prove the TVM of the subject on January 1, 2023.

Complainant did not produce substantial and persuasive evidence showing that the BOE’s value was incorrect. 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 \$120,100.

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 August 21, 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 August 22, 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